

# PensionsNews

Part of the coal mining community since 1947

**Your 2025 Newsletter**



---

# Welcome

We end this year with extraordinary news: the government's Autumn Budget has confirmed that the **BCSSS investment reserve has been transferred to members**, and members will receive a 41% bonus pension this December. This is a historic moment – the result of a year of determination, advocacy and collaboration – and it marks a turning point for the Scheme.

This achievement is the result of more than 12 months of united effort. The Trustees have worked tirelessly on your behalf. I'd particularly like to thank my colleagues Bleddyn Hancock and James Grant for their exceptional commitment and dedication. I'd also like to thank you, the BCSSS members, for your support, patience, and engagement as we secured what was rightfully yours.

On a personal level, I want to share something I said recently in Newcastle. Throughout my career, I've been fortunate to work on some large and complex projects and with some great organisations, but nothing has ever meant as much to me as this. Securing the return of the £2.3bn investment reserve – and knowing it will directly improve the futures of our members and their families – is the most significant and meaningful achievement of my professional life. It has been an honour to work with the Trustees and all of you in putting this long-standing injustice right.

**Our work does not stop here.** The second stage of our campaign – surplus sharing – will continue to be explored with the government in 2026. I'm delighted that MP Chris MacDonald has already begun discussions, a tremendous effort that lays a strong foundation for the next phase.

As cash flows increase to meet the enhanced benefits, it's essential that the Scheme's investment portfolio is reviewed to support these commitments and ensure we are well positioned for future surpluses. The Trustees have been working with great focus to prepare for these changes. We'll give you a full update on investment developments during 2026, but in the meantime, my thanks to Eve Finn, David Griffiths and Michael Eakins for their dedication and the significant time they have given to this work.

Turning to the Scheme's funding position, our most recent valuation, completed in March 2024, confirmed that the Scheme remains in strong financial health – a position the Trustees have worked hard to safeguard. That strength was put to the test on Liberation Day, and I'm pleased to say the Scheme funding remained robust throughout. Your benefits continue to be guaranteed by the government, and your pension will rise again from 1 January 2026 in line with inflation. We'll send you the updated figures if you are already receiving your pension, or include them in your benefit statement if you are not.

**Finally, as one of the most remarkable years in the Scheme's history draws to a close, I'd like to wish you and your family my warmest wishes for the festive season and the year ahead.**



**Cheryl Agius**  
Chair of Trustees



---

# Contents

## Inside your 2025 newsletter

---

### Investment reserve transfer

- 3-5 Trustees' hard work pays off for members

### Other news

- 6 2026 pension increase

### Financial highlights

- 7 Your Scheme in numbers  
8 Turning investments into money for pensions

### Your Trustees

- 9 Appointed Trustee changes  
9 Election results

### History spotlight

- 10 Colliery bands: the sound of mining communities

### How to...

- 12 Get financial help and guidance  
13 Get help with your taxes

- 13 Get support after a member dies

- 14 Protect yourself from scams

### Dates and contacts

- 15 2026 pension payment dates  
16 How to contact us  
16 Coal Industry Social Welfare Organisation
- 

## Investment reserve transfer – Trustees' hard work pays off

### All your Trustees and many members have played their part in campaigning for this result

In November 2024, members of the Mineworkers' Pension Scheme (MPS) received a bonus pension from their investment reserve transfer. The day after that transfer was announced, the BCSSS Trustees wrote to the government, stressing the similarities between our schemes and asking for equal treatment. Our campaign quickly gathered momentum and it has been an extraordinary 12 months of dedicated engagement, led by Cheryl Agius, James Grant and Bleddyn Hancock.

### The government has agreed we can pay you a bonus pension of 41%

If you're already taking your pension you will get the new bonus pension every month from the 23 December 2025 pay date. We're backdating it to 1 November 2024, meaning that if you're taking your pension you'll get a lump sum on 23 December that covers the last year. Like your existing bonuses, the new bonus pension will not increase. This is a lower percentage than the Trustees initially proposed but the government has taken a more cautious view.

