

Reference No: P18/38/85; **Date:** 15/04/86

Circular 1/1986:- Non-established State Employees Spouses' and Children's Contributory Pension Scheme

A Dhuine Uasail

I am directed by the Minister for the Public Service to state that following his acceptance of an agreed recommendation made by the General Council under the conciliation and arbitration scheme for the civil service, and discussions at the Joint Industrial Council for State Industrial Employees, the Non-established State Employees' Widows' and Children's Contributory Pension Scheme has been amended so as to provide for

(a) the revision of the scheme in line with the revision in 1984 of the corresponding scheme for established civil servants (Circular 16/84 refers)

(b) the admission of female non-established State employees to the scheme, which thus becomes a spouses' and children's pension scheme.

Revision of Scheme

2. In accordance with (a) above, the existing scheme is being revised to provide pension benefits for the following categories of dependents, who have hitherto been excluded from benefit:

- (a) the spouse and children of a member who married after retirement
- (b) non-marital children of members
- (c) children conceived after a member's retirement
- (d) children of a member whose spouse died before membership commenced.

3. Arising from these additional benefits, the contribution conditions governing the revised scheme will not provide for refunds of contributions to members who are unmarried when they cease to be contributing members. Refunds will however continue to apply in the following circumstances

(a) where a member retires or resigns without qualifying for pension or preserved pension, and does not transfer his/her service to another employment

(b) where a member pays periodic contributions for a period in excess of 40 years

Membership of Revised Scheme

4. Membership of the revised scheme will be compulsory for all persons (male and female) who are appointed as non-established State employees on or after 1 June 1986 and who would have at least 5 years' pensionable service at retiring age (65 years).

Option for Serving Male Employees

5. Male non-established State employees who would have at least 5 years' pensionable service at retiring age and who are serving prior to 1 June 1986 will be admitted to membership of the revised scheme if they exercise an option to join during the period ending on 31 May 1986.

6. Serving male employees who are members of the existing scheme and who do not exercise an option to join the revised scheme within the period specified in paragraph 5 will retain their membership of the existing scheme. Serving male employees who previously opted out of the existing scheme will be eligible for admission to the revised scheme only - they will not be permitted to join the existing scheme.

Options for Serving Female Employees

7. Female non-established State employees who would have at least 5 years' pensionable service at retiring age and who are serving prior to 1 June 1986 will have three options available to them, viz.

- (a) they may opt to join the existing scheme, or
- (b) they may opt to join the revised scheme, or
- (c) they may opt to remain outside either scheme.

As in the case of the male employees referred to earlier, these options must be exercised within the period ending on 31 May 1986.

Exercise of Options

8. All male employees (with the required potential service) serving in your Department/Office prior to 1 June 1986 should be given a copy of the explanatory note attached as Appendix I, together with a copy of Form U.P.1 (M) attached as Appendix III. Female employees in the same category should be given the explanatory note attached as Appendix II, together with Form U.P.1 (F), attached as Appendix IV. (Supplies of these documents are available from this Department.) Care should be taken to ensure that every employee concerned immediately returns the acknowledgement slip on Form U.P.1 (M) or Form U.P.1 (F) as appropriate. All employees should be advised to study the explanatory material furnished, and should be informed that the remainder of the Forms must be completed and returned to Personnel Sections not later than 31 May 1986. Their attention should be drawn to the fact that a male employee who does not comply with this requirement may not subsequently join the revised scheme, and a female employee who does not comply may not subsequently join either of the schemes.

9. The acknowledgement slips and completed Forms should be retained with the employees' personal papers. Lists showing the names and grades of

- (1) Male employees who completed part A of Form U.P.1 (M)
- (2) Male employees who completed part B of Form U.P.1 (M) and are members of the existing scheme
- (3) Male employees who completed part A of Form U.P.1 (M) and are not members of the existing scheme
- (4) Female employees who completed -
 - (i) Part A of Form U.P.1 (F)
 - (ii) Part B of Form U.P.1 (F)
 - (iii) Part C of Form U.P.1 (F)

should be forwarded to this Department after the expiry of the option period.

Deduction of Contributions

10. Departments/Offices should commence deduction of periodic contributions with effect from 1 June 1986 in the case of (a) serving male employees who are not in the existing scheme and who join the revised scheme or (b) serving female employees who join either scheme.

