

Civil Partnership

- Q Why is the survivor's pension only based on membership from 6 April 1988?
- A The Civil Partnership (Contracted-Out Occupational and Appropriate Personal Pension Schemes) (Surviving Civil Partners) Order 2005 amended legislation applying to schemes that contracted out of the State Pension Scheme, requiring the HSC Pension Scheme, and other contracted out occupational pension schemes, to provide benefits for surviving civil partners based on the members contracted out rights accrued from 6 April 1988. The benefits provided are parallel to those provided for widowers and nominated qualifying partners.
- Q Can extra cover be bought in respect of membership prior to 6 April 1988?
- A No. The opportunity to do this ended in 2009.
- Q Would a photocopy of the Civil Partnership certificate be acceptable?
- A No. We must have sight of the original, or a certified copy.
- Q Are the dependent children of a civil partnership recognised for death benefit purposes?
- A Yes.
- Q Why is the survivor pension withdrawn for some and not for others if they live with someone else as their partner?
- A The scheme contribution rates increased after 1 April 2008, resulting in improvements to dependents cover.
- Q If the member dies before retirement will the legal civil partner have automatic entitlement to the lump sum?
- A Yes, unless the member has nominated someone else to receive it.