



PENSION news

Pearl Group Staff Pension Scheme

Winter 2019

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Welcome

to the winter edition of Pension News

Once again, it's been a busy six months for our members. I'm pleased to say we've received some great stories for this issue of *Pension News*.

As well as the usual group updates, one of our members, Bill Willson has written a fascinating account of his amazing trip to Antarctica, which you can find on page 4.

I hope you stay warm and cosy this winter. With very best wishes for a merry Christmas and happy new year.

Best wishes

Wendy Ludman
Editor





Pension pay dates

2019

23 December

2020

24 January	24 July
25 February	25 August
25 March	25 September
24 April	23 October
22 May	25 November
25 June	23 December

Retirements

Best wishes to all our members who have recently retired from the Pearl Group Staff Pension Scheme. We wish you a wonderful retirement.

Keep in touch – we'd love to hear your news so remember to send us any stories that you would like to share with the readers of Pension News.

In the last six months, there have been the following retirements:

Early retirements Pearl 36, London Life 1, NPI 5

Normal retirements Pearl 70, London Life 6, NPI 12

Do you have a Pearl Motor Club badge?

We have a retired Pearl agent who is a very enthusiastic vintage car owner and who would like to track down a Pearl Motor Club badge for their collection.

If there is anyone who would possibly have one that they would like to give up and pass on, can I ask you to get in touch with Tony King on 07711 130509 (Peterborough Club) in the first instance.



Adventure to Antarctica

by Bill Willson

In November last year, I managed something I never thought possible as a child: I set foot on three islands of Antarctica and twice on the mainland, travelling nearly 2,500 miles south of Cape Horn. It also means that I have now managed to see parts of every continent.

First stop: Buenos Aires

We flew overnight to the beautiful city of Buenos Aires, where we would spend a couple of days before travelling down to Ushuaia. This gave us time to have a tour of the city on an old Routemaster bus, visit the Tigre nature reserve at the end of Route 3, which is the road that starts in Alaska and runs down through all America, and enjoy a tango evening. We stayed just around the corner from the pink government building, Casa Rosada, famous for Eva Perón waving from its balcony, and which is turned lilac by the modern lighting in the evening. Our hotel was amazing: with its vast marbled guest rooms and huge luxurious towels. Going down to dinner the first evening, I met a number of Brits who proved to be great travelling companions.

From Buenos Aires, we flew down to Ushuaia, Tierra del Fuego, so named by Magellen because of the many fires he saw along the shoreline when he became the first European to visit the area, encountering the Yamana, the world's southernmost people. Only one person still alive is a native speaker of their language and she now lives in Chile and is 105 years old.

Drake's Passage to Half Moon Island

A two-day voyage began with a demonstration of climbing into survival suits. We sailed through the Straits of Magellen and across



Drake's Passage. The 'Drake shake', known as one of the most treacherous bodies of water in the world, is quite an experience, and we passed the gigantic iceberg which broke away a couple of years ago and is now slowly drifting northwards. We landed first at Half Moon Island. Taking a rib boat to the shore, the first thing we saw was a huge pile of equipment: 24-hour supplies in case of problems.

Encounters with wildlife

Climbing some 3,000 feet to see the view, we discovered chinstrap penguins even higher up and making one heck of a racket. I remain convinced it was them laughing at our climbing efforts, while they scooted up with ease, despite their little legs! There are rules you must follow when ashore because of the wildlife – it is their home.

You can only spend a limited amount of time there, you must keep five metres from any wildlife, giving them right of way always, and never remove anything from the land or leave anything behind. If you need the toilet, it's back to the ship.

The whole of the Antarctic is now a research area, so many nations have research stations on the peninsular. We visited several, their doors left open, discovering supplies left from the previous year. The scientists had not yet arrived and if I had been on the second voyage, Jenny Bond, the former royal correspondent, would have been aboard – her father of course was Pearl company solicitor before Robin Bevitt.



In the afternoon, it was my turn to kayak around the island, nervous from having seen the film where a humpback whale breached and landed on top of a kayak. Unfortunately, we were a few days too early for the migration of the whales and only saw them on the last full evening at nearly midnight when humpback and orca surrounded us. Seals also proved elusive, usually avoiding us, until the last morning in Wilhelmina Bay, where we found them sleeping on ice flows and were able to get quite close in our rib boats. The temperature was 10°C. Back on board the ship, people were sunbathing – who would have thought!

