

# Public Sector Pensions Authority

## Declaration of Entitlement to a Superannuation Pension from an Isle of Man Government Occupational Pension Scheme

This guide is intended to provide information on the continued eligibility of recipients of pensions or allowances from any of the Isle of Man Government Occupational Pension Schemes or Injury Benefits Scheme listed below:

The Police Pension Regulations 1991

The Police Pension Regulations 2010

The Police (Injury Benefit) Regulations 2010

The Teachers' Superannuation Order 2011

Judicial Pension Scheme 1992

Judicial Pension Scheme 2004

The Superannuation (Manual Workers) (No.1) Scheme 1973

The Isle of Man Government Unified Scheme 2011

Public Sector Injury Benefit Scheme 2015

The Public Sector Pensions Authority (PSPA) is required by law to protect the public funds it pays its pensions from and has a duty to ensure that all pensions are being paid to the right people at the correct rate.

To check that this is the case, PSPA ask each pensioner to confirm their continued entitlement to their pension by completing a Declaration of Entitlement Form.

Each year the PSPA will be writing to all overseas pensioners (those who do not live on the Isle of Man) asking them to complete and sign a Declaration of Entitlement form.

For pensioners who live on the Isle of Man this will take place every three years.

In a change to previous forms the PSPA require that all declarations are witnessed by a person who is known to the pensioner and who can authenticate their identity. The witness must not be your spouse, partner or a relative.

The form must signed, authenticated by a witness and returned to the PSPA within one month of receipt.

The PSPA appreciate that this may cause some inconvenience to pensioners, but it is important that we take robust steps to protect public funds and only pay pensions to those who are entitled to receive them. Having forms witnessed by individuals prepared to declare that the person is who they say they are, is a precautionary measure taken by many pension schemes managers.

The PSPA can witness your signature, but you must call in person to the PSPA office, with your photographic ID (such as Passport or Drivers Licence) and proof of your address which can be a recent utility bill.

This process, which will be carried out yearly for those who live outside of the Isle of Man, will go towards reducing the risk to its funds from fraudulent activity and to ensure pensioners will contact the PSPA if they have changed their address.

Failure to complete and return the form as directed may result in a pension being temporarily suspended whilst the PSPA take the necessary steps to verify the entitlement to the pension. It is important that you complete as instructed and return the form with the correct information.

If your circumstances have changed, then please refer to your Scheme's Section of this factsheet to see if the change will impact on your right to receive the benefits.

This factsheet provides a reminder of the circumstances that may result in the suspension or cessation of pensions, dependant survivor's pensions and children's pensions.

The PSPA will always attempt to recover all overpaid pensions.

If at any time in the future, your circumstances change or you believe that you are receiving a pension that you are no longer entitled to, please advise the PSPA immediately by emailing [pensions@pspa.im](mailto:pensions@pspa.im) or by telephoning 01624 685598, so we can take the necessary steps to stop your pension.

## **The Police Pension Regulations 1991**

### **Pensioners**

If you are in receipt of an Ordinary, Short Service or Deferred pension accrued from your pensionable service from this scheme, you are entitled to receive this pension for the rest of your life.

If you are in receipt of an Ill Health Retirement Pension you will continue to receive your pension for the rest of your life, unless if at the request of the PSPA, you are under age 55 and are found medically fit to rejoin the police force at your former rank.

The pension will cease upon your death and there may be a further pension payable to any surviving dependants.

### **Widows and Widowers**

If you are in receipt of either a Widows Pension or Widowers Pension and subsequently remarry or co-habit then you are no longer entitled to receive the pension.

In these circumstances you must inform the PSPA of the date at which your circumstances have changed, so that your pension can be stopped on time to avoid any over payments. Please note that any over payments will have to be re-paid.

## **Child's Allowance**

The table below shows the ages and circumstances in which a Child's Allowance can be paid:

<b>Child's age</b>	<b>Circumstances in which a child's allowance may be paid</b>
Under 16	In all cases
16 and under 17	In all cases, except where a child is in full-time employment (unless full-time vocational training).
Over 17 and under 19	Child is: <ul style="list-style-type: none"><li>• in full-time education, or</li><li>• in full-time vocational training, or</li><li>• permanently disabled.</li></ul>
19 or over	Child is: <ul style="list-style-type: none"><li>• in full-time education, or</li><li>• in full-time vocational training, and has been continuously since before 19<sup>th</sup> birthday, or the PSPA waive the need for complete continuity.</li><li>• Permanently disabled</li></ul>

**Note:** The allowance of a child in full-time vocational training may be reduced depending on the amount of any income related to that training.