**Read more about this historic campaign on pages 4 and 5—**



**Above:** James Grant, Cheryl Agius and Bleddyn Hancock meet Sarah Jones MP

# Trustees' hard work pays off for members

## (continued)

### The Trustees travelled across the country meeting politicians and making our case

By February 2025, the Trustees had written to 99 MPs across the country. Each MP was given background information about BCSSS and invited to meetings to discuss our case. Many went on to have meetings with Trustees and Scheme members in their constituencies.

The first ministerial meeting was with Sarah Jones MP in December 2024. She agreed to raise our case with HM Treasury. Then in January 2025 the Trustees met with the Labour Group of Coalfield MPs. This group represents many constituencies with BCSSS members. Every MP the Trustees met agreed to support our call for equal treatment. This included high-profile politicians such as the Defence Secretary, John Healey. The Trustees wrote to members of the Welsh and Scottish Assemblies and the House of Lords, building support across all levels of government.

### We consistently highlighted the similarities between BCSSS and MPS

Your Trustees provided detailed evidence to support the Scheme's case. They sent the government our valuation report, which proved BCSSS is financially strong. They stressed the similarities between BCSSS and MPS. And they drafted the exact rule changes needed to transfer the reserve.

The Trustees also highlighted the economic benefits of the transfer. They showed how putting money into members' pockets would boost local economies in former coalfield areas.

In July 2025, the Trustees and some scheme members attended a Parliamentary event organised by MP Grahame Morris. Over 50 MPs and their staff attended. This gave politicians a chance to meet Trustees and members face to face.



**Above:** James Grant meets Grahame Morris MP

### The transfer of the investment reserve is a major victory for BCSSS members

The breakthrough came at the meeting with Sarah Jones on 22 July 2025. The Minister told the Trustees she had submitted her recommendation to HM Treasury.

The Trustees wrote directly to Darren Jones MP, the then Chief Secretary to the Treasury. This letter repeated the call for equal treatment. We also wrote to his successor, James Murray.

In the Autumn Statement on 26 November, Rachel Reeves, the Chancellor of the Exchequer, announced that she would transfer the Investment Reserve fund of the British Coal Staff Superannuation Scheme to its members.

The transfer of the investment reserve is down to both the Trustees' relentless campaigning and the support of members, thousands of whom wrote to their MPs to back the Trustees' proposal. The Trustees are enormously grateful for this support, without which the transfer would not have happened.

### The government has also committed to a review of the Scheme's surplus-sharing arrangements

Currently, any surplus remains in the Scheme and cannot be used to pay higher pensions. We're seeking an arrangement that shares future surpluses with members, which would mean more money could be paid out in pensions.

We'll be contacting the government in the new year with a proposal on how future surpluses could be shared with members.

### We'll write to you soon with full details about your increased pension

From 23 December, if you're taking your pension, you'll receive a new bonus pension for life equal to 41% of your guaranteed pension. We're also backdating this bonus pension to 1 November 2024, so you'll get a one-off lump sum on 23 December that covers the previous year.

If you're not yet taking your pension, you will still receive a new bonus pension equal to 41% of your guaranteed pension, payable from when you retire.

We'll write to all members shortly, telling you by how much your pension will increase and what your lump sum will be.

### Your new bonus pension may mean you have extra tax to pay

This is because of a limit known as the annual allowance. The annual allowance is the amount your pensions can grow each year before you pay extra tax, excluding the state pension. **This only applies to members who had not yet retired on 6 April 2024.**

If your new bonus pension causes you to exceed the 2024-25 annual allowance, we will write to you in the new year with detailed information about what to do. This may include completing a tax return and paying any tax you owe. Because this new bonus is backdated to November 2024, it falls inside the 2024-25 tax year. That tax year has already ended. This means that if you are required to prepare a tax return, you will have much less time than usual. Some deadlines are in January 2026 – just weeks after you'll receive details from us.

We appreciate that the timescales for this are very tight. Not everyone will be affected – we will write to everyone who had not yet retired on 6 April 2024 and whose BCSSS pension has grown significantly.

### We recommend you start gathering information now

If you think you might be affected, you should:

1. Register for Self Assessment with HMRC if you haven't already.
2. Start gathering information about your pension growth from all your pension schemes.

When you contact your schemes, ask them for a pension savings statement for the 2024-25 tax year. This will tell you your total pension input amount for 2024-25 and the previous three tax years. Your pension input amount is how much all your pensions grew or had paid into them.

