

# **RETIRED TEACHERS' ASSOCIATION NORTHERN IRELAND**

**[www.rtani.co.uk](http://www.rtani.co.uk)**

Hon. Secretary, Brendan McGlone. 109 Stockman's Lane. Belfast BT9-7JE. E-mail: [info@rtani.co.uk](mailto:info@rtani.co.uk)

## **PENSIONS CAMPAIGN UPDATE**

### **New Single-Tier State Pension**

As you will no doubt be aware, a new system for state pension comes into force on 6<sup>th</sup> April 2016. If you reach state pension age before 6<sup>th</sup> April 2016 and have deferred or are in receipt of your state pension, then the changes to the state pension will not affect you. Those reaching state pension age on or after 6<sup>th</sup> April 2016 will see the basic and additional state pensions replaced by a flat-rate, single-tier state pension with a full level of £155.65. People might get more or less than the indicated full level. Those who have built up a certain amount of additional state pension will receive a higher amount, whilst those who were contracted out before 6<sup>th</sup> April 2016 for a significant time will probably receive less. Further information on the new state pension system may be found on this link: <https://www.gov.uk/new-state-pension>.

### **Guaranteed Minimum Pension (GMP)**

At the last meeting of the Public Service Pensioners' Council (PSPC), in which we hold corporate membership, there was some discussion about increases in Guaranteed Minimum Pension (GMP) under the new single-tier pension system. The Guaranteed Minimum Pension (GMP) is the minimum pension which a United Kingdom occupational scheme has to provide to those employees who were contracted out of the State Earnings-Related Pension Scheme (SERPS) between 6<sup>th</sup> April 1978 and 5<sup>th</sup> April 1997. The Government announced on 1<sup>st</sup> March that it will continue to price-protect the Guaranteed Minimum Pension of Public Sector Workers from April 2016 to 5<sup>th</sup> December 2018. This means that those reaching State Pension Age on or after 6<sup>th</sup> April 2016 and before 6<sup>th</sup> December 2018, when the State Pension Age equalises, will receive a fully-indexed public service pension for their whole life. The Government said recently that it expected to launch a consultation this year on how to address the long-term implications of changes resulting from the introduction of the new State Pension, particularly for public service pension schemes and their members.

### **Indexation of Pensions**

Motions passed at the AGM of Public Service Pensioners' Council (PSPC) and at the National Pensioners' Council (NPC) Biennial Delegate Conference requested that Pensioner Organisations come together to campaign for one fair state pensions scheme for all pensioners and that all elements of the state pension, both old and new, should be uprated by the Triple Lock Guarantee. This would overcome the unfair situation currently, which sees only the basic state pension increased by the triple lock. All elements of the STP would be increased by the same rate. The Retired Teachers' Association will be speaking to other organisations about a joint approach once we have the response to the consultation on pension indexation. At the time of writing the response has not yet been published.

### **Pensioners Living Abroad**

On the matter of State Pension increases for those living abroad, the Public Service Pensioners' Council (PSPC) has long supported the International Consortium of British Pensioners (ICBP) in their campaign to secure fair indexation of the state pension for British pensioners living overseas. This applies in countries which are not party to a reciprocal social security agreement with the UK which requires increases to be paid. Where the individual lives in an EEA country, or one with which there is a relevant reciprocal agreement, the pension is uprated. The policy of not awarding increases has been followed by successive governments. This policy will continue to apply when the Single-Tier State Pension is introduced for future pensioners from April 2016. A round-table event, held in February, organised by the NPC and ICBP representatives was attended by the shadow-pensions secretary Angela Rayner MP who committed to support the cause. Oliver Letwin, Minister for Government Policy at the Cabinet Office, has committed to looking at the financial case for partial uprating (i.e. increases from the current "frozen" amount) and at the time of writing the Cabinet Office are looking at the figures involved. Further details of the campaign are here: <http://frozenbritishpensions.org/wp-content/uploads/2016/02/2016-Feb-ICBP-NPC-Pamphlet.pdf>

### **WASPI; Women against State Pension Inequality Campaign**

The PSPC are supporting the campaign established by WASPI which is not opposed to the equalisation of pension age between men and women, but highlights that some women, particularly those born between April 1951 and April 1953, have been given very little notice of the change and insufficient time to make viable alternative plans to finance their retirement. Members will be affected by this and may have to consider returning to work, because the state pension will be paid later than originally expected. Further details of the WASPI campaign are available on their Facebook Page: <https://www.facebook.com/WASPI-Women-Against-State-Pension-Inequality-Campaign-877054125688402/>

## **Protecting Our Pensions**

It is important that, as retired teachers, we do not take the attitude that their pensions are safeguarded or protected by law. It has only been by the parliamentary lobbying and political activity of our umbrella organisation, the Public Service Pensioners' Council, London and other stakeholders that our concerns have been voiced.