Retired and Deceased Officers

11. It has also been agreed with staff interests that the revised scheme may apply in respect of certain categories of employees who have already retired or are deceased. A further communication will issue in relation to these categories. In the meantime, if Departments/Offices are aware of cases where employees who were not members of the existing scheme have died (either during service or after retirement on pension), leaving surviving spouses and/or children, details of any such cases should be notified to this Department.

12. Any queries which employees may have in connection with this circular letter should be dealt with by the employing Departments/Offices in the first instance. Queries which cannot be answered at Departmental level, or any other difficulties which may arise out of the application of this circular letter; should be referred by the Personnel Units concerned to the Superannuation Section of this Department (extensions 443 or 520).

Mise le meas,

William P Smith
Deputy Secretary

Appendix I to Circular Letter 1/86 - Non-established State Employees Spouses' and Children's Contributory Pension Scheme - Explanatory Note for Male Employees

1. Since 1 December 1978, a Widows' and Children's Contributory Pension Scheme has been in operation for male non-established State Employees. If you were appointed on or after that date, you are automatically a member of the Scheme. If you have been serving since before that date, you were given the option of joining the Scheme.

Benefits of the Scheme

2. When a member of the Scheme dies after retirement on pension (or resignation with preserved pension), his wife gets a pension of one-half of the member's basic pension. If he dies in service, or after retiring with a pension because of ill-health, the wife's pension is one-half of the pension which the member would have got if he had served up to age 65. In addition to the pension payable to the widow, pensions are also payable in respect of eligible* children (including step-children and adopted children). The amounts paid for children depend on the number of children involved, and also on whether the member leaves a widow. If a widow's pension is being paid, the children's pension is one-third of the widow's pension for each child, up to a maximum of three. If a widow's pension is not being paid, the total amount of the children's pension is as follows:-

- | | | |
|----------------------|---|--|
| Two or more children | - | an amount equal to what would have been the widow's pension; |
| One child | - | two-thirds of what would have been the widows pension. |

(*Children are eligible for pension so long as they are under 16, or under 21 if receiving full-time education. However if a child is handicapped and cannot support himself or herself, no age limit applies).

If a widow re-marries, her pension stops, but payment of children's pension may continue. (Examples of pension benefits and contributions are attached to this Note).

Contributions

3. All those participating in the Scheme must pay contributions. These take two forms:

(1) A deduction of 1½% from net wages (i.e. wages less twice the weekly rate of Social Welfare Old Age Pension payable to a single man) - these are called periodic contributions, and they commenced on 1 April 1979.

(2) A deduction, taken from retirement lump sum or death gratuity, to take account of any years of pensionable service for which periodic contributions have not been paid. These deductions amount to 1% of annual net wages (at the time of retirement or death) for each year of service during which periodic contributions were not deducted (for example, years of service given before the Scheme started) - they are called non-periodic contributions.

4. Non-periodic contributions only apply to members who have been married at some time during their membership of the Scheme. The periods for which these contributions are payable are as follows:

- | | | | |
|------|---|---|---|
| (i) | if the member is married at the time of his retirement or death | - | all of the service which is reckoned for widow's pension, less the period during which periodic contributions were paid by the member |
| (ii) | if the member is a widower at the time of his retirement or death | - | the period from the start of service up to the date of the wife's death, less the period during which periodic contributions were paid by the member. |

5. The maximum period for which contributions are charged is 40 years. If a member pays periodic contributions for a period in excess of 40 years, he gets a partial refund - see paragraph 7.

6. Both types of contributions under the Scheme are allowable as expenses for tax purposes.

Refunds of Contributions

7. Under the terms of the Scheme, refunds of periodic contributions may be made in the following circumstances:

(a) Where a member pays periodic contributions for a period in excess of 40 years - in this case, a refund is made in respect of the excess period only

(b) Where a member leaves employment without qualifying for pension or preserved pension, and does not transfer his service to another employment for pension purposes - in this case, all of the contributions paid are refunded

(c) Where a member dies from an injury sustained on duty, and his widow is awarded a special pension under the Civil Service Injury Warrant - in this case also, all of the contributions paid are refunded

(d) Where a member is a widower at the time of his retirement on death, and he has paid periodic contributions for a period which is longer than the period from the start of his service to the date of his wife's death - in this case, a refund is made in respect of the excess period only

(e) Where a member retires or tries in service and has never been married during his period of membership of the Scheme - in this case, all of the contributions paid are refunded.

Refunds of contributions are normally subject to a 10% tax charge.