**The tight timescales mean you'll need to act quickly once you get your letter from us. Starting to gather information now will help you meet the deadlines.**

If you have any questions, call Capita on 0333 222 0074. But please note that neither the Trustees nor Capita can give you tax advice.



# Things you need to know

---

## Your pension is increasing

Your guaranteed pension payments will go up again on 1 January 2026 in line with the November Retail Price Index (RPI).

If you're taking your pension, we'll send you a letter to confirm how your pension has increased. You should get this letter just before the January 2026 pay date. If you're not taking your pension at the moment, you'll get a benefit statement later in 2026 with all the details.

## The Scheme's finances are in good health

Every three years, the Scheme actuary works out how much money is in the Scheme and how much is needed to pay members' pensions. This process is called an actuarial valuation. Our latest one was completed on 17 March 2025. The valuation was positive for members – it showed the Scheme is in good financial health. The Trustees can confirm that remains the case following the investment reserve transfer.

### How the valuation works

While the government guarantees your BCSSS pension benefits, we still review the Scheme's finances every three years in a formal exercise known as an actuarial valuation. Two key figures are calculated:

**1. How much our investments need to grow to pay all future pensions**, known as the Obligation Percentage. At 31 March 2024, the Obligation Percentage was 0.5% a year below inflation.

**2. How much our investments need to grow to pay all future pensions and return the investment reserve to the government in 2033**, known as the Buffer Percentage. At 31 March 2024, the Buffer Percentage was 1.9% a year above inflation.

The lower these numbers, the stronger the financial position of the Scheme. Both numbers fell within the limits set by the Scheme rules, so no further action was needed.

## Your pension is secure

Even if the Scheme's investments do not deliver, your pension is backed by the government guarantee. This means that even in periods of high geopolitical and financial uncertainty, your BCSSS pension will always be paid.

The Trustees view the guarantee as a very important part of the Scheme's structure, due to the security it brings members. It has been in place since 1994.

We would not consider giving up the guarantee in exchange for the investment reserve or a review of future surplus sharing arrangements. The guarantee did not form part of our discussions with the government.

# Your Scheme in numbers

We've picked out some of the most important figures from our Report and Accounts and other data to give you a snapshot of how the Scheme performed over the year ending 31 March 2025.

Our Report and Accounts explains how we've been looking after your pension. It will give you some information about the Scheme's membership and how the Scheme's investments have been managed. We've highlighted the key points here – and you can find the full Report and Accounts at [bcsss-pension.org.uk/scheme-publications](https://bcsss-pension.org.uk/scheme-publications)

Number of members in the Scheme at the end of the Scheme year



**39,095**

(31 March 2025)



**40,927**

(31 March 2024)

How much money the Scheme held in assets at the end of the Scheme year



(31 March 2025)



(31 March 2024)

How much the Scheme paid to members in pensions over the Scheme year



**Around  
£600 million**

(31 March 2025)



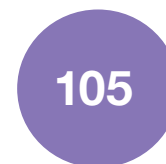
**Around  
£600 million**

(31 March 2024)

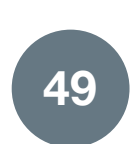
The oldest and youngest Scheme members this year



