



IoMG Unified Scheme

Pensions factsheet

Your survivor entitlements in the Unified Scheme

Existing pensioner members

In 2012, 15 of the Isle of Man public service pension arrangements were brought together into one scheme – the Isle of Man Government Unified Scheme (the Unified Scheme). This factsheet provides a statement of the survivor benefits your loved ones are eligible for if you were a pensioner member in one of the affected schemes on 31 March 2012.

If you are affected, you would have been sent a letter in March 2013 which outlined additional details about your wider benefit entitlements. This factsheet details your survivor entitlements only.

You don't need to take any actions after reading this factsheet. It is simply to help you understand the Unified Scheme and your entitlements.

What are survivor benefits?

The Unified Scheme provides valuable protection for your family if you die. This includes a survivor pension for your partner (spouse, civil or nominated) and dependant children. A cash lump sum may also be paid to your beneficiaries. Certain criteria must be met to be eligible for these benefits.

Inside this factsheet

You can use this factsheet to:

- » Learn about your pension and lump sum survivor entitlements in the Unified Scheme.
- » Find out how to seek more information about your benefits.



What does it mean?

Pensioner member

You are a pensioner member if you are currently being paid a pension.

Understanding your benefits in the Unified Scheme

The Unified Scheme was introduced on 1 April 2012. This scheme changed the way active members earned future benefits. So, if you were a member who was already being paid a pension before this date, there has been little change to your benefits – in some cases no change at all.

What changes have been made to survivor benefits for my partner or dependants?

Survivor benefits for partners and dependants have been simplified in the Unified Scheme. There is also a wider definition of surviving adult dependant.

If you die after you have retired, the Unified Scheme will pay:

- » **A short-term survivor pension (if applicable)** – This is payable to your partner (spouse, civil or nominated) and dependant children if you die. Not all members are eligible for this benefit as it is based on your entitlements in your previous pension scheme.
- » **A long-term survivor pension** – This is payable to your partner (spouse, civil or nominated) and dependant children if you die. Payment starts after any applicable short-term survivor pension stops.
- » **Dependant children's pensions** – This is payable to your dependent children (and to any other children who rely on you financially) when you die after retirement. We pay children's pensions to children under the age of 18 (or up to 23 if they are in full time education or vocational training).
- » **A cash lump sum to your beneficiary** – If you die shortly after retiring, the Unified Scheme will pay a lump sum to the person or people you have listed in your nomination form. Please note that if you choose to take a higher lump sum on retirement, it is likely to affect this payment. The retirement lump sum will reduce (or cancel out) any potential lump sum payment on death within two years of retirement.

It's important to nominate your beneficiaries to ensure your benefits are paid to the right people if you die. If there is no nomination in place, the legal representative appointed to deal with your financial affairs will be responsible for any death benefits payable.

Your entitlements are listed in more detail on the following pages.



Which scheme were you in on 31 March 2012?

Pages 4 to 10 provide your statement of entitlements. To find the section relevant to you, please locate the scheme and section you were in before the Unified Scheme was introduced on 1 April 2012. Then, simply refer to the page relevant to you.

Your scheme before 1 April 2012	Page number
Superannuation Order 1973 – Principal Civil Service Pension Scheme (PCSPS)	
» Classic	4
» Premium	5
» Classic Plus	6
» Nuvos	7
Superannuation (Officers of Boards) Scheme 1959	
» Classic	4
» Premium	5
» Classic Plus	6
» Nuvos	7
Superannuation (Harbour Police Civilian Auxiliaries) Scheme 1988	
» Classic	4
» Premium	5
» Classic Plus	6
» Nuvos	7
Insurance Authority Superannuation Scheme 1986	
» Classic	4
» Premium	5
» Classic Plus	6
» Nuvos	7
Financial Supervision Commission Superannuation Scheme 1984	
» Classic	4
» Premium	5
» Classic Plus	6
» Nuvos	7
Leisure Services Superannuation Scheme 2000	4
Manual Workers Superannuation Scheme 1977	4
Manx Electricity Authority Superannuation Scheme 1985	4
National Transport Limited Pension Scheme 1978	4
Radio Manx Limited Pension Scheme 1980	4
Firemen's Pension Scheme 1980	8
Airport Firemen's Superannuation Scheme 1989	8
NHS Superannuation Scheme 2007	
» Officer members section	9
» Practitioner members section	9
Hospice Care Superannuation Scheme 2001	9
NHS Pension Scheme 2008	
» Officer members section	10
» Practitioner members section	10

Group 1 entitlements

The entitlements shown below relate to you if you were a pensioner member in the following scheme sections before 1 April 2012:

