



RET MEM BUL

Bulletin for Retired Members

Online successor to WiseEye from
the RMG National Committee

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MESSAGE FROM THE NATIONAL COMMITTEE (JULY 2025)

The new government has been in office for a year. There is increasing momentum with new legislation on the agenda or making its way through Parliament, particularly on workers' rights. Prospect needs to seize the opportunities to be part of the debate and push for the improvements that (as longstanding union members) we know are essential.

Simultaneously, the Retired Members Group continues to promote the interests of Retired Members within Prospect and to work with the wider union deliver meaningful change for all members of the union. So, in this edition we are urging you to help us push for these changes, while keeping you updated on current RMG issues.

This bulletin was compiled during a summer of heatwaves, and we urge readers to look up "hot weather safety for older adults" on the internet. Vulnerability to high temperatures does increase with age.

Andrew Ruffhead, *Group President*

(pp Editorial Team: Andrew, Arthur Bavister, Julian Hayhurst, Peter Hall & Tim King)

LOBBY YOUR MP TO RESCUE PPF PENSIONERS

Please ask your MP to press for an amendment to the Pension Schemes Bill to rescue pensioners in the Pension Protection Fund who have had no increases at all to benefits accrued before 1997. When the PPF was established, the rules prohibited the payment of any increases related to service before 6 April 1997. So for example, if a scheme went into the PPF in 2006 and there is an 85-year-old pensioner who retired that year after 40 years in their pension scheme, that pensioner would have had no increase to about three-quarters of their pension for the last 19 years.

The PPF is awash with money and there is now a clamour for the Bill, currently going through Parliament, to include the necessary legislative changes to ensure these pensioners can finally get an increase to all of their pensions. This is the best chance we have to win this vital change for PPF pensioners.

Prospect is asking you to email your MP and ask them to lobby the Dept for Work and Pensions to amend the upcoming Pension Schemes Bill to give pension contributions made before 1997 the same inflation-linked rises each year as contributions made after 1997. This would deliver an urgently needed upgrade in living standards for struggling pensions at no extra cost to the Government.

Prospect have set up a tool to make it easy to write to your MP in just a few clicks. Just click the link below, enter your postcode to find your MP, and then fill in your name.

[Stand up for struggling pensioners in the Pension Schemes Bill](#)

AEAT PENSIONS: FIGHT FOR JUSTICE CONTINUES

One group of pensioners affected by the PPF's rules are those in the AEA Technology Pension Scheme, which was the catalyst for Prospect's aim of amending the Pensions Bill. When the UK Atomic Energy Authority was privatised in 1996 the government was required by law to ensure that the new pension scheme would confirm benefits "no less favourable" than the UKAEA scheme, but the privatised company went into administration in 2012, the members were transferred into the PPF, and as a result of no indexation of pre-1997 accrual the campaigners say that the pensioners and dependents have lost an average of £60,000.

The government has not yet supported any redress for AEAT pensioners. The AEAT Pension Campaign Working Group has made a new submission to the National Audit Office (NAO), presenting evidence that the government transferred less than half the funds due from the UKAEA pension scheme to the AEAT pension scheme at privatisation, underfunding the AEAT pension scheme from inception.

The Campaign's steering group representatives met with supportive MPs on 9 June. They were asked to urge the NAO to accept the submission regarding untransferred funds, to enlist renewed support from the Public Accounts Committee, and to counter inaccurate information on this issue. Four days later at a meeting between the AEAT campaign chair Tony Reading and Prospect officers, an amendment to the Bill was discussed and MPs are being consulted.

DEFINED-BENEFIT PENSIONERS FACING CLAWBACK

Some members of the Combined Nuclear Pension Scheme have been told they have been overpaid. This appears to be associated with Guaranteed Minimum Pension (GMP) and the contracting out of the State Earnings-Related Pension Scheme (SERPS), with a reconciliation exercise being undertaken by the scheme trustees and HMRC. Members who have been asked to pay back overpayments are advised to alert Prospect.