8. The refund referred to at (a) above arises because of the 40-year rule mentioned in paragraph 5. The refund at (b) arises because no widow's or children's pension is payable under the Scheme unless the member himself has a personal pension entitlement. The refund at (c) arises because of a rule which provides that if a widow's pension is paid under the Civil Service Injury Warrant, a pension will not also be paid under the Scheme. The refunds at (d) and (e) arise because, under the existing Scheme, certain categories of dependents do not qualify for benefit. These categories are as follows:

- (i) the wife and children (including step-children) of a member who marries after retirement
- (ii) non-marital children of members
- (iii) children conceived or adopted after the member's retirement
- (iv) children of a member who was a widower when he joined the Scheme and who did not re-marry during his period of membership.

The Revised Scheme

9. Under an agreement concluded with staff interests, the terms of the Scheme are now being revised in two respects. Firstly, the Scheme is being extended to cater for female employees. Secondly, the rules in the Scheme which exclude the dependents mentioned in paragraph 8 from benefit are being abolished, so that these categories of dependents will now qualify for pensions. Arising from this change, the refund arrangements mentioned at (d) and (e) of paragraph 7 are also being abolished - the refunds mentioned at (a), (b) and (c) of that paragraph will however continue to apply. These are the only amendments being made to the Scheme - the rates of benefit and contributions (mentioned at paragraphs 2 and 3 above) remain unchanged.

Your Options

10. As a serving male employee, you have certain options open to you concerning the revised Scheme. If you are a member of the existing Scheme, you can choose either to remain in that Scheme, or to join the revised Scheme. If you stay in the existing Scheme, you may still qualify for some refund of your periodic contributions if you are single (or a widower) at the time you retire. However, the rules excluding certain dependents from benefit - see paragraph 8 - will continue to apply in your case and if, for example, you marry after retirement (or after resignation with preserved pension), the wife or children of that marriage cannot be covered under the Scheme. If you join the revised Scheme, all of the dependents mentioned in paragraph 8 will be covered but the fact that you may be single or a widower at the time of retirement will not entitle you to a refund of periodic contributions.

11. If you are not already a member of the existing Scheme (i.e. if you decided not to Join in 1978/79) you can now join the revised Scheme, and periodic contributions will be deducted from your pay, starting on 1 June 1986. If you do not Join the revised Scheme now, you will not be given a further option to join later - in other words, this is the last opportunity you will have to provide cover under the Scheme for your wife and children (if any).

Queries

11. This note is only a general guide to the terms of the Scheme and does not cover it in detail. If you have any queries or doubts about any aspects of the Scheme, you should consult your Department/Office before completing the option form supplied with this Note.

EXAMPLES

Contributions

1. A man born on 1 June 1921 whose pensionable service commenced on 1 January 1950. He joined the Scheme in 1978/79 and started paying periodic contributions on 1 April 1979. His wages at that time were £65 a week and the single rate of Old Age Pension was £16.05 a week. He retires on 1 June 1986, at which time his wages are £160 a week and the single rate of OAP is £51.40 a week. He is married at retirement.

This man would have paid periodic contributions for a total period of 7.17 years (1 April 1979 to 1 June 1986). The rate of periodic contribution in April 1979 would have been 49p a week (1½% of (£65-£32.10)). By 1 June 1986, this rate would be 86p a week (1½% of £160-£102.80)). His total pensionable service is 36.42 years (1 January 1950 to 1 June 1986). He therefore would owe non-periodic contributions in respect of a period of 29.25 years (36.42-7.17). The total amount of these contributions is £837, calculated as follows:-

Net wages at retirement	= (£160 - £102.80) = £57.20 a week (£2985 a year)
29.25% of £2,985	= £873

This amount would be deducted from the man's retirement lump sum, which in this case would be £10,529 after the deduction.

2. A man born on 1 February 1955 whose pensionable service commenced on 1 January 1980. Assume that this man dies in service, leaving a widow, on 1 December 1998. Also assume that his wages at that time are £109 a week and that the single rate of OAP is then £65 a week.

This man would have paid periodic contributions for a period of 18.92 years (1 January 1980 - 1 December 1998). However if he had served up to age 65, he would have had over 40 years service. Therefore, for widow's pension purposes, credit will be given for an extra 21.08 years, to bring the total service up to 40 years. Non-periodic contributions would be owed in respect of the extra 21.08 years - the total amount involved would be £660, calculated as follows:-

Net wages at death = (£190-£130)	= £60 a week (3131 a year)
21.08% of £3131	= £660

This amount would be deducted from the man's death gratuity, which in this case would be £9,254 after the deduction.