- » Superannuation Order 1973 - Principal Civil Service Pension Scheme – Classic Section
- » Superannuation (Officers of Boards) Scheme 1959 – Classic Section
- » Superannuation (Harbour Police Civilian Auxiliaries) Scheme 1988 – Classic Section
- » Insurance Authority Superannuation Scheme 1986 – Classic Section
- » Financial Supervision Commission Superannuation Scheme 1984 – Classic Section
- » Leisure Services Superannuation Scheme 2000
- » Manual Workers Superannuation Scheme 1977
- » Manx Electricity Authority Superannuation Scheme 1985
- » National Transport Limited Pension Scheme 1978
- » Radio Manx Limited Pension Scheme 1980

Benefit	Entitlement
Short-term survivor pension	The short-term survivor pension lasts for three months (depending on the number of dependant children you have). It will be paid at the same rate as your pension.
Long-term survivor pension	The long-term survivor pension is payable after the short-term survivor pension is finished. It's then payable for the life of your beneficiary. The long-term pension is calculated as 50% of your pension.*
Dependant children's pensions	Children will receive 50% of the survivor's pension each, up to a maximum of 100% shared equally for two or more children.
Cash lump sum to your beneficiary	If you die shortly after retirement there will be a lump sum of five years' pension payable, less the total of any pension and retirement lump sum that has already been paid to you.

*This benefit may be higher if you opted to receive a higher lump sum at retirement, as it will be based on your pension before any reduction was made for commuting for a lump sum.



Group 2 entitlements

The entitlements shown below relate to you if you were a pensioner member in the following scheme sections before 1 April 2012:

- » Superannuation Order 1973 - Principal Civil Service Pension Scheme – Premium section
- » Superannuation (Officers of Boards) Scheme 1959 – Premium section
- » Superannuation (Harbour Police Civilian Auxiliaries) Scheme 1988 – Premium section
- » Insurance Authority Superannuation Scheme 1986 – Premium section
- » Financial Supervision Commission Superannuation Scheme 1984 – Premium section

Benefit	Entitlement
Short-term survivor pension	This benefit does not apply due to the entitlements under your previous scheme.
Long-term survivor pension	The long-term survivor pension is payable for the life of your beneficiary. The long-term pension is calculated as 3/8ths of your pension in payment at date of your death.*
Dependant children's pensions	Children will receive 30% of the survivor's pension each, up to a maximum of 50% shared equally for two or more children.
Cash lump sum to your beneficiary	If you die shortly after retirement there will be a lump sum of five times your pension payable, less the total of any pension and retirement lump sum that has already been paid to you.

*This benefit may be higher if you opted to receive a higher lump sum at retirement, as it will be based on your pension before any reduction was made for commuting for a lump sum.

Group 3 entitlements

The entitlements shown below relate to you if you were a pensioner member in the following scheme sections before 1 April 2012:

- » Superannuation Order 1973 - Principal Civil Service Pension Scheme – Classic Plus section
- » Superannuation (Officers of Boards) Scheme 1959 – Classic Plus section
- » Superannuation (Harbour Police Civilian Auxiliaries) Scheme 1988 – Classic Plus section
- » Insurance Authority Superannuation Scheme 1986 – Classic Plus section
- » Financial Supervision Commission Superannuation Scheme 1984 – Classic Plus section

Benefit	Entitlement
Short-term survivor pension	This benefit does not apply due to the entitlements under your previous scheme.
Long-term survivor pension	The long-term survivor pension is payable for the life of your beneficiary. The long-term pension is calculated as 50% of your pension before 1 October 2002 and 37.5% of your pension after 30 September 2002.*
Dependant children's pensions	Children will receive 30% of the survivor's pension each, up to a maximum of 50% shared equally for two or more children.
Cash lump sum to your beneficiary	If you die shortly after retirement there will be a lump sum of two years' pension (based on your service before 1 October 2002) plus five years' pension (based on your service from 1 October 2002), less the total of any pension and retirement lump sum that has already been paid to you.

*This benefit may be higher if you opted to receive a higher lump sum at retirement, as it will be based on your pension before any reduction was made for commuting for a lump sum.



Group 4 entitlements

The entitlements shown below relate to you if you were a pensioner member in the following scheme sections before 1 April 2012:

- » Superannuation Order 1973 - Principal Civil Service Pension Scheme – Nuvo Section
- » Superannuation (Officers of Boards) Scheme 1959 – Nuvo Section
- » Superannuation (Harbour Police Civilian Auxiliaries) Scheme 1988 – Nuvo Section
- » Insurance Authority Superannuation Scheme 1986 – Nuvo Section
- » Financial Supervision Commission Superannuation Scheme 1984 – Nuvo Section

Benefit	Entitlement
Short-term survivor pension	This benefit does not apply due to the entitlements under your previous scheme.
Long-term survivor pension	The long-term survivor pension is payable for the life of your beneficiary. The long-term pension is calculated as 37.50% of your pension.
Dependant children's pensions	Children will receive 30% of the survivor's pension each, up to a maximum of 50% shared equally for two or more children.
Cash lump sum to your beneficiary	If you die shortly after retirement there will be a lump sum representing the balance of five years' pension.

