

## FREQUENTLY ASKED QUESTIONS

### Premium Scheme

<b>Q1</b>	<b>How is my widow(er)'s benefits pension worked out?</b>
<b>A</b>	<p>We base our calculations for widow(er)'s benefits upon information provided to us by the relevant Authorised Pension Administration Centre linked your husband or wife's last employer.</p> <p>Your pension is 3/8ths of what your husband or wife would have got before any reduction that was used to provide them with a lump sum.</p> <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>
<b>Q2</b>	<b>How is my partner's pension calculated?</b>
<b>A</b>	<p>This is calculated as 3/8ths of your partner's pension 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>
<b>Q3</b>	<b>How is my civil partner's pension calculated?</b>
<b>A</b>	<p>This is calculated as 3/8ths of your civil partner's pension 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 civil partner, you will receive less pension. We will reduce your pension by an amount that has been worked out by our Actuary.</p>
<b>Q4</b>	<b>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.</b>
<b>A</b>	<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>
<b>Q5</b>	<b>My husband/wife/civil partner/partner was already getting his/her pension. Will I get a lump sum paid to me?</b>
<b>A</b>	<p>If your spouse, civil partner or partner died within five years of starting to draw their pension, we will pay a lump sum representing the balance of five years' of their pension minus any pension already paid to the member.</p> <p>If they died before drawing a pension, we will pay the lower of:</p> <ul style="list-style-type: none"><li>• five times their preserved pension; or</li><li>• twice their final pensionable earnings on leaving service.</li></ul>