## **The Police Pension Regulations 2010**

### **Pensioners**

If you are in receipt of a pension accrued from your pensionable service from this scheme, you are entitled to receive this pension for the rest of your life. The pension will cease upon your death and there may be a further pension payable to any surviving dependants.

If you resume service as a regular police officer, then you must advise the PSPA and your pension may be either reduced or withdrawn entirely.

If you are in receipt of an Ill Health Retirement Pension and resume service as a regular police officer your pension should stop.

### **Survivor's Pensions**

If, as the spouse, civil partner or an unmarried partner of a former member of this scheme, you are in receipt of a Survivor's Pension, this pension will be payable to you for the rest of your life, irrespective of whether you remarry or form another partnership.

### **Child's Pensions**

A child's pension is payable in respect of a child or children under the age of 19 or 23 if in full time education.

## **The Teachers' Superannuation Order 2011**

### **Pensioners**

If you are in receipt of any type of pension accrued from your pensionable service from this scheme, you are entitled to receive this pension for the rest of your life. The pension will cease upon your death and there may be a further pension payable to any surviving dependants.

If you take up any teaching employment in the Isle of Man, then you must advise the PSPA and depending on the type of pension you are receiving, your pension may be either be reduced, suspended or withdrawn entirely.

### **Survivor's Pensions**

If, as the spouse, civil partner or an unmarried partner of a former member of this scheme, you are in receipt of an adult dependant's pension, how long this pension will be payable to you depends on your late spouse's/partner's pensionable employment.

If the member had pensionable employment on or after 1 January 2007 then the adult dependant's pension will be paid for life.

If the member had no pensionable employment on or after 1 January 2007, the pension will cease if the adult dependant remarries, enters a civil partnership or cohabits. The dependant's pension will always cease when the dependant dies.

### **Child's Pensions**

The rules on the continuation of a child's pension differ slightly depending on whether the member was in receipt of a pension before 6 April 2006 or not.

If the member was receiving a pension prior to 6 April 2006, the child's pension will continue until they are 17 or until they leave full time education.

If the member's pension came into payment on or after 6 April 2006, the child will continue to receive a pension until age 17 unless they continue in full time education up to a maximum age of 23.

In all cases, if the child marries, takes up employment or dies, the pension will cease.

## **Judicial Pension Scheme 1992**

### **Judicial Pension Scheme 2004**

#### **Pensioners**

If you are in receipt of any type of pension accrued from your pensionable service from this scheme, you are entitled to receive this pension for the rest of your life. The pension will cease upon your death and there may be a further pension payable to any surviving dependants.

#### **Widow's and Widower's Pensions**

If you are in receipt of either a Widows Pension or Widowers Pension and subsequently remarry or co-habit then you are no longer entitled to receive the pension.

In these circumstances you must inform the PSPA of the date at which your circumstances have changed, so that your pension can be stopped on time to avoid any over payments. Please note that any over payments will have to be re-paid.

#### **Child's Pensions**

A child's pension is payable in respect of a child or children under the age of 16, or if over that age, until they leave full time education.

## **The Superannuation (Manual Workers) (No.1) Scheme 1973**

#### **Pensioners**

If you are in receipt of any type of pension accrued from your pensionable service from this scheme, you are entitled to receive this pension for the rest of your life. The pension will cease upon your death and there may be a further pension payable to any surviving dependants.

#### **Widow's and Widower's Pensions**

If you are in receipt of either a Widows Pension or Widowers Pension and subsequently remarry or co-habit then you are no longer entitled to receive the pension.

In these circumstances you must inform the PSPA of the date at which your circumstances have changed, so that your pension can be stopped on time to avoid any over payments. Please note that any over payments will have to be re-paid.

#### **Child's Pensions**

A child's pension is payable to children up to the age of 18, or up to age 23 if they are in full-time education.