Group 5 entitlements

The entitlements shown below relate to you if you were a pensioner member in the following scheme sections before 1 April 2012:

- » Firemen's Pension Scheme 1980
- » Airport Firemen's Superannuation Scheme 1989

Benefit	Entitlement
Short-term survivor pension	The short-term survivor pension lasts for 13 weeks. It will be paid at the same rate as your pension.
Long-term survivor pension	The long-term survivor pension is payable after the short-term pension is finished. It's then payable for the life of your beneficiary. The long-term pension is calculated as 50% of your pension before any reduction was made for commuting a lump sum.
Dependant children's pensions	Children will receive 18.75% of the long-term survivor's pension each, up to a maximum of 50% shared equally for three or more children.
Cash lump sum to your beneficiary	This benefit does not apply due to the entitlements under your previous scheme.



Group 6 entitlements

The entitlements shown below relate to you if you were a pensioner member in the following scheme sections before 1 April 2012:

- » NHS Superannuation Scheme 2007 Officer members section
- » NHS Superannuation Scheme 2007 Practitioner members section
- » Hospice Care Superannuation Scheme 2001

Benefit	Entitlement
Short-term survivor pension	The short-term survivor pension lasts for three months or six months if there is a dependant child. It will be paid at the same rate as your pension.
Long-term survivor pension	The long-term survivor pension is payable after the short-term pension is finished. It's then payable for the life of your beneficiary. The long-term pension is calculated as 50% of your pension before any reduction was made for commuting a lump sum.*
Dependant children's pensions	Children will receive 25% of your pension each, up to a maximum of 50% shared equally for two or more children.
Cash lump sum to your beneficiary	<p>If you die shortly after retirement there will be a lump sum payable. This will be the lower of:</p> <ul style="list-style-type: none"> » five times your pension in payment (less the pension already paid to you); or » two times your pay (less any retirement lump sum already paid to you).

*This benefit may be higher if you opted to receive a higher lump sum at retirement, as it will be based on your pension before any reduction was made for commuting for a lump sum.

Group 7 entitlements

The entitlements shown below relate to you if you were a pensioner member in the following scheme sections before 1 April 2012:

- » NHS Pension Scheme 2008 Officer members section
- » NHS Pension Scheme 2008 Practitioner members section

Benefit	Entitlement
Short-term survivor pension	The short-term survivor pension lasts for three months or six months if there is a dependant child. It will be paid at the same rate as your pension.
Long-term survivor pension	The long-term survivor pension is payable after the short-term pension is finished. It's then payable for the life of your beneficiary. The long-term pension is calculated as 37.5% of your pension in payment.*
Dependant children's pensions	Children will receive 18.75% of your pension each, up to a maximum of 50% shared equally for two or more children.
Cash lump sum to your beneficiary	If you die shortly after retirement there will be a lump sum payable. This will be the lower of: <ul style="list-style-type: none">» five times your pension in payment (less the pension already paid to you); or» two times your reckonable pay (less any retirement lump sum already paid to you).

*This benefit may be higher if you opted to receive a higher lump sum at retirement, as it will be based on your pension before any reduction was made for commuting for a lump sum.



If you need financial advice you can speak to an independent and authorised financial adviser.

Find out more

Where can I go for help?

Contact the Public Sector Pensions Authority:

- » www.pspa.im
- » pensions@pspa.im
- » PSPA, Goldie House, 1 - 4 Goldie Terrace, Upper Church Street, Douglas, ISLE OF MAN, IM1 1EB

You can telephone us on 01624 685598. However, we recommend that you email your enquiry whenever possible to ensure that you have a record of your enquiry and the response.

Do you need financial advice?

Please note that we can't give you financial advice. If you need financial advice you can speak to an independent and authorised financial adviser and a list of advisers is provided on the website.

You should always check that any independent financial adviser you consult is authorised and/or licensed to give the advice you are seeking. Financial advisers will charge you for their advice. You will be responsible for paying any costs associated with this advice.

Disclaimer

This document is a guide only and does not represent any entitlement to the benefits described.

Whilst the Isle of Man Government has every intention of maintaining the Unified Scheme in the form described in this factsheet, it reserves the right to modify, amend or terminate the Unified Scheme at any time in the future, and to change benefits and contributions.

The definitive terms governing your benefits are contained in the Scheme Rules and other documents governing the Unified Scheme. In the event of any conflict between this factsheet and those documents, the legal documents (as amended from time to time by the Isle of Man Government) will prevail. Actual benefits will depend on future events, scheme regulations, and the circumstances as at the date you join, retire, leave or die, including earnings growth.

Neither the Isle of Man Government nor their advisers can accept any responsibility for any errors, omissions or inaccuracies.



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Government

Reiltys Ellan Vannin

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