

NILGOSC MEMBER UPDATE

There have recently been some changes to the Scheme which may affect your pension benefits. These affect the rules around survivors' pensions, transfers in and Additional Voluntary Contributions (AVCs).

IMPROVEMENTS TO PARTNER'S PENSIONS

COHABITING PARTNERS

If you and your partner live together but are not married or in a civil partnership you are known as co-habiting partners. When you die, your co-habiting partner may be eligible for a pension if you were paying into the Scheme after 31 March 2009 and the conditions noted below are met. **You are not eligible for a cohabiting partner's pension if you left the Scheme before 1 April 2009.**

Cohabiting partners are eligible for a pension if the following conditions are all met:

1. You must be able to marry or form a civil partnership with your partner
2. You and your partner must be living together as if you are a married couple or as if you are civil partners
3. Neither you or your partner is living with a third person as if you are a married couple or as if you are civil partners
4. Either your partner is financially dependent on you or you rely on your joint income to support your standard of living – even if you don't contribute equally.

The first condition must apply at the date of your death. The other conditions must have applied for a continuous period of at least two years before the date you died. Cohabiting partners will have to provide

evidence that they meet these criteria.

There is no longer any requirement to nominate a cohabiting partner for a pension – the right to a cohabiting pension is automatic, if the conditions are met.

A death grant may also be payable on your death and you can complete a Death Grant Expression of Wish form to tell us who you would like to receive this. It is not limited to your family or partner. You can update this on My NILGOSC Pension *Online* or by downloading the Expression of Wish form (LGS20) from our website.

SAME-SEX MARRIAGES AND OPPOSITE-SEX CIVIL PARTNERSHIPS

The law changed in Northern Ireland on 13 January 2020 to allow same-sex marriages and opposite-sex civil partnerships. From that date, there are changes to the calculation of the pension your spouse or partner may receive when you die if you get married or form a civil partnership after you leave the Scheme.

- For same-sex couples who get married or enter into a civil partnership after they leave the Scheme, the pension will be based on service after 5 April 1978.
- For opposite-sex couples who get married or enter into a civil partnership after they leave the Scheme, the pension will be based on:
 - service after 5 April 1978 for a female survivor; and
 - service after 5 April 1988 for a male survivor.

TRANSFERS IN

This only applies to you if you transferred in benefits after 31 March 2015.

When the Scheme changed from final salary to career average on 1 April 2015 a type of protection called a statutory underpin was introduced. This means that if you were a contributing member of a public service pension scheme at 31 March 2012 and were born before 1 April 1957, subject to certain conditions, you will get a pension at least equal to what you would have received had the Scheme stayed as final salary. It has been confirmed that the statutory underpin applies to protected pension benefits transferred into the Scheme after 1 April 2015. If this applies to you NILGOSC will take the necessary action and you do not have to do anything.



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ADDITIONAL VOLUNTARY CONTRIBUTIONS (AVCS)

When you were paying into the Scheme you may also have paid Additional Voluntary Contributions (AVCs) to increase your benefits. In the past, when you claimed your pension, you did not have to take your AVCs and main Scheme benefits at the same time. This option has now been removed and when you claim your pension benefits both must be taken together. When you retire we will let you know the options that are available to you.

Any new Expressions of Wish to cover payment of death grants now also include AVC funds payable on death. If you took your

AVC contract out before 1 April 2015, you may wish to complete a new Expression of Wish to let us know how you would like your benefits to be distributed. You can update this on My NILGOSC Pension *Online* or by downloading the Expression of Wish form (LGS20) from our website.

TIME TO RECEIVE YOUR PENSION

You must have your pension paid by age 75. If you do not claim your pension by this age you will lose the right to give up any annual pension for lump sum and there may also be tax charges.

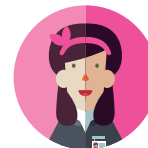
MY NILGOSC PENSION ONLINE

Have you signed up to My NILGOSC Pension *Online*? We know that having access to your pension details when needed is important to you, so it's important to us. That's why we have introduced a new self-service facility that allows you to access your pension details securely and update your information – wherever and whenever. **We are delighted that over 17,000 members have signed up so far!**

WHAT CAN I DO?

That depends on whether you are an **active contributing member**, **deferred member** (left the Scheme but not yet receiving your pension) or **pensioner member**.

View and update your personal information and contact details	● ● ●
Make or alter your Expression of Wish – Death Grant nomination, so your family are taken care of should anything happen to you	● ● ●
See how much your pension is currently worth	● ●
Estimate your pension's value upon retirement	● ●
Check your membership history	● ●
View payslips and P60's	●
Check and update your bank details	●



● ACTIVE



● DEFERRED



● PENSIONER



HOW TO GET ONLINE IN 3 EASY STEPS

1. Visit www.nilgosc.org.uk and click on 'My NILGOSC Pension Online'
2. You will need your **National Insurance number** plus, either the **Activation Key** that was sent to you, or your **email address** (if you need to request an Activation Key)
3. Once you have the **Activation Key** you can complete the registration by creating your username, password and security responses

NEED HELP?

We hope you found this Pensions Update informative, but if you have any questions on any of the issues raised, please get in touch.

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