Oldest member



Oldest spouse

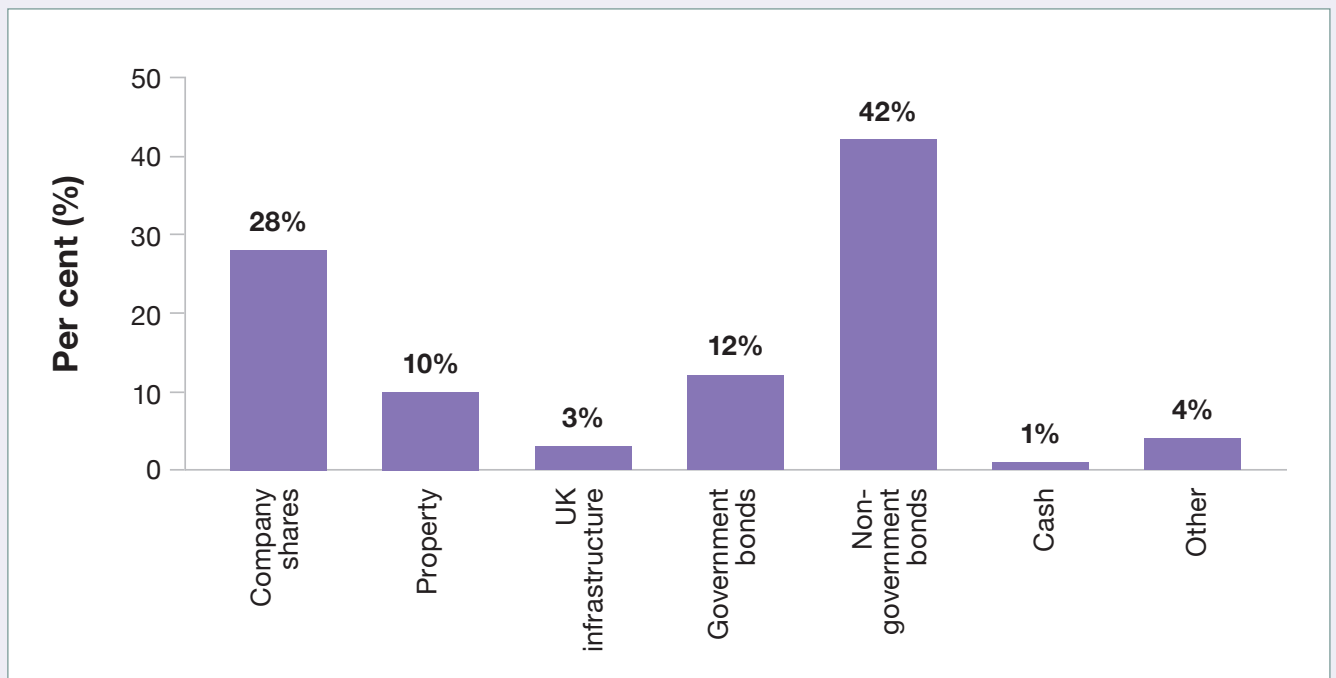


Youngest former  
contributing  
member

# How we turn investments into money for your pension

The Scheme takes a diversified approach, which means investing across different asset types and strategies to limit exposure to any single risk.

## Where the Scheme was invested at 31 March 2025



As you can see, bonds are an important part of the approach. They provide regular income that the Scheme needs to meet the £600 million of annual pension payments. The Scheme also invests in company shares, property, and UK infrastructure, as well as holding some cash and other investments.

We're committed to building a portfolio that provides income to pay your pensions and grows steadily, while limiting losses. This gives us the best chance of paying your benefits and staying ahead of inflation.

We focus on keeping enough cash available in the short term, so that we can pay pension benefits reliably even when market conditions are challenging.

## Protecting the funding position

To help stabilise the Scheme's strong funding position, the Trustees have invested in a liability driven investment (LDI) portfolio. This is designed to protect against changes in interest rates and inflation that could weaken the Scheme's funding position.

When economic factors increase the cost of paying your pensions, LDI investments are designed to rise by a similar amount, so that the Scheme's ability to pay members' pensions is protected – whatever the economic conditions.



# An update on your Trustees

**We would like to welcome Alastair Hadfield to the Trustee Board and congratulate Mike Adie on his election.**

## Appointed Trustee changes

Jim Shearer's term as an Appointed Trustee ended on 30 April 2025. We're extremely grateful to Jim for all his hard work.

To find someone to fill Jim's position on the Trustee Board, we invited applications from members interested in the Trustee role with experience in senior management, either at British Coal or another organisation.



Following a thorough and robust process, we're delighted to welcome Alastair Hadfield to the Trustee Board. Alastair is Chair of both the Administration and Benefits Sub-committee and the Discretions and Appeals Sub-committee. He brings

extensive experience in human resources and the mining industry to these important positions.

After his time as Payroll, Project, and HR Manager at British Coal, he held several senior appointments in the UK's successor mining businesses, including Group Head of HR. In 2015, he established his own HR consultancy, supporting organisations across various sectors.

