

## SCHEDULE 1

### The Royal Mail Statutory Pension Scheme Rules

## PART V

### SECTION C RULES OF THE SCHEME

#### Spouse's and children's pensions

**14.**—(1) If a Member dies after the Cut-Off Date, the following spouse's and children's pensions will be payable depending on which of the following sub-paragraphs is applicable to that Member on the day he or she died.

(2) If the Member is an RMPP Active and dies when no benefits from the RMSPS had come into payment—

(a) the spouse's pension shall be equal to the aggregate of 50% of the Member's preserved RMSPS NRA60 Pension and 50% of the Member's preserved RMSPS NRA65 Pension calculated as described in Rule 3 (Benefits payable to Members on retirement) but (i) without reduction under Rule 3(6)(e), (ii) excluding the RMSPS Pension Supplement (if any) and (iii) including any increases in GMP made in accordance with the Contracting-out Laws up to the date of death; and

(b) subject to Rule 15 (Orphans), the children's pension shall be the aggregate of 25% of the Member's preserved RMSPS NRA60 Pension and 25% of the Member's preserved RMSPS NRA65 Pension, both calculated as in (a) above where there is one Pensionable Child, and the aggregate of 50% of that preserved RMSPS NRA60 Pension and 50% of that preserved RMSPS NRA65 Pension where there are two or more Pensionable Children.

(3) If the Member is an RMPP Active and dies when that Member's RMSPS NRA60 Pension is in payment but his or her RMSPS NRA65 Pension has not come into payment—

(a) the spouse shall be entitled to a pension equal to the aggregate of—

(i) 50% of the Member's RMSPS NRA60 Pension (excluding the RMSPS Pension Supplement (if any)) in payment at the date of his or her death (or, if greater, which would have been in payment if that Member had not given up any RMSPS NRA60 Pension for a lump sum) and including any increases in GMP made in accordance with the Contracting-out Laws up to the date of death; and

(ii) 50% of the Member's preserved RMSPS NRA65 Pension calculated as described in Rule 3 (Benefits payable to Members on retirement) but without reduction under Rule 3(6)(e) and excluding the RMSPS Pension Supplement (if any),

provided that for the first 91 days after the Member's death, the spouse's pension payable under (i) above shall be at the same rate as the Member's RMSPS NRA60 Pension (excluding the RMSPS Pension Supplement (if any)) in payment at the date of his or her death; and

(b) subject to Rule 15 (Orphans), the children's pension shall be the aggregate of 25% of the Member's RMSPS NRA60 Pension in payment and 25% of the Member's preserved RMSPS NRA65 Pension, both calculated as in (a) above where there is one Pensionable Child, and the aggregate of 50% of that RMSPS NRA60 Pension in payment and 50% of that preserved RMSPS NRA65 Pension where there are two or more Pensionable Children.

(4) If the Member is an RMPP Active and dies when that Member's RMSPS NRA60 Pension has not yet come into payment but his or her RMSPS NRA65 Pension is in payment—

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- (a) the spouse shall be entitled to a pension equal to the aggregate of—
  - (i) 50% of the Member’s preserved RMSPS NRA60 Pension calculated as described in Rule 3 (Benefits payable to Members on retirement) but (i) without reduction under Rule 3(6)(e), (ii) excluding the RMSPS Pension Supplement (if any) and (iii) including any increases in GMP made in accordance with the Contracting-out Laws up to the date of death; and
  - (ii) 50% of the Member’s RMSPS NRA65 Pension (excluding the RMSPS Pension Supplement (if any)) in payment at the date of his or her death (or, if greater, which would have been in payment if that Member had not given up any RMSPS NRA65 Pension for a lump sum),

provided that for the first 91 days after the Member’s death, the spouse’s pension payable under (ii) above shall be at the same rate as the Member’s RMSPS NRA65 Pension (excluding the RMSPS Pension Supplement (if any)) in payment at the date of his or her death; and

- (b) subject to Rule 15 (Orphans), the children’s pension shall be the aggregate of 25% of the Member’s RMSPS NRA65 Pension in payment and 25% of the Member’s preserved RMSPS NRA60 Pension, both calculated as in (a) above where there is one Pensionable Child, and the aggregate of 50% of that RMSPS NRA65 Pension in payment and 50% of that preserved RMSPS NRA60 Pension where there are two or more Pensionable Children.

(5) If the Member is an RMPP Leaver and both of that Member’s RMSPS NRA60 Pension and RMSPS NRA65 Pension are preserved in the RMSPS,

- (a) the spouse’s pension shall be equal to the aggregate of 50% of the Member’s preserved RMSPS NRA60 Pension and 50% of the Member’s preserved RMSPS NRA65 Pension calculated as described in Rule 3 (Benefits payable to Members on retirement) but (i) without reduction under Rule 3(6)(e), (ii) excluding the RMSPS Pension Supplement (if any) and (iii) including any increases in GMP made in accordance with the Contracting-out Laws up to the date of death; and
- (b) subject to Rule 15 (Orphans), the children’s pension shall be the aggregate of 25% of the Member’s preserved RMSPS NRA60 Pension and 25% of the Member’s preserved RMSPS NRA65 Pension, both calculated as in (a) above where there is one Pensionable Child, and the aggregate of 50% of that preserved RMSPS NRA60 Pension and 50% of that preserved RMSPS NRA65 Pension where there are two or more Pensionable Children.