## The Isle of Man Government Unified Scheme 2011

In April 2012, pensioner members in receipt of a pension from any of the schemes listed in Table 1 below were transferred in to the Isle of Man Government Unified Scheme 2011 (the Unified Scheme), if you were a pensioner member from one of these schemes, the following information will apply to you.

### Table 1

NHS Superannuation Scheme 2007  
NHS Pension Scheme 2008  
Superannuation Order 1973 Principal Civil Service Pension Scheme  
Superannuation (Officers of Boards) Scheme 1959  
Superannuation (Harbour Police Civilian Auxiliaries) Scheme 1988  
Insurance Authority Superannuation Scheme 1986  
Financial Supervision Commission Superannuation Scheme 1984  
Leisure Services Superannuation Scheme 2000  
Manual Workers Superannuation Scheme 1977  
Radio Manx Limited Pension Scheme 1980  
Manx Electricity Authority Superannuation Scheme 1985  
National Transport Limited Pension Scheme 1978  
Hospice Care Superannuation Scheme 2001  
Firemen's Pension Scheme 1980  
Airport Firemen's Superannuation Scheme 1989

### Pensioners

If you are in receipt of a pension accrued from your pensionable service from this scheme, or a former scheme that transferred into it, you are entitled to receive this pension for the rest of your life. The pension will cease upon your death and there may be a further pension payable to any surviving dependants.

### Re-employment

With the exception of ill health pensions which are awarded after 1 April 2012, if you are in receipt of a pension from the Unified Scheme and are subsequently re-employed in any capacity, then your pension will not be affected.

### Ill Health Pension (Pre 1 April 2012 Awards only)

If you are in receipt of an ill health retirement pension from one of the schemes listed at Table 1 and it was awarded to you before 1 April 2012, then you are able to return to employment in any capacity and your pension is not affected.

### Ill Health Pension (Post 1 April 2012 Awards only)

If you are in receipt of an ill health pension and you had retired from the Unified Scheme after 1 April 2012, your pension may be reduced or suspended if you take up employment. How this happens depends on the type of employment and the Tier of Ill Health pension you were awarded.

If you are in receipt of a Lower Tier Ill Health Pension and take up your former post or comparable alternative employment, then your pension will be suspended.

If you are in receipt of an Upper Tier Ill Health Pension and take up any gainful before age 65, then your pension will be reduced.

In any case, if you are considering returning to employment or have returned to employment, then please let the PSPA know.

More information can be found on the Ill Health Retirement Fact Sheet on the Unified Scheme pages of the PSPA website at [www.pspa.im](http://www.pspa.im).

### **Survivor's Pensions**

If, as the spouse, civil partner or an unmarried nominated partner of a former member of this scheme (or any of the former schemes in Table 1) and you are in receipt of an surviving dependant's pension, this pension is payable for the rest of your life, irrespective of if you re-marry or co-habit.

### **Child's Pensions**

A child's pension is payable in respect of a child or children under the age of 18, or age 23 if in full time education.

## **Public Sector Injury Benefit Scheme 2015**

All Injury Benefits awarded under this Injury Benefits Scheme will be subject to regular review, as such intervals as the PSPA think fit. However, if your degree of the impairment of earning capacity has substantially altered and you are considering returning to employment or have taken up employment then you must inform the PSPA immediately, so it can arrange for you to be reassessed and have the level of injury benefit adjusted.

### **Where can I find out more:**

There a member guides to a majority of the Schemes available on the Public Sector Pensions Authority website at [www.pspa.im](http://www.pspa.im)

Alternatively, you can call in to see the PSPA or write to them at:

PSPA  
Prospect House  
27-29 Prospect Hill  
Douglas  
ISLE OF MAN  
IM1 1ET

Or contact the PSPA direct on [pensions@pspa.im](mailto:pensions@pspa.im) or telephone 01624 685598

### **Disclaimer**

This document is a guide only and does not represent any entitlement to the benefits described. The definitive terms governing the provisions and payment terms are contained in the respective Scheme Rules and Regulations. In the event of any conflict between this guide and those documents, the legal documents (as amended from time to time by the Isle of Man Government) will prevail.