Benefits

3. In the case of the man in example (1) above, the amount of the widow's pension would be £13.02 a week, which is one-half of the man's personal pension. Each eligible child would get £4.77 a week (up to a maximum of three children). If there was no widow and one eligible child, that child would get £9.53 a week.

4. In the case of the man in example (2) above, the widow would get £15 a week (one-half of the pension the man would have got with 40 years' service). Each eligible child (up to a maximum of three) would get £5 a week. If there was no widow and one eligible child, that child would get £10 a week.

Appendix II to Circular Letter 1/86 - Non-established State Employees Spouses' and Children's Contributory Pension Scheme - Explanatory Note for Female Employees

1. Since 1 December 1978, a Widows' and Children's Contributory Pension Scheme has been in operation for male non-established State Employees. Under an agreement now concluded with staff interests, the Scheme is being amended to cater for female employees. Details of the Scheme, and of the options available to serving female employees, are set out below.

Benefits of the Scheme

2. When a member of the Scheme dies after retirement on pension (or resignation with preserved pension), the surviving spouse gets a pension of one-half of the member's basic pension. If the member dies in service, or after retiring with a pension because of ill-health, the spouse's pension is one-half of the pension which the member would have got if he/she had served up to age 65. In addition to the pension payable to the spouse, pensions are also payable in respect of eligible* children (including step-children and adopted children). The amounts paid for children, depend on the number of children involved, and also on whether the member leaves a surviving spouse. If a spouse's pension is being paid, the children's pension one-third of the spouse's pension for each child, up to a maximum of three. If a spouse's pension is not being paid, the total amount of the children's pension is as follows:-

Two or more children - an amount equal to what would have been the spouse's pension;
One child - two-thirds of what would have been the spouse's pension.

(*Children are eligible for pension so long as they are under 16, or under 21 if receiving full-time education. However if a child is handicapped and cannot support himself or herself, no age limit applies).

If a spouse re-marries, the spouse's pension stops but payment of children's pension may continue. (Examples of pension benefits and contributions are attached to this Note).

Contributions

3. All those participating in the Scheme must pay contributions. These take two forms:-

(1) A deduction of 1½% from net wages (i.e. wages less twice the weekly rate of Social Welfare Old Age Pension payable to a single person) - these are called periodic contributions, and they commenced (for men) on 1 April, 1979.

(2) A deduction, taken from retirement lump sum or death gratuity, to take account of any years of pensionable service for which periodic contributions have not been paid. These deductions amount to 1% of annual net wages (at the time of retirement or death) for each year of service during which periodic contributions were not deducted (for example, years of service given before the member joined the Scheme) - they are called non-periodic contributions.

4. Non-periodic contributions only apply to members who have been married at some time during their membership of the Scheme. The periods for which these contributions are payable are as follows:-

(1) if the member is married at the time of retirement or death all of the service which reckoned for spouse's pension, less the period during which periodic contributions were paid by the member

(2) if the member is widowed at the period from the start of service up to the time of retirement or death the date of the spouse's death, less the period during which periodic contributions were paid by the member

5. The maximum period for which contributions are charged is 40 years. If a member pays periodic contributions for a period in excess of 40 years, he/she gets a partial refund - see paragraph 7.

6. Both types of contributions under the Scheme are allowable as expenses for tax purposes.

Refunds of Contributions

7. Under the terms of the Scheme, refunds of periodic contributions may be made in the following circumstances:-

(a) Where a member pays periodic contributions for a period in excess of 40 years - in this case, a refund is made in respect of the excess period only

(b) Where a member leaves employment without qualifying for pension or preserved pension, and does not transfer his/her service to another employment for pension purposes - in this case, all of the contributions paid are refunded

(c) Where a member dies from an injury sustained on duty, and the surviving spouse is awarded a special pension under the Civil Service Injury Warrant - in this case also, all of the contributions paid are refunded

(d) Where a member is widowed at the time of retirement on death, and has paid periodic contributions for a period which is longer than the period from the start of service to the date of the spouse's death - in this case, a refund is made in respect of the excess period only

(e) Where a member retires or dies in service and has never been married during his/her period of membership of the scheme - in this case, all of the contributions paid are refunded.

Refunds of contributions are normally subject to a 10% tax charge.