Much further south, we did have some snow, not too much though, and on one occasion out viewing icebergs in a rib boat, we lost sight of the ship in a blizzard. With waves crashing over the front, GPS brought us safely back.



At no point was I ever cold, I had taken all the right clothing and superb boots were provided by the ship.

On arriving at the second island, we awoke to find the sea steaming. We were anchored in the crater of a volcano. Going ashore, we discovered krill by the million, ready cooked and washed up for the multitude of bird species to feed on.

Deception island, so called because there is only a narrow inlet where one side of the volcano has collapsed and let the sea in, was made even more difficult to enter because of an underwater shelf. The island was a whaling station until the late 1930s when factory ships brought that industry to an end. Putting your hand in the water, it felt quite warm at the top, less so further down. We were challenged to take a swim – and I love a challenge!



Learning more

When not taking part in those activities, there were lectures about Antarctica. It was originally joined to South Africa, along with Australia, New Zealand and India forming part of a super continent called Gondwana before continental drift pulled them apart. The lectures covered the history, wildlife, explorers, geology etc. and there were films about Shackleton and Scott as well as taking samples of phytoplankton to study under microscopes.

Cuverville

We usually sailed to a new destination overnight, but on our last full night in the islands, we sailed in early afternoon to the island of Cuverville. The scenery was breath taking and some of us camped overnight in tents on a small island, although we hardly slept, just sat outside talking or listening to the ice cracking, the only sound before the birds woke up. Strangely, you seldom heard them making any noise, as there were few predators for them to worry about and no offspring yet. The penguins and other birds are so tame – sit still for long enough and a penguin will sit in your lap, then you can't move until they are ready to do so! Most were busy building nests.

Cuverville is also where the British post office is based. Really a conservation project, like the research stations, it is only manned from November to February. The staff came on board to sell gifts, British Antarctica postage stamps and postcards, which help to fund the project, and stamping our passports to say we had visited Antarctica. It was the following evening that the whales finally arrived, providing a spectacular finale to a memorable trip.



PCOPA - reunion

by Roger Jeary

Around 40 members braved the autumnal weather and the Extinction Rebellion protest to attend an enjoyable lunch and afternoon with colleagues and friends at the Association's reunion in the Victory Services Club in London. Although numbers are getting lower, the camaraderie of 252 is still there. The chairman was also pleased to welcome new members to the reunion, Keith Wall and Andrea Sanderson.

During the lunch, we celebrated a special occasion: the birthday of our oldest member, James Elmslie, who was a magnificent 100. James was celebrating with his family so was unable to join us in person,

but everyone present was given a glass of bubbly to toast his birthday. Our chairman, Ken McAleer, said a few words in tribute to James and recounted our conversation from the preceding Sunday, when we visited him at home with a special card and gift from the Association.

James had been in fine form and was still able to demonstrate the alert brain of an actuary in his memories of the Pearl. He recollected an interview he had had when joining the Pearl, in which some doubt had been expressed about whether he could stay employed if he failed his exams. He was told that the Pearl wanted people who could get on with one another and he felt that was reflected

in his experience in the army during the Second World War and afterwards at the War Office, so he was confident that he would stay regardless of his exam outcome. Of course, he passed his exams and went on to have a very successful career at 252, where he rose to become Deputy Chairman.

Following lunch, members enjoyed our regular quiz from Pam Holland, with questions supplied by Pam and Roger Jeary, plus a picture quiz of old Pearl faces provided by our chairman. After a closely fought competition, the winning team included Dave Maggs, Roger Jeffryes, Bill Bower, Chris Hardiman and Jeff Stuart.

Our usual raffle raised some useful funds and the result ended up with three of the four prizes going to one table, which had finished last in the quiz – so it worked out well all round.

The informal afternoon allowed people to chat to one another both about old times as well as the current activities that members are enjoying in their retirement. So once again, another enjoyable afternoon was had by all.

1. Chairman, Ken McAleer pays tribute to our oldest member James Elmslie on his 100th birthday

2. Quiz Champions: Dave Maggs, Bill Bower, Roger Jeffryes, Alan Sales, Jeff Stuart and Chris Hardiman

3. PCOPA Members enjoying lunch at the October reunion



London Life Pensioner reunion 2019

The annual pensioner reunion was held in May 2019, for the sixth time at Holland House Hotel and Spa in central Bristol. The event was attended by a near record 42 pensioners from all over the country.