Alastair has a wealth of experience as a Trustee. He serves as an employer nominated Trustee of the Industry Wide Coal Staff Superannuation Scheme, the successor to BCSSS. He also holds the position of Chairman and Trustee of Nottinghamshire Miners Welfare Trust Fund.

His decision to become a Trustee of BCSSS reflects his continued commitment to serving the mining industry community. When not working, Alastair enjoys spending time with his family, travelling, cycling, and maintaining his classic car.

## Election results



Between June and October this year there was a Trustee election in the Scotland and North East constituency. The result was that Mike Adie was elected as a Pensioner Representative Trustee. Mike secured 533 votes – nearly 25% of all votes cast. He will

serve in the role until 30 September 2029. The Trustees would like to thank James Grant for all of his hard work over the past 8 years supporting the Scheme and its members – including the part he played in fighting for the investment reserve transfer.

### About the Trustee Board

Our Trustee Board is made up of 8 Trustees with a mix of skills and experience. 4 are chosen by members and are called the Elected Trustees. And 4 are appointed by the Trustees themselves and are called Appointed Trustees.

If you have a question or comment for the Trustees please email the Trustee office at [bcsss.enquiries@coal-pension.org.uk](mailto:bcsss.enquiries@coal-pension.org.uk)

Or write to them at:

Ventana House  
2 Concourse Way  
Sheaf Street  
Sheffield  
S1 2BJ



# Brass, pride and the pits

## – how colliery bands forged the sound of mining communities



**From the hum of machinery to the harmony of cornet and euphonium, brass bands were the heartbeat of Britain's coalfields. Born in the shadow of the pithead, these ensembles built identity, ambition and lasting pride among mining families.**

### Sounding the spirit of the colliery

By the late 19th century, nearly every major colliery had its own brass band. Mine owners often financed instruments, uniforms and rehearsal spaces. A well-drilled band reflected a well-disciplined workforce.

For miners, the bands offered an escape from industrial life. Rehearsals were held after shifts, often in the same halls where union meetings took place. Despite limited resources, the bands maintained high standards. Instruments were repaired rather than replaced. Uniforms were patched and pressed to perfection.



## The golden age of competition

The music was serious, ambitious and fiercely competitive. Contests between neighbouring pits could draw thousands of spectators. Rivalries were as heated as those on the football pitch.

The early 20th century brought a golden era for colliery bands. Competitions such as the National Championships at the Royal Albert Hall were broadcast to millions on radio and, later, television.

Out of the coalfields came musical stars. Players went on to professional orchestras or teaching careers. These were musicians whose artistry was forged by the discipline and camaraderie of the pits – and celebrated at gatherings like the Durham Miners' Gala, where brass bands still march today beneath the banners of long-closed collieries.



## From local halls to world stages

While rooted in small communities, colliery bands often reached far beyond them. During the mid-century decades, leading ensembles toured Europe, Australia and the United States, playing to packed halls. Bands like the Grimethorpe Colliery Band and the Carlton Main Frickley Colliery Band represented British industry and artistry on a global stage. Their music became a form of cultural diplomacy, offering the world a glimpse of the humanity and skill behind the industry.

These tours inspired new audiences and helped cement the brass band as a uniquely British sound. Even as the coal industry declined, the music endured, finding new homes in concert halls, schools and community festivals – from Durham to Melbourne.

## A legacy that outlasted the mines

In many mining towns, the bandroom was the only music school available. Young people learned to read music before they could read a newspaper. They were mentored by older players who treated discipline and musicianship as twin virtues. For families with few opportunities for formal education, the band offered culture, confidence and sometimes a career.

When the pits closed, the bands became living archives of community spirit. They carried forward not just melodies, but memories – of shared labour and effort, and the belief that beauty could thrive in harsh conditions.

Today, former colliery bands still practise and perform. Their ranks are filled by grandchildren of miners who never saw a coalface. But they inherited the pride that once rang through the valleys. They keep alive a tradition that reminds us: the story of British coal isn't only one of hardship and struggle. It's also one of creativity and resilience, played in the unmistakable voice of brass.

**Photos left to right:** The Hetton Colliery Silver Prize Band, formed in 1895. The Frickley Colliery Band rehearse in the 1970s. The Grimethorpe Colliery Band outside the Royal Albert Hall in 1992.