8. The refund referred to at (a) above arises because of the 40-year rule mentioned in paragraph 5. The refund at (b) arises because no spouse's or children's pension is payable under the Scheme unless the member has a personal pension entitlement. The refund at (c) arises because of a rule which provides that if a spouse's pension is paid under the Civil Service Injury Warrant, a pension will not also be paid under the Scheme. The refunds at (d) and (e) arise because, under the existing Scheme, certain categories of dependents do not qualify for benefit. These categories are as follows:

(i) the spouse and children (including step-children) of a member who marries after retirement

(ii) non-marital children of members

(iii) children conceived or adopted after the member's retirement

(iv) children of a member who was widowed on joining the Scheme and who did not re-marry during his/her period of membership.

The Revised Scheme

9. The terms of the Scheme are now being revised in two respects. Firstly, as mentioned earlier, the Scheme is being extended to cater for female employees. Secondly, the rules in the Scheme which exclude the dependents mentioned in paragraph 8 from benefit are being abolished, so that these categories of dependents will now qualify for pensions. Arising from this change, the refund arrangements mentioned at (d) and (e) of paragraph 7 are also being abolished - the refunds mentioned at (a), (b) and (c) of that paragraph will however continue to apply. These are the only amendments being made to the Scheme - the rates of benefit and contributions (mentioned at paragraphs 2 and 3 above) remain unchanged.

Your Options

10. As a serving female employee, you have certain options open to you concerning the scheme. Firstly, you may choose to join the existing Scheme - in this case, you may qualify for some refund of your periodic contributions if you are single (or a widow) at the time you retire. However, the rules excluding certain dependants from benefit - see paragraph 8 - will apply in your case and if, for example, you marry after retirement (or after resignation with preserved pension), the husband or children of that marriage cannot be covered under the Scheme.

Alternatively, you may join the revised Scheme - in this case, all of the dependents mentioned in paragraph 8 will be covered, but if you are single or a widow at the time of retirement, you cannot claim a refund of contributions on that account. Finally, you may decide not to join any Scheme. However you should note that if this is the decision you make, you will not be given a further option to join later - this is the only opportunity you will have to provide Scheme pensions for your husband and children (if any).

If you join either Scheme, deduction of periodic contributions will start on 1 June 1985.

Queries

11. This note is only a general guide to the terms of the Scheme and does not cover it in detail. If you have any queries or doubts about any aspects of the Scheme, you should consult your Department/Office before completing the option form supplied with this Note.

EXAMPLES

Contributions

1. A woman born on 1 February 1955 whose pensionable service commenced on 1 January 1980. Assume that she joins the Scheme now, and starts paying periodic contributions on 1 June 1986. Assume that her wages on 1 June 1986 are £160 a week (the single rate of Social Welfare Old Age Pension at present is £51.40 a week). Finally, assume that she retires at age 65 on 1 February 2020, at which time her wages are £200 a week and the single rate of OAP is £70.00 a week. She is married at retirement.

This woman would have paid periodic contributions for a total period of 33.67 years (1 June 1986 to 1 February 2020). The rate of periodic contribution in June 1986 would be 86p a week (1½% of (£160-£102.80)). By 1 February 2020, this rate would be 90p a week (1½% of (£200-140)). Her total pensionable service would be over 40 years (1 January 1980 to 1 February 2020). She therefore would owe non-periodic contributions in respect of a period of 6.33 years (40-33.67). The total amount of these contributions is £198, calculated as follows:-

Net wages at retirement = (£200-£140) = £60 a week (£3131 a year)

$$6.33\% \text{ of } \pounds 3131 = \pounds 198$$

This amount would be deducted from the woman's retirement lump sum, which in this case would be £15456 after the deduction.

2. A woman born on 1 March 1962 whose pensionable service commences on 1 September 1986. Assume that this woman dies in service, leaving a widower, on 1 January 2010. Also assume that her wages at that time are £195 a week and that the single rate of OAP is then £68 a week.

This woman would have paid periodic contributions for a period of 23.33 years (1 September 1986 to 1 January 2010). However if she had served up to age 65, she would have had over 40 years service. Therefore, for spouse's pension purposes, credit will be given for an extra 16.67 years, to bring the total service up to 40 years. Non-periodic contributions would be owed in respect of the extra 16.67 years - the total amount involved would be £513, calculated as follows:-

$$\begin{aligned} \text{Net wages at death} &= (\pounds 195 - \pounds 136) = \pounds 59 \text{ a week } (\pounds 3079 \text{ a year}) \\ 16.67\% \text{ of } \pounds 3079 &= \pounds 513 \end{aligned}$$

This amount would be deducted from the woman's death gratuity, which in this case would be £14750 after the deduction.