The venue used to be Phoenix's offices in Bristol and a number of our pensioners had actually worked in the building! Once again, we had a private dining room but this time in the Orchard Suite on fifth floor with stunning views over Bristol.

It was particularly pleasing to see a large number of pensioners in attendance for the first time, including Geoff Bray, Kelland Hutchence, Margaret Riordan (Fred's better half) and Ian Woodward.

Others in attendance were:

Rita Bentley, Dave Bing, Alan Burgess, Les Cooper, Geraldine Cruickshank, Mike Earle, Chris Essex, Sally Gillespie, Derek Gosling, Malcolm Hinxman, Kathleen Matthews, JJ O'Sullivan, Colin Palmer, Ann Pearson, Fred Riordan, Carol Rowe, Dave Treleavan, Richard Wales, Polly Watts and 19 others.

At the end of a very enjoyable three-course meal and wine, Chris Essex read out the names of those pensioners who had died during the last year. He also read out lots of messages from those unable to attend this year's reunion.

A number of our members brought along some London Life memorabilia which was greatly enjoyed by all those attending and something we hope to repeat in future.

As is customary, the next pensioner reunion will be held in London on 18 May 2020, before returning to Bristol in 2021. The London lunch will be at the same venue as recent years – Steak & Co, St Martins Lane near Covent Garden. In the meantime, a group of ex-staff meet regularly at the Ostrich in Bristol on a Friday lunchtime and details can always be found on the website at www.exlondonlife.com



Pearl Pensioners' Club: Peterborough

Throughout the summer months, a varied program of events has been extremely well-supported by the Peterborough pensioners.

A nine-strong committee, containing a blend of new, younger pensioners alongside a number of long-serving members is now in place to guide the club forward.

The annual dinner at Greetham Valley was attended by 77 pensioners, including several who had travelled from London and elsewhere to catch up with their colleagues. Everyone enjoyed the pleasant surroundings of this picturesque golf club, an excellent meal and first-rate service in good company. David West hosted the entire occasion and kept things moving along nicely.



Rutland Belle

In June, a scurvy bunch of landlubbers took to the high seas (or Rutland Water, as it's better known) for a lovely boat trip organised by Jane Pawley. After chugging around the lake for an hour or so, the crew retired to The Royal Oak, Duddington for their well-earned food rations and a tot or two of rum.



400th club meeting

The July monthly meeting was the 400th since the club started on 5 February 1986. A strong turnout of 75 members attended, including an array of special guests, plus some from the London branch. The occasion was marked by a delicious hog roast, a specially baked birthday cake and a wonderful display of photographs depicting the members in their earlier, more youthful years.



RAF Wittering

Thanks are due to Neil Hoffman for organising the recent 'sell-out' trip, with 35 members enjoying a ride on a 1960s Routemaster bus to the Heritage Centre at RAF Wittering. Although one snap-happy pensioner broke the rules on the way in for photographing the gate sentries, he got away with a ticking off and the day was subsequently enjoyed by all.

As this trip was heavily oversubscribed, it may be possible for another to be organised next year.



Liverpool holiday

A wonderful and varied five-day trip to the much-changed city of Liverpool was enjoyed by 37 members. Based in a city centre hotel, our group enjoyed the heights of Blackpool Tower, the lows of the Cavern Club made famous by the Beatles, along with several other excursions, one of which included a tour of the facilities at the BBC Studios at Salford Quays – and all in perfect summer weather.



Societies

The three main societies (walking, snooker and music) continue to be actively supported. Walks are arranged monthly and consist of gentle four to five-mile strolls through the lovely countryside around Peterborough, invariably finishing at a local pub for a well-deserved lunch.

A dozen or so snooker players of varying abilities meet weekly for a couple of hours of social competition, and the Music Society continues to meet monthly to enjoy diverse and interesting programmes put together by a variety of presenters.

Forthcoming events

A trip to a theatre in Stamford is currently being planned for December, and the monthly meeting immediately before Christmas will include the traditional quiz and buffet. The date for the snooker Christmas meal is yet to be finalised, and the annual luncheon at Greetham Valley has now been confirmed for 24 April 2020.

