



Death in service

Death in Scheme Service

If you die whilst you are still building up pension in the Scheme, the following benefits are payable:

- A pension for your **Partner** of 50% of the pension you would have been entitled to at **Normal Pension Age** using your **Pensionable Salary** at time of death but allowing for **Scheme Service** up to **Normal Pension Age** subject to a maximum of 35 years.
- A pension for any eligible **Child**. The rate of pension depends on whether there is a **Partner** and/or how many eligible **Children**:
 - If a **Partner's** pension is payable and there is only one eligible **Child** it is 50% of the **Partner's** pension.
 - If a **Partner's** pension is payable and there are two or more eligible **Children** they will split the equivalent of the **Partner's** pension.
 - If there is no **Partner**, then it is the equivalent of the **Partner's** pension split between the number of eligible **Children**.
- A cash sum of five times the rate of your basic salary in force at the date you died.

Special Terms Used	
Child/Children	This term is used to include natural children and unborn children. It will also include adopted children, stepchildren and any child whom the Trustee considers you were acting as parent for, and who was dependent on you. Children will normally qualify to receive pensions up to the age of 18 or 23, if in full-time education, or indefinitely, if suffering from a physical or mental impairment.
Normal Pension Age	This is age 63.
Partner	Your husband, wife, civil partner, or someone whom the Trustee agrees is in a long-term relationship with you which is similar to marriage or a civil partnership.
Pensionable Salary	<p>The salary figure used to work out your pension and cash sum. It is the basic salary received by you in the last 12 months before retiring or leaving the Scheme. It does not include temporary responsibility allowance but does include London weighting and, in respect of Scheme Service on and from 6 April 2025 only, also includes contractual unsocial hours pay.</p> <p>If you earn below the 'Salary Limit' – £75,065 for the year 2025 – your Pensionable Salary is equal to your basic salary over the last 12 months.</p> <p>If you earn the same or more than this limit, your Pensionable Salary is equal to your basic salary over the last 12 months, apart from any increases you have received following a promotion on or after 1 January 2013, which are recognised incrementally in your Pensionable Salary over a 10-year period.</p> <p>The 'Salary Limit' will normally increase each year in line with general salary increases awarded by the Union.</p>
Scheme Service	The length of time in complete years and months that you have been building up benefits in the Scheme. A maximum of 35 years applies to Scheme Service – if you reach this limit, you will stop accruing pension but will retain death benefits in line with the Scheme Rules.

Useful contacts

Contact details for the Administrators

If you have any questions about your benefits, please contact the Administrators of the Unite Pension Scheme:

First Actuarial LLP
Trafford House
Chester Road
Manchester
M32 0RS

T: 0161 348 7498
E: unite.pensions@firstactuarial.co.uk

Contact details for the Union's payroll department are:

Payroll Department
Unite the Union
Unite House
128 Theobald's Road
London
WC1X 8TN

T: 020 7611 2264 or 020 7611 2688
E: payroll@unitetheunion.org

Website

There is also a members' section on the website set up by the Trustee to enable access to information on the Scheme:

<http://www.unitepensions.org>

Pension Wise

A free and impartial government service about your defined contribution pension options.

www.pensionwise.gov.uk

Contact details for the Trustee Secretary are:

Alex Ryan
Trustee Secretary for the UPS
Unite the Union
Unite House
128 Theobald's Road
London
WC1X 8TN

T: 020 7611 2663
E: pensions@unitetheunion.org

Contact details for the Union's HR department are:

HR Department
Unite the Union
Unite House
128 Theobald's Road
London
WC1X 8TN

T: 020 7611 2549 or 020 7611 2685
E: hr@unitetheunion.org

MoneyHelper (formerly the Money and Pensions Service)

You can contact MoneyHelper at any time with pension questions or problems about your retirement savings (whether at the Union or elsewhere). Any help you receive from MoneyHelper is free of charge.

Money Helper Borough Hall
Cauldwell Street
Bedford
MK42 9AB

T: 0800 011 3797
Online contact form: <https://www.moneyhelper.org.uk/en/contact-us/pensions-guidance/pensions-guidance-enquiry-form>

www.moneyhelper.org.uk