

GMB@WORK

GMB Pensions – deferred pay matters



Equalisation of Pension Rights

A Supreme Court ruling on the 12th of July found the exemption written in to the Equality Act 2010 excluding same-sex partners from spousal benefits is discriminatory.

Before this ruling the Equality Act allowed for pension accrued before December 2005 to exclude same-sex partners from spousal benefits.

Many pension schemes offer survivor benefits for spouses on the passing away of the pension scheme member. Only since 2005 have these survivor benefits have to be provided to same-sex partners as well. This could have meant if you had paid in to a pension from 1980 to 2010, only 5 years of the 30 years' worth of pension could be paid to a same-sex partner.

Some schemes did go beyond the minimum legal requirement and saw it was the right thing to do to equalise spousal benefits for all accrued pension. This judgement now means any pension scheme who hasn't done this and continues the discriminatory practise will now be breaking the law.

The schemes this will apply to will be Defined Benefit schemes such as Final Salary and Career Average pension schemes. If you aren't sure if this applies to you or not, your employer's pension administrator should be able to tell you. If you have got any further questions please contact pensionsdept@gmb.org.uk

It is worth noting that this decision is based on European Law and therefore is at risk when the UK leaves the EU. It is important as across all our hard earned rights from Europe we do not allow the UK Government to row back on our rights to curry favour with big business.

Your Pension is Your Deferred Wages

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If you have any questions contact GMB: email info@gmb.org.uk or visit our website www.gmb.org.uk

FOR GMB USE ONLY Section Branch number Membership number Date of joining

GMB membership application form PLEASE USE BLOCK CAPITALS

1 TELL US ABOUT YOU

Surname First name Title Mrs/Miss/Ms/Mr Date of birth

Home address Home phone number Mobile number

Postcode Email

We ask for your ethnic origins as part of our equal opportunities policy of improving services to all members
 Bangladeshi / Black African / Black Caribbean / Black British / Chinese / Indian / Irish / Pakistani / White / Other:

Tick here if you do not wish to contribute to the GMB collective affiliation to the Labour Party

National Insurance number

I agree to abide by GMB rules Signed Date

2 TELL US ABOUT YOUR JOB

Employer Your job

Address where you work Postcode How many hours a week do you work? Pay number

I give my employer permission to notify GMB of any future change of address Pay date

I authorise my employer to pass my bank details on to GMB to activate my union membership—Signed

CHOOSE EITHER 3 AUTHORISATION OF DEDUCTION OF YOUR UNION CONTRIBUTIONS FROM YOUR PAY

Section 68, Trade Union and Labour Relations (Consolidated) Act 1992 as amended

- I authorise my employer to deduct from my pay each week/month the sum of £ or other amounts as may be fixed by GMB from time to time.

Please start the deductions immediately and pay the amounts to GMB. Cash

- I note that this agreement may be cancelled by one month's notice in writing.
- I give permission to my employer to notify GMB of any future change of address.

Signed Date

OR 4 INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT



Please fill in the form below and send to: GMB, 22 Stephenson Way, LONDON NW1 2HD

Name and full postal address of your Bank or Building Society branch

To the Manager of Bank/Building Society

Address

Postcode

Name(s) of account holder(s)

Bank/Building Society account number

Bank/Building Society Sort Code

Service User Number

Instructions to your Bank or Building Society: Please pay GMB Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with GMB and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s) Date

For GMB official use only. This is not part of the instruction to your Bank/Building Society. If your A/C number is not available fill in your address below.

Reference number (GMB use only)

Banks or Building Societies may not accept Direct Debit instructions for some types of account