Further details of these and any new items will be publicised in the monthly newsletter as and when they are arranged.



The Blue Riband

by Janet Iffla

Having just read through the latest Pension News and seeing another few of my ex-colleagues have passed on, I decided to bite the bullet and write in.

Back in 1980, I worked in the BB10 office as an office clerk. There was a campaign in each division for collecting the highest number of GB renewal dates. Of course, we as an office won hands down. Our manager at that time, Bill Keith who is sadly no longer with us, held a celebratory night at his home for all the staff. It was a great night, but the best was yet to come.

An all-expenses-paid formal night named 'The Blue Riband' was organised for all the winners from each division to be held at the Grosvenor Hotel in London. All staff and our husbands, wives or partners were flown down from Glasgow to London, staying overnight and attending a large formal banquet and dance. We had a fantastic time.

Along with the glass which was presented to us, we got chocolates in a beautiful blue box with a blue ribbon. The glass has survived many house moves but I cannot remember what happened to the box!

Enion Holland (also sadly no longer with us) was the head office rep at our table and it certainly was a great time. I still have the photos to remember a wonderful night meeting colleagues from all over the country.



News update

Brexit and the State pension

More than 363,000 pensioners living in the EU have received letters reassuring them that their UK State pension will continue to be paid even in the event of a 'no-deal' Brexit and they do not need to do anything to continue receiving their State pension. Pensions for those in the EU will be uprated for a further three years by the higher of wages growth, inflation or 2.5%. The government has committed to increase State pensions by the 'triple lock' until at least 2022.

The future for free bus passes in Wales

The Welsh government is considering raising the age at which people become eligible for a free bus pass from 60 to the State pension age. The State pension age is currently 65 but will rise to 67 by 2028. Ministers are concerned about the rising cost of the free bus pass scheme, with almost 900,000 people expected to be eligible by 2021.

The Bank of Mum and Dad

The 'Bank of Mum and Dad' would be one of the UK's ten biggest mortgage lenders if parents' contributions to their children's deposits were grouped together. So far this year, parents have paid a staggering £6.9 billion to help their children onto the property ladder. The average cash injection this year has risen to £24,100, an increase of £6,000, according to research from Legal & General and the Centre for Economics and Business Research. Many people are drawing money from their pensions to fund their children's deposits, but experts warn they need to be aware of the implications for their own retirement plans and future care needs.

Funeral costs in Scotland

Since 16 September 2019, people in Scotland wanting to apply for financial help to pay for a funeral must make a claim to Social Security Scotland and not the DWP. On this date, Funeral Support Payment replaced Funeral Expenses Payment in Scotland. More information is available at mygov.scot

In memory of Laila Read

by Mike Read

My mother, Mrs Laila Read, who sadly passed away on 15 August 2019 aged 101 years, was the widow of Tom Read, a London Life manager from the early 1950s until his retirement in 1980.

Unfortunately, my father died very shortly after his enforced retirement due to ill health, but my mother remained fit and well until only fairly recently. She was able to enjoy a comfortable and active old age due, in no little part, to the generous pension that she continued to receive from London Life – and its various successor entities.

Tom Read was the manager of the Liverpool branch of London Life, and I recall from my youth many occasions when my parents entertained one or more of the London Life 'big wigs' on their trips up to the North of England. My Mum accompanied Dad each year to the annual London Life conference, I think the photo was taken in the 1970s at one such event, and she always enjoyed meeting the wives of other London Life managers.

I remember going into my Dad's office in Derby Square, Liverpool in the 1950s and being allowed to play with the mechanical, but no doubt in those days, state-of-the-art calculator! My Dad was very proud to be working for one of the few non-commission-paying life offices and his loyalty to London Life was legendary. He would have been very sad to see the eventual demise of London Life and I know he was very vocal in his commitment to maintaining the traditional business model, which regrettably proved not to be sustainable.

The more recent photo is of my mother celebrating her 100th birthday in September 2017.





OBITUARIES

We regret to announce the death of the following Pearl Group pensioners.