## Did you know ...?

- The colliery brass band tradition was strongest between the 1870s and 1930s, thriving in northern coalfields.
- When the National Coal Board took over Britain's pits in 1947, it also inherited dozens of brass bands – some still funded by miners' wage deductions.
- Colliery bands travelled with emigrating miners, re-establishing brass bands in Australia and beyond.
- In 1974, Grimethorpe Colliery Band and Black Dyke Mills Band were the first brass bands to play at the Proms.
- Easington Colliery Band (founded in 1915) is still based on the colliery site, which closed in 1993. The band became North of England Champions in 2024.

# Get financial help and guidance

## Find out and claim money you're entitled to

From a boost to your pension payments to help with energy costs, there's financial help available for all kinds of situations. The government has gathered all this information in one place. Take a look at [gov.uk/cost-of-living](https://gov.uk/cost-of-living) to see what's available to you.

### Help with essentials, from your council

You don't have to be claiming other benefits to get this help. Check with your local council to see what they offer. Go to [gov.uk/find-local-council](https://gov.uk/find-local-council) to find yours.

### Extra help if you have a disability or are unwell

There are extra benefits and financial support available if you have a disability or health condition. Go to [gov.uk/browse/benefits/disability](https://gov.uk/browse/benefits/disability) for a full list of these and how to claim them.

### Give yourself a Midlife MOT

Midlife MOT is aimed at people aged 45 to 65, but you can use it at any age. It brings together trusted services, tools and charity resources to help you think about your work, health and money and plan for the future. Go to [jobhelp.campaign.gov.uk/midlifemot](https://jobhelp.campaign.gov.uk/midlifemot) to get started.

## Wealth at Work: free guidance on how to take your BCSSS pension

If you're due to start taking your BCSSS pension, you can book a free call with Wealth at Work to talk about your income options through the Scheme. Wealth at Work are financial wellbeing and retirement specialists, and can help you understand the advantages and disadvantages of each option.

Call them directly on **0800 954 0756** to arrange a call. You'll need to have received your retirement options from the Scheme before arranging the call.





---

## Get help with your taxes

We've partnered with a charity called Tax Help for Older People, who can help you understand your tax circumstances better. They can also advise on how to tackle tax debt or bills that you're struggling to pay.

These are some of the things the charity can help you with:

- Tax queries around pensions, for example pension lump sums
- Checking a tax code
- Self-assessment and tax return issues
- Filling in and submitting forms
- Understanding letters from HMRC
- Understanding allowances, such as marriage allowance
- Tax issues following a death
- Other personal tax queries such as credits and refunds

Call **0333 207 5659** – lines are open between 9am and 5pm Monday to Friday. Or visit **[taxvol.org.uk](https://taxvol.org.uk)** and fill in the contact form.

## Get support after a member dies

We're pleased to let you know that we've partnered with Life Ledger, which offers practical and emotional support to members and their families after a bereavement.

It can be stressful having to manage estate administration tasks after someone dies, such as telling numerous companies. Life Ledger offers an easy-to-use service to help with this. From a single online point, you can quickly and securely notify hundreds of UK companies across various sectors, including financial services and utility providers.

Life Ledger's secure platform could save your family hours of repetitive and often distressing work. BCSSS is proud to collaborate with an organisation that provides such a compassionate and valuable service, reinforcing our dedication to supporting our community. Find out more about how Life Ledger can help by visiting **[app.lifeledger.com/partner/bcsss](https://app.lifeledger.com/partner/bcsss)**

See more about what to do when a member dies in our guide at the end of this newsletter.



# Protect yourself from phone scams



## What to look out for

Phone scams are where people pretend to be a legitimate company to trick you into giving away personal information or money over the phone. They rely on putting you on the spot and making it difficult for you to say no or hang up.

There's a lot you can do to protect yourself once you know what to look out for. Follow these 3 steps if you ever suspect a scam call.

### 1. Be wary of a caller who:

- **Calls out of the blue:** if companies need to speak to you, they'll write first.
- **Asks for personal details:** like bank details or passwords.
- **Pressures you to act quickly:** you're entitled to time to think.
- **Becomes aggressive:** it's never acceptable for a caller to be rude or bullying.

