

FREQUENTLY ASKED QUESTIONS

Classic Plus Scheme

Q1	How is my widow(er)'s pension worked out?
A	<p>We base our calculations for widow(er)'s benefits upon information provided to us by the Authorised Pension Administration Centre that is linked to your husband or wife's last employer.</p> <p>You will get a pension of:</p> <ul style="list-style-type: none">• one half of the pension your husband or wife would have got based on their service before 1 October 2002*; plus• 3/8ths of their pension based on their service after 30 September 2002 before any reduction that was used to provide them with a lump sum. <p>If you are more than 12 years younger than they were, you will receive less pension. We will reduce your pension by an amount that has been worked out by our Actuary.</p> <p>*If your husband did not contribute to a half-rate widow's pension for his service before 1 June 1972, your pension based on his service before that date will be reduced.</p>
Q2	How is my pension as a partner worked out?
A	<p>If your partner nominated you to receive a pension in the event of their death, you will get a pension of 3/8ths of your partner's pension based on their service after 30 September 2002 before any reduction that was used to provide them with a lump sum.</p> <p>If you are more than 12 years younger than your partner, you will receive less pension. We will reduce your pension by an amount that has been worked out by our Actuary.</p>
Q3	How is my pension as a civil partner worked out?
A	<p>You will get a pension of:</p> <ul style="list-style-type: none">• 1/2 of your civil partner's pension based on their service between 6 April 1988 and 30 September 2002; plus• 3/8ths of your civil partner's pension based on their service from 1 October 2002 before any reduction that was used to provide them with a lump sum. <p>If you are more than 12 years younger than your civil partner, you will receive less pension. We will reduce the element of your pension based on your civil partner's service from 1 October 2002 by an amount that has been worked out by our Actuary.</p>
Q4	You have stated that the member's pension was paid after the date of death causing an overpayment, yet my bank returned the payment to you.
A	<p>We are sorry if this has happened. Sometimes there is a delay before we find out that the bank has sent the payment back to us. If you tell Capita this has happened to you, we will ask the bank or building society about the payment and then let you know whether or not there is an overpayment.</p>

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Q5	My husband/wife/civil partner/partner was already getting his/her pension. Will I get a lump sum paid to me?
A	<p>If your husband/wife, civil partner or partner dies within five years of starting to draw their pension, we will pay a lump sum representing the balance of:</p> <ul style="list-style-type: none">• five years' pension based on their service from 1 October 2002; plus• two years' pension based on their service before 1 October 2002 <p>minus any pension already paid to the member.</p> <p>If they die before drawing their pension, we will pay a preserved lump sum for service before 1 October 2002 plus the lower of:</p> <ul style="list-style-type: none">• five times their preserved pension based on their service from 1 October 2002; or• twice their final pensionable earnings on leaving service.