PEARL					
Name	Address	Age			
Mrs E Albert	Liverpool	74	Mr RD Champion	Croydon	86
Mr DG Avery	Devon	90	Mr AWB Cogdon	London	96
Mr S Baah	London	80	Mr W Copeland	Maidenhead	79
Mrs TA Barnes Biagioni	Italy	91	Mrs JG Cresswell	Shrewsbury	92
Mr O Barr	Coleraine	90	Mrs JM Croft	Brentwood	94
Mr EMS Blackwell	Oxford	92	Mr WJ Dowzell-Box	Ballyclare	70
Mr W Boyd	Hamilton	88	Mr RM Drennan	Glasgow	86
Mr ED Bristow	Wiltshire	90	Mrs L Duckinson	Australia	97
Mr R Britten	Wiltshire	84	Mr RJH Dunning	East Horsley	86
Mrs RM Brookes	Cirencester	89	Mrs JE Evans	Norwich	91
Mr S Brown	Co. Derry	60	Mr RD Evans	Spennymoor	86
Mrs CMB Buchan	Glasgow	87	Mrs ME Evans	Thatcham	87
Mr R Buchanan	Linlithgow	78	Mrs M Fleming	Dunfermline	98
Mr RWF Bullman	Peterborough	64	Miss LL Gaylard	Somerton	92
Mr MG Carini	Ebbw Vale	82	Mrs JI Geary	Nottingham	93
Mr DG Cave	Exeter	96	Mr JA George	Bridgwater	90
			Mrs J Geraghty	Barnsley	100

Mr G J Gresswell	Knaresborough	89	Mrs L Nelson	Peterborough	66
Mrs MT Hadley	Birmingham	85	Mrs BA Noble	York	87
Mr JB Haldane	Fife	86	Ms AJ Oliver	Stonehaven	53
Mrs DB Harwood	Burgess Hill	90	Mr DB Olley	Kent	73
Mrs MEP Hawkins	Ipswich	88	Mr JS Park	St Neots	73
Mr T Hewitt	Bishop Auckland	80	Mr HJ Parkes	Nottingham	84
Mrs D Hobbs	Bury St Edmunds	91	Mrs IF Patrick	Lanarkshire	91
Mrs P Hodgkinson	Deeside	79	Mrs SA Payne	Middlesex	84
Mr K Horton	Birmingham	86	Mrs ER Pearce	Bromley	94
Mrs D Hunt	Surrey	67	Mr RH Perry	Bridgnorth	85
Mrs J Illman	London	94	Mrs MS Petrie	Dundee	87
Mr AR Jackson	Bourne	62	Mr H Pickering	Newcastle upon Tyne	87
Mrs I Jackson	Sark	87	Mrs R Portwin	Havant	79
Mr JA Johnson	Shetland	85	Mrs GS Prentice	Horsham	72
Mr GR Jones	Swansea	82	Miss R Readshaw	London	38
Mrs EM Kay	Cumbria	87	Mr HE Reed	Epsom	77
Mrs D Keogh	North Yorkshire	99	Mrs C Rees	Mid Glamorgan	85
Mr J Little	Hawick	82	Mrs I Richards	Coventry	96
Mrs C Mackenzie	Tidworth	73	Mrs C Richardson	Kent	82
Mrs MJ Mair	Stockport	103	Mrs G Robertson	Fife	86
Mr W Marshall	Salisbury	93	Mr DE Robinson	Spain	92
Miss AM Matheson	Glasgow	86	Mr F Rodwell	Hamilton	85
Mr DGJ Mccourt	Cheshire	85	Mr AF Rothwell	Merseyside	83
Mr RM Mcdonald	Inverness	87	Mrs C Rowley	Derbyshire	73
Mrs E Muir	Lanark	82	Mrs I Sainsbury	Swindon	96