### 2. Put the phone down immediately

Don't be tempted to confront them or engage with them – scammers will try to keep you talking to get information from you. Just hang up.

Don't worry that you're being rude. If it's a genuine caller, they'll respect your right to protect yourself against scams and won't be offended.

### 3. Call the company back on a number you know to be real

For example, if the caller said they were from the Scheme, call us on **0333 222 0074** or send us a secure message through the member portal and ask us to check if the call was real.

## Other resources to help stop phone scams

- **Report suspected scams:** to Action Fraud on **0300 123 2040**.
- **Cut the cold calls with TPS:** the Telephone Preference Service (TPS) blocks unsolicited calls, though it can't block all scammers. Join for free at **[www.tpsonline.org.uk](http://www.tpsonline.org.uk)** or text TPS and your email address to **85095**.
- **Don't click on links in texts:** check with the company that it's genuine.
- **Watch our video:** and get other information about pension scams at **[bcsss-pension.org.uk/useful-sources-of-information/pension-scams](http://bcsss-pension.org.uk/useful-sources-of-information/pension-scams)**
- **Read the Pensions Regulator's booklet:** online at **[bcsss-pension.org.uk/media/1u4bofyv/16423\\_pensions\\_consumer\\_leaflet\\_screen.pdf](http://bcsss-pension.org.uk/media/1u4bofyv/16423_pensions_consumer_leaflet_screen.pdf)**

## If you've been scammed, speak up

National Trading Standards estimate that 19 million people in the UK have lost money to phone scams. Yet less than a third have reported the crime, often because they feel angry at themselves or embarrassed.

Remember: phone (and online) scammers are organised criminal gangs who use complex strategies to steal from millions of people. Being a victim of fraud is nothing to be ashamed of, any more than being a victim of a burglary.

If you think you're the victim of a scam or fraud, report it and get advice by calling Action Fraud on **0300 123 2040**, or on their website: **[actionfraud.police.uk/reportscam](http://actionfraud.police.uk/reportscam)**

## Dates your pension will be paid in 2026

---



## Your Scheme administrator

**If you have any questions about your pension or the BCSSS Scheme, please contact Capita:**

**By phone:**

**0333 222 0074**

**By secure message:**

To send a secure message, log in to the member portal

**By post:**

BCSSS  
PO Box 555  
Darlington  
DL1 9YT

## HMRC

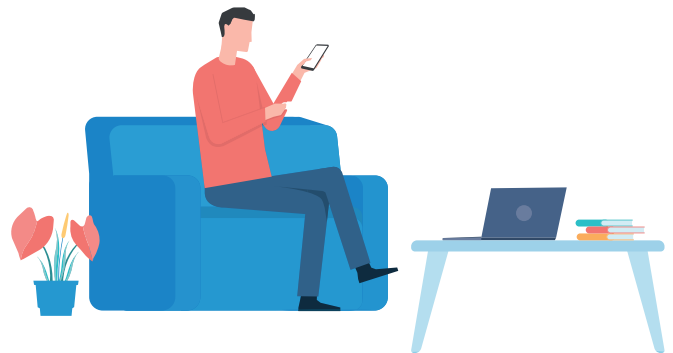
**If you have any queries about the tax you pay on your BCSSS pension, please contact HMRC:**

**By phone:**

**0300 200 3300** (overseas: **+44 135 535 9022**)

**By post:**

Pay As You Earn and Self-Assessment  
HM Revenue & Customs  
BX9 1AS



---

## The Coal Industry Social Welfare Organisation (CISWO)

CISWO is a national charity working across the UK to improve lives and reduce disadvantage in coal mining communities.

CISWO's services are available to those previously employed in the coal mining industry, including partners, widows and dependent children or adults with a disability.



