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 four times the rate of your basic salary in force at the date you died.

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<th>Special Terms Used</th>
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<td><strong>Child/Children</strong></td>
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<td><strong>Normal Pension Age</strong></td>
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<td><strong>Pensionable Salary</strong></td>
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<td><strong>Scheme Service</strong></td>
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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

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

Money and Pension Service
120 Holborn
London
EC1N 2TD

T: 0800 011 3797
E: enquiries@pensionsadvisoryservice.org.uk

www.pensionadvisoryservice.org.uk