(6) If the Member is an RMPP Leaver and that Member’s RMSPS NRA60 Pension had come into payment but his or her RMSPS NRA65 Pension was preserved in the RMSPS—

- (a) the spouse shall be entitled to a pension equal to the aggregate of—
  - (i) 50% of the Member’s RMSPS NRA60 Pension (excluding the RMSPS Pension Supplement (if any)) in payment at the date of that Member’s death (or, if greater, which would have been in payment if that Member had not given up any RMSPS NRA60 Pension for a lump sum) and including any increases in GMP made in accordance with the Contracting-out Laws up to the date of death; and
  - (ii) 50% of the Member’s preserved RMSPS NRA65 Pension calculated as described in Rule 3 (Benefits payable to Members on retirement) but without reduction under Rule 3(6)(e) and excluding the RMSPS Pension Supplement (if any),

provided that for the first 91 days after the Member’s death, the spouse’s pension payable under (i) above shall be at the same rate as the Member’s RMSPS NRA60 Pension (excluding the RMSPS Pension Supplement (if any)) in payment at the date of that Member’s death; and

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- (b) subject to Rule 15 (Orphans), the children's pension shall be the aggregate of 25% of the Member's RMSPS NRA60 Pension in payment and 25% of the Member's preserved RMSPS NRA65 Pension, both calculated as in (a) above where there is one Pensionable Child, and the aggregate of 50% of that RMSPS NRA60 Pension in payment and 50% of that preserved RMSPS NRA65 Pension where there are two or more Pensionable Children.
- (7) If the Member is an RMPP Leaver and his or her RMSPS NRA60 Pension was preserved in the Scheme but his or her RMSPS NRA65 Pension had come into payment—
- (a) the spouse shall be entitled to a pension equal to the aggregate of—
    - (i) 50% of the Member's preserved RMSPS NRA60 Pension calculated as described in Rule 3 (Benefits payable to Members on retirement) but (i) without reduction under Rule 3(6)(e), (ii) excluding the RMSPS Pension Supplement (if any) and (iii) including any increases in GMP made in accordance with the Contracting-out Laws up to the date of death; and
    - (ii) 50% of the Member's RMSPS NRA65 Pension (excluding the RMSPS Pension Supplement (if any)) in payment at the date of his or her death (or, if greater, which would have been in payment if that Member had not given up any RMSPS NRA65 Pension for a lump sum),provided that for the first 91 days after the Member's death, the spouse's pension payable under (ii) above shall be at the same rate as the Member's RMSPS NRA65 Pension (excluding the RMSPS Pension Supplement (if any)) in payment at the date of his or her death; and
  - (b) subject to Rule 15 (Orphans), the children's pension shall be the aggregate of 25% of the Member's preserved RMSPS NRA60 Pension and 25% of the Member's RMSPS NRA65 Pension in payment, both calculated as in (a) above where there is one Pensionable Child, and the aggregate of 50% of that preserved RMSPS NRA60 Pension and 50% of that RMSPS NRA65 Pension in payment where there are two or more Pensionable Children.
- (8) If the Member dies when that Member is in receipt of both his or her RMSPS NRA60 Pension and his or her RMSPS NRA65 Pension—
- (a) the spouse's pension shall be equal to the aggregate of 50% of the Member's RMSPS NRA60 Pension and 50% of the Member's RMSPS NRA65 Pension in payment at the date of his or her death (or, in each case if greater, 50% of the relevant pension which would have been in payment if that Member had not given up that pension for a lump sum), in both cases excluding the RMSPS Pension Supplement (if any), provided that for the first 91 days after the Member's death, the spouse's pension payable under this Rule shall be not less than the aggregate of the Member's RMSPS NRA60 Pension and RMSPS NRA65 Pension (in both cases excluding the RMSPS Pension Supplement (if any)) in payment at the date of his or her death; and
  - (b) subject to Rule 15 (Orphans), the children's pension shall be the aggregate of 25% of the Member's RMSPS NRA60 Pension in payment and 25% of the Member's RMSPS NRA65 Pension in payment, both calculated as in (a) above where there is one Pensionable Child, and the aggregate of 50% of that RMSPS NRA60 Pension in payment and 50% of that RMSPS NRA65 Pension in payment where there are two or more Pensionable Children.
- (9) Where a Member has transferred out either that Member's RMSPS NRA60 Pension or his or her RMSPS NRA65 Pension in accordance with Clause 11 (Individual transfers out of the Scheme), the provisions of this Rule 14 will apply only in respect of that tranche of benefit which is still retained in the RMSPS.