Through its personal welfare service, CISWO aims to enhance living conditions and maintain independence. It provides a free confidential home visiting service and offers:

- Assistance with welfare benefits, including an industry-related compensation scheme
- A voice on mining-related issues, including illness and disability
- Help to access mobility equipment
- Support to reduce loneliness and social isolation
- Advocacy to express views and concerns, and defend and promote rights
- Emotional support for loss and bereavement, illness, and caring responsibilities
- Financial assistance at times of hardship through CISWO grants, or assistance through other agencies and charities
- Access to education grants for former mineworkers and their dependants

For more information, go to **ciswo.org.uk** or call **01709 728 115**



---

# What happens when a member dies

# What happens when a member dies

---

## Let us know as soon as you can

If a member has died, we'll do everything we can to make it easy for their loved ones to deal with us. We ask that you tell us what's happened as soon as you can. You can do this using the contact details overleaf. The Scheme is covered by the Life Ledger service but isn't covered by the government's 'Tell Us Once' service, so you'll need to contact us separately if you decide not to use the Life Ledger service. We'll need to know:

- the member's Pension Reference Number or National Insurance number
- their date of birth
- the date they died
- your contact details and your relationship to the member.

## We'll take it from here

When a member dies we will stop their pension at the date of death.

If you are survived by a spouse, their spouse's pension will be paid from the day following the death.

If you were living together, but not married, we will write to you and ask you to apply for a pension. You'll need to show us that you were partners and had some financial dependency. You can get support with this from CISWO (see page 16 for further details).

If the member was your parent, we might be able to pay a pension to children who are: under 18, aged 18-23 and in full-time education, or over 18 and were financially dependent on the member due to illness or disability. We'll write to you or a guardian to ask for proof of age, education status or medical conditions. You can get help with this from CISWO (see page 16 for contact details).

If you need any support at all, our administration team will guide you through the process.

## We may need to write to you for more information

For example:

- **The death certificate:** we need the original for legal reasons, but we will return the certificate promptly
- **The member's birth certificate:** if we don't have one on file
- If a spouse, partner, child or anyone else was financially dependent on the member. And proof to support that, eg a marriage certificate.

## Notify UK companies from one platform

We've partnered with Life Ledger to support members and families after a bereavement. Their service lets you notify hundreds of UK companies from one secure online platform. This saves hours of potentially distressing admin work. Visit [app.lifeledger.com/partner/bcsss](https://app.lifeledger.com/partner/bcsss) to find out more.

---

## We'll work out if anyone is entitled to death benefits

If you were married to the member and the member paid full family benefit contributions, you'll receive a spouse's pension of around two thirds of the member's pension. Otherwise, it will be less.

We'll write to you to let you know your options. Those include a pension for life or an option to convert part of the pension to a one-off lump sum in exchange for that pension. And, if you're also entitled to a Guaranteed Minimum Pension (GMP), we'll pay a GMP income as well as your lump sum.

If you were living together but not married and we decide you are eligible for a pension, you'll also be able to choose between a pension for life or a one-off lump sum – the same as if you were married.

If the member died before they were 75 years old, the lump sum will be tax free. If they died after they were 75, it will be taxed.

Unfortunately, we can't tell you how much a lump sum will be until after a member dies. That's because we need to know how old the spouse is when the member dies, the value of their pension, and socio-economic factors like predicted inflation at the time they die.

## If the member dies before taking their pension, or within 5 years of taking it

We'll pay a lump sum to a spouse, relative or dependant. This is in addition to a spouse pension. The Trustees will decide who the lump sum is paid to, taking into account the member's wishes if they've filled out a Rule 28A form.

### Check your Rule 28A form is up to date

Tell us who you'd like the above lump sum to go to, using the Rule 28A Election and Declaration form (also known as an Expression of Wish form).

- Download the form from: [bcsss-pension.org.uk/media/xumdfbks/election\\_and\\_declaration\\_rule\\_28\\_v5.pdf](https://bcsss-pension.org.uk/media/xumdfbks/election_and_declaration_rule_28_v5.pdf)
- Update it on the secure members site. Go to [bcsss-pension.org.uk](https://bcsss-pension.org.uk) and click on the 'Login/Register' button
- Speak to your administrator on the contact details below.

## Contact details

- **Call the Member Helpline: 0333 222 0074**
- **Send us a secure message through the member portal**
- **Write to:** The Scheme Administrator, BCSSS, PO Box 555, Stead House, Darlington DL1 9YT

You can get more information on Death Benefits and what to when a member dies on the BCSSS website: [bcsss-pension.org.uk/death-benefits/](https://bcsss-pension.org.uk/death-benefits/)

---