Mr AJ Silver	Coventry	81	NPI		
Mr JM Stafford	Ashford	84	Mr JD Carter	Denbighshire	74
Mr BT Stevens	Taunton	85	Mr BM Casey	Weybridge	84
Mr HJ Stone	Newport	79	Mrs B Greenfield	Isle of Wight	98
Mrs D Strong	Tyne and Wear	85	Mr BW Greenfield	Kent	81
Mrs AB Tanner	Bodmin	96	Mrs GA Harris	Tunbridge Wells	63
Mrs EF Taylor	New Zealand	87	Mrs H Hayes	London	66
Mrs J Taylor	Weymouth	54	Mrs SD Hodgson	Crowborough	81
Mrs J Thomas	Cornwall	89	Mr DA Jameson	Bembridge	74
Mr LMP Thomas	East Sussex	92	Mrs M Maclean	Beaulieu	81
Mr WE Thomas	Wrexham	85	Mr RH Pritchard	Surrey	76
Mr C Thomson	Tayside	74	Mr DW Robson	Nottingham	84
Mrs ED Timms	Barnsley	97			
Mrs MI Trower	Gloucester	86	LONDON LIFE		
Mrs MM Veitch	Birmingham	102	Mr A Cosstick	Pulborough	85
Mrs M Wearne	Accrington	87	Mrs MB Evans	Oxford	89
Mr GC Webb	Wyndham	85	Mrs E Godwin	Worthing	88
Mrs LJ White	Frome	87	Mrs EM Howson	Surrey	65
Mrs G Whyte	Southport	92	Mrs GM Marks	Taunton	85
Mr DJ Wilson	Kent	73	Mrs L Read	Wirral	101
Mrs VP Wyatt	France	76			

Diary of events

A – BISHOP'S STORTFORD

Brian Perlow – 0208 501 4376

B – KENT AND SOUTH EAST

Mike Howlin – 01843 867531

Please contact Mike Howlin for future dates.

D – DEVON, CORNWALL, SOMERSET

Mike Wall – 01395 274084

E – SOUTH WALES

Brian Jacob – 01559 395656

10 December 2019: Christmas luncheon at Gower Golf Club, Three Crosses, Swansea, meeting at 12.30pm.

New members please contact Brian by phone or email:
brumajen@btinternet.com

F – NORFOLK, SUFFOLK, CAMBRIDGESHIRE

Ray Fradley – 01787 280043

G – WEST MIDLANDS

Geoff Barlow – 01922 477018

L DIVISION – NORTHERN IRELAND

Ross Hussey – 02882 244368

M & CC

Brian Mann – 07507 957311

Please contact Brian if you are not on the mailing list and would like to attend future events.

N – NOTTINGHAM

Peter Norris – 0115 981 4347

Please contact Peter for more details of future dates.

P – BRISTOL

Gerald Horseman – 01179 865922

28 November 2019: pre-Christmas luncheon at Lansdown Golf Club.

We welcome any ex-employees who wish to join us.
Please contact Gerald for more details.

T – YORKSHIRE, DERBYSHIRE, NOTTINGHAMSHIRE

Keith Smith – 0113 2812250

Please contact Keith for information about future events.

V – NORTH & MID WALES, SHROPSHIRE, CHESTER

Wilf Beaumont – 01352 710848

20 November 2019: Christmas luncheon at The Plas Hafod Hotel, Gwernymynydd Mold, 12.30 for 1pm.

Please contact Wilf for details of forthcoming events.

Email: wilfcalcoed@gmail.com

X – NORTHAMPTON

Ray Williams – 01604 754139

Please contact Ray for further details.

NPI

Please contact the editor in the first instance using the details on the back page.

CROYDON

Malcolm Ash – 020 8642 4491 or email ashm@sky.com

LONDON LIFE

Chris Essex 01225 873878

18 May 2020: annual London Life pensioner reunion at Steak & Co. St Martins Lane, London

If anyone is not already in touch with me and would like an invitation or information on future reunions, please call or email Chris: essexes@aol.com

PEARL PENSIONERS CLUB – PETERBOROUGH

Tony King – 07711 130509

Every Monday (10.00am) – Snooker at The Court, Bretton Monthly Walk

Music Society – monthly meeting on a Friday

Club meeting monthly in Alwalton Village Hall on the second Thursday at 2.30pm

PEARL CHIEF OFFICE

Roger Jeary – 21 Ocean Wharf, 60 Westferry Road, London, E14 8LN

Next meeting: 12 May 2020 – please contact Roger for more details.

Your contacts

If you have any questions about your pension, please contact the Scheme administrators in Peterborough.

Call us:

01733 447620

Email us:

pearl@firstactuarial.co.uk

Website:

www.pearlstaffpensionscheme.co.uk

Write to us:

First Actuarial LLP
First House
Minerva Business Park
Lynch Wood
Peterborough PE2 6FT

If you have a question about your payslip, please contact the Payroll Department:

01733 447620

For policy queries, contact the Helpline:

0845 882 8121

Please remember to let us know if there are any changes to your personal circumstances or address.

If you no longer wish to receive Pension News by post, please contact the Scheme administrator.