Pensions officer Neil Walsh has reported:

- It is true that many defined-benefit pension schemes have been affected by errors that were uncovered by GMP rectification exercises. The origin of those errors is extremely complicated.
 - Not all retired members are affected in the same way as members of the GPS section of the CNPP.
 - The main public sector schemes, and many large private schemes, undertook GMP rectification some time ago and this issue is largely resolved for those schemes now.
 - Many schemes (including all the main public sector schemes) wrote off past overpayments, rather than seeking repayment.
 - The impact on members of this section of this scheme is therefore much harsher than the impact on other members.
 - Colleagues have given members who have contacted Prospect advice on how the reduction in pension and attempt to seek repayment of past overpayments can be challenged.
 - We will review the scheme's responses and assess what else will need to be done.
 - Colleagues are also writing to the scheme trustees to seek further information.
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MAJOR WIN FOR NATIONAL PENSIONERS CONVENTION

The National Pensioners Convention welcomed a major win in its hard-fought campaign to restore Winter Fuel Payments to the majority of older people. It was also pleased that the government has given the go-ahead for a £13.2-billion Warm Homes Plan to enable long term energy bill savings for millions more households.

The NPC promotes the interests of all pensioners: Prospect works with the Convention when it benefits our members. In February it became a Company Limited by Guarantee, and it is now setting objectives & rules with thorough consultation of affiliates.

ADMINISTRATION OF CIVIL SERVICE PENSIONS

This is a reminder that the National Committee is collecting evidence on poor service levels from MyCSP which administers Civil Service Pensions (so that we can pursue remedial action through the NEC). **If you have relevant experiences to report, please let your Area Rep know, or email ruffhead40b@yahoo.co.uk.**

ENCOURAGING INVOLVEMENT IN THE RMG

It would be of great benefit to the Retired Members' Group if there was greater participation in our activities and campaigns. A working group comprising Andrew Ruffhead, Arthur Bavister, Tim King, Bryan Puxley and Tom Smyth held a meeting on 29 May and agreed on the following set of aims:

- To use communications to encourage Retired Members to participate actively in the Group;
- To plan and prepare an RMG Stall for future Prospect National Conferences; and
- To assist Prospect HQ efforts to promote the Retired Members Group.

The working group will make continued use of the Retired Members Bulletin and we are liaising with Prospect's communications department for the second and third points. The Prospect leaflet promoting the RMG is an HQ publication, but HQ is receptive to suggestions from the RMG on its content.

If you have any views on how to encourage greater participation please get in touch.

WANTED: MORE VOLUNTEERS

In the last few months, the RMG has made great progress in getting people involved in their Areas. There is, however, still room for more members to volunteer as several Area Committees are under strength. Organisational skills are desirable, but they need not have been prior experience in branch officerships and committees. Much of RMG work is applied common sense in pursuit of fair play.



One position which comes up for election in January is the newcomer position on the Standing Orders Committee. The newcomer will have two years to get into the job of keeping annual delegate conferences on the straight-and-narrow. Policing a group of union veterans shouldn't be too arduous (see cartoon). It can be constructive when proposers of motions need advice on wording. By the final year of the three-year term, he/she should feel more than ready to chair the SOC. In recent years, SOC meetings have tended to be online.

If you want to get involved at any level, do feel free to email Andrew Ruffhead (ruffhead40b@yahoo.co.uk). Quote your postcode if you aren't sure what RMG Area you belong to.

We also invite members to provide their views on the key concerns they wish the union to pursue on their behalf.

THINKING OF RETURNING TO WORK?

The difference between subscriptions for Working Members and Retired Members reflects the fact that the latter don't qualify for union help over employment issues. If you are a Retired Member who returns to the world of employment, you should notify Prospect so that you can pay the subscription based on your salary. If you have taken out a life subscription as a Retired Member, that will resume when you become a Retired Member once again.

The ADC considered the situation of Retired Members doing temporary jobs. They can opt to remain Retired Members, but if they do so they will forego union help with employment problems. The subscription rate for Working Members is modest where remuneration is low.

A CORRECTION

If you still have your copy of the April 2025 Retired Members Bulletin, please note that ADC motions 5, 6 & EM1 came from the South West Midlands Area, not the South East Midlands Area (which was disbanded & dispersed).