Benefits

3. In the case of the woman in example (1) above, the amount of the widower's pension would be £15.00 a week, which is one-half of the woman's personal pension. Each eligible child would get £5 a week (up to a maximum of three children). If there was no widower and one eligible child, that child would get £10 a week.

4. In the case of the woman in example (2) above, the widower would get £14.75 a week (one-half of the pension the woman would have got with 40 years' service). Each eligible child (up to a maximum of three) would get £4.92 a week. If there was no widower and one eligible child, that child would get £9.83 a week.

Appendix III to Circular - Letter 1/86 - Form U.P.1 (M) - Non-established State Employees Spouses' and Children's Contributory Pension Scheme

Notes:

- (1) Any information given in this form will be treated as strictly confidential.
- (2) On receipt of this form, you should detach the acknowledgement slip at the bottom of the form and return it immediately to the Personnel Section of your Department/Office
- (3) Having studied the explanatory note supplied with this form, you should then complete the remainder of the form and return it to your Personnel Section not later than 31 May 1986. If you wish to join the revised Spouses' and Children's Pension Scheme, PART A (only) of the form should be completed. If you do not wish to join the revised Scheme, PART B (only) of the form should be completed. Do not complete both Parts of the form.

PART A

I, _____ (name in BLOCK CAPITALS), at present serving as _____ (Grade) in _____ (Department/Office) have read the explanatory note supplied with this form. I wish to join the revised Spouses' and Children's Pension Scheme for non-established State employees. I have noted the contribution conditions governing the Scheme and I accept that these conditions apply to me. I am married, single, widowed (tick whichever is appropriate).
Signed _____ Date _____

PART B

I, _____ (name in BLOCK CAPITALS), at present serving as _____ (Grade) in _____ (Department/Office) have read the explanatory note supplied with this form. I hereby declare that I do not wish to join the revised Spouses' and Children's Pension Scheme for non-established State Employees. I appreciate that, as a result of this declaration, I may not subsequently apply for membership of the revised scheme and my spouse and children (if any) cannot benefit from the provisions of the revised scheme.
Signed _____ Date _____

ACKNOWLEDGEMENT

I, _____ (name in BLOCK CAPITALS), at present serving as _____ in _____ (Department/Office) acknowledge receipt of Form U.P.1. (M) and explanatory note.
Signed _____ Date _____

Appendix IV to Circular Letter 1/86 - Form U.P.1 (F) - Non-established State Employees Spouses' and Children's Contributory Pension Scheme

Notes:

- (a) Any information given in this form will be treated as strictly confidential.
- (b) On receipt of this form, you should detach the acknowledgement slip at the bottom of the form and return it immediately to the Personnel Unit of your Department/Office.
- (c) Having studied the explanatory note supplied with this form, you should then complete the remainder of the form and return it to your Personnel Unit not later than 31 May 1986. If you wish to join the revised Spouses' and Children's Pension Scheme, Part A (only) of the form should be completed. If you wish to join the existing Scheme, Part B (only) of the form should be completed. If you do not wish to join either Scheme, Part C (only) of the form should be completed. Do not complete more than one Part of the form.

PART A

I, _____ (name in BLOCK CAPITALS), at present serving as _____ (Grade) in _____ (Department/Office) have read the explanatory note supplied with

this form. I wish to join the revised Spouses' and Children's Pension Scheme for non-established State employees and I accept the contribution conditions governing the Scheme. I am married, single, widowed (tick whichever is appropriate).

Signed _____ Date _____

PART B

I, _____, (name in BLOCK CAPITALS), at present serving as _____ (Grade) in _____ (Department/Office) have read the explanatory note supplied with this form. I wish to join the existing Spouses' and Children's Pension Scheme for non-established State employees and I accept the contribution conditions governing the Scheme. I am married, single, widowed (tick whichever is appropriate).

Signed _____ Date _____

PART C

I, _____, (name in BLOCK CAPITALS), at present serving as _____ (Grade) in _____ (Department/Office) have read the explanatory note supplied with this form. I hereby declare that I do not wish to join either the revised Spouses' and Children's Pension Scheme for non-established State Employees, or the existing Scheme. I appreciate that, as a result of this declaration, I may not subsequently apply for membership of either Scheme and my spouse and children (if any) cannot benefit from the provisions of the Schemes.

Signed _____ Date _____

ACKNOWLEDGEMENT

I, _____, (name in BLOCK CAPITALS), at present serving as _____ (Grade) in _____ (Department/Office) acknowledge receipt of Form U.P.1 (F) and Explanatory Note.

Signed _____ Date _____