For example, the 2016 increase for retired teachers is expected to be 1.2%, in line with the September 2015 increase in the Consumer Prices Index. The increase would have been 2.3% had the previous link with the Retail Prices Index been maintained. The effect of moving from RPI to CPI is quite considerable. For example, a £10,000 pension which would have come into payment in April 2010, would have grown only to £11,521 under CPI by April 2016. If the RPI link had been maintained, though, the pension would be £11,965. PSPC and its constituent organisations are working to ensure that politicians and the public are better informed about the facts of public service pensions. Our priorities are:

To protect and maintain accrued public service pension rights;

To increase the basic state pension to the minimum income guarantee level and index to the higher of prices or earnings;

To increase the basic state pension to at least the official poverty level and index to the higher of prices or earnings;

To protect age-related tax allowances for pensioners.

## **Craigavon and South-Down Branches**

Members of the Craigavon and the South-Down Branches were treated to a complimentary buffet on Thursday 26<sup>th</sup> November 2015 in the Fringe Room of the City Hotel, Armagh from noon until just before 3.00pm. There was an encouraging attendance of 32 members who were interested in meeting up again following the demise of these two branches who have been without secretaries since the previous secretaries who had served for twenty years each decided that it was time for them to retire. Unfortunately, replacements couldn't be found but, in the spirit of the association, the Executive Committee took the matter in hand and organised what turned out to be a very successful event. It was further very encouraging to note that there was a good spread of members from both the Craigavon and the South-Down Branches as well as several apologies from members who would have loved to have been there but were unable due to other commitments. After the generous buffet, members were asked for their ideas on future events to follow this up. It was generally agreed to repeat this event in May 2016 and to discuss a further event for later in the year and a Christmas Lunch at the Famous Grouse and the Canal Court Hotel, Newry. With that in mind, the Executive Committee will subsidise a lunch on Wednesday 11<sup>th</sup> May 2016 for both branches with light after-lunch entertainment. Invitations will be mailed presently to members of both branches and a full report including photographs will be posted on the <Craigavon Sth-Down> page of our website. The Executive Committee, encouraged by the success of this initiative, intend to extend it to the North-West, Mid-Antrim and East-Down Branches.

## **74<sup>th</sup> RTANI Annual Conference**

Please note that our Annual Conference and Lunch (to include a very brief AGM) will begin at 11am on Wednesday, 19<sup>th</sup> October 2016 at the Glenavon House Hotel, Cookstown. Complimentary tea/coffee & scones will be available from 10am.

This year, our special guest will be the newly-appointed Commissioner For Older People, Eddie Lynch, who will address the meeting on current issues of interest to retired teachers, followed by a lively Question & Answer Session.

Representatives from UTU, INTO, NASUWT, ATL, NAHT, NATFHE, GTC, Age NI and Age Sector Platform will be there.

A generous lunch, subsidised by the Central Executive Committee, at only £12.50 will be served at 1.00pm.

The Ulster Tatler will be taking photographs for publication in their November issue.

This conference should be of particular interest to newly-retired teachers who may have joined RTANI within the last couple of years, so please make sure you book for it by returning the reply-slip (attached to the Annual Report which will be posted out to you mid-September) to Hon. Sec. before Friday, 14<sup>th</sup> October.

## **Best Kept School Awards**

Bridgeen McIlroy is employed by the Northern Ireland Amenity Council who administer, among other awards, the Best Kept School Awards. She is looking for retired teachers who would undertake to carry out school-judging on a voluntary basis although there is an allowance for mileage and subsistence. The competition has three categories; Pre-Primary, Primary and Post-Primary with a winner and a runner-up in each category within each of the five education authorities. There would be approximately between 25 and 30 schools in each region. If you feel that you would like to become a school-judge or perhaps would like further information, please telephone Bridgeen on 02890403681 (office open from 9.00am until 2.00pm Monday to Friday) or on her mobile 07780803389 or e-mail [niamenity@btconnect.com](mailto:niamenity@btconnect.com) and have a chat to determine if you could help in any way. Further information from the website: [www.niacbestkept.com](http://www.niacbestkept.com).

For further details of the above and information about events and activities, please check our website: [www.rtani.co.uk](http://www.rtani.co.uk)