

Conference debates pensions indexation and asbestos risks

DEFENDING PENSION rights – including the triple lock guarantee for indexing state pensions and inflation increases for defined benefit pension schemes – and the latent health hazards of asbestos exposure were discussed at the retired members’ group annual delegate conference in London in February.

Delegates debated 29 motions – 14 were carried and six were remitted to the national committee.

President **Robbie Ridoutt** proposed a minute’s silence for RMG representatives who had sadly died in the past year, including Derrick Jackson, Bob Burton, Elenor Hutcheson and Roger Reed.

Group secretary **David Luxton** highlighted the active role played by Prospect representatives in the National Pensioners’ Convention, which lobbies hard on behalf of all pensioners.

David also thanked the thousands of RMG members who had responded to Prospect’s request to assist in parliamentary lobbying on pension-related issues.

Prospect president **Denise McGuire** highlighted the key issues facing Prospect in seeking to shape the workplace of the future. She spoke about Prospect’s “Step Up” programme, a range of initiatives to enhance members’ services and communication on activity and campaigning.

Tony Wickett, Southern RMG, highlighted the plight of 3,000 AEA Technology pension



■ Prospect president Denise McGuire addresses conference

PICTURES: STEFANO CACONNI



■ Luxton – resist boosting company profits



■ McCarthy – widespread asbestos exposure



■ Ridoutt – proposed a minute’s silence

scheme members who are facing reductions of between 30-40% in their pension provision because of the loss of pension indexation for service before 1997.

Delegates backed an emergency motion about the government’s green paper on occupational pensions, published on 20 February. The green paper proposes allowing employers to move from the present RPI measure for increases to CPI.

David Luxton said Prospect would fiercely resist any moves to change the method of indexation in the electricity supply industry, which currently has primary legislation guarantees. It would also resist attempts to boost companies’ profits by devaluing pension benefit promises.

In a well-received presentation, **Frances McCarthy**, a senior partner at Pattison and Brewer solicitors, highlighted the widespread exposure to asbestos

in the electricity supply industry, ship-building, dockyards and the construction industry.

The latency period for asbestos-related illnesses could be 30-50 years from the original exposure. Her key messages were to:

- raise awareness of the issue
- expand the database of the insurance companies used by each employer, which would speed up processing personal injury claims
- improve the procedures in the courts to speed up consideration of cases
- work together to help ensure successful claims on behalf of members.

Prospect secured almost £3m in compensation for members in personal injury claims during 2016.

■ **Logged in members can download Frances’ presentation from: <https://library.prospect.org.uk/download/2017/00401>**



STATE PENSIONS are what nearly half of retired people in Prospect care about the most, the union's annual survey of all members has revealed.

Retired members also care greatly about the National Health Service – the second most important issue for those who responded to the survey conducted in August and September last year.

Top of their pension concerns was retaining the state pension triple lock, followed by the continued health of occupational pensions and the basis for calculating annual pension increases.

Long-term social care funding was a concern for just over a quarter of respondents.

One in five respondents cited the cost of living as a concern.

Most financial experts expect prices to rise in 2017 and 2018, so this may become a greater concern in the year ahead.

Concerns about pension security were also reflected in members' comments on future Prospect priorities. Most retired members wanted Prospect to ensure that pension entitlements were preserved in the future.

Britain's decision to leave the European Union was the other



More than 1,000 of you gave Prospect your views in the union's 2016 member survey.

Rodney Wheeler highlights the key findings

Issues retired members care about

Retention of the triple lock for state pension increases	49%
Care provided by the National Health Service	48%
Ability of occupational pension scheme to continue to meet pension payments	48%
Basis for calculating annual increases to occupational pensions	45%
Long-term social care funding	28%
Other potential changes to state pensions	18%
Cost of living (food, utility prices and other costs)	18%
Potential impact of merging income tax and NI contributions	13%
Continued payment of winter fuel allowances and other related benefits	13%



issue that most interested them.

Retired members' views largely echoed those of the union membership as a whole.

Most comments on Brexit focused on future trade relationships and immigration policies. These were split between those wishing to see continued membership or access to the single market and those who wished to see more control of immigration.

Pension schemes

Prospect's retired members enjoy

good pension arrangements, with 91.3% belonging to a defined benefit pension scheme.

Of these, 42% of respondents belong to a civil service/public sector scheme, 29% are members of an electricity supply industry sector scheme and a further 14% are part of the BT scheme.

This spread is more or less in line with the union's membership profile as a whole.

The average monthly pension income is more than £3,500 (a combination of occupational and state pension).

The healthy state of members' pension income is a testament to the hard work and strong and determined negotiations by the union.

Average monthly pension income by pension scheme

Sector	Average
Civil service schemes	£3,406
Electricity supply schemes	£4,043
British Telecom schemes	£3,241

Assistance from Prospect

Ninety-one respondents contacted the union for support or advice over the last two years. The largest number of enquiries were about pensions – either problems with their scheme, specific information on their scheme or general information about pension issues.

More than four in ten respondents (42%) required access to the union's support services (personal injury claim, legal advice etc).

Almost eight in ten respondents (76%) said the service they received was good or very good. Just 13% said it was poor or very poor, while 74% thought the speed of response was good or very good.

These results compare favourably with responses from working members – showing that Prospect supports retired members and those still in work.

Communications

Retired members continue to be interested in the union's activities. Engagement with Prospect's monthly email update is very high – 55% always read it and a further 45% sometimes read it.

Prospect's website was considered a useful source of information by 78% of retired respondents. However retired members were less impressed with Prospect's social media platforms. More than six in ten (61%) said they have never seen Prospect's Facebook page or Twitter feed. Of those who do

Upcoming meetings & AGMs

Avon Valley area meeting and AGM

Meeting 19 April, 2.30pm. **AGM** 1 November, 2pm. Both at Bath Pavilion in the cafe area. **Contact** Jacqueline Cobb – email AvonRMG@buhund.plus.com. For members in postcodes BA, BS, SN and SP.

Central Southern area meetings and AGM

Meetings 4 July, 5 December, 9 January (2018), 11am. **AGM** 7 November, 11am. All at Royal Maritime Club, Queen Street, Portsmouth. **Contact** Robbie Ridoutt – email robridoutt@btinternet.com or call 01983 525571. For members in postcodes SO and PO.

East Anglia area meetings and AGM

Meetings 8 March, 12 July, 1pm. **AGM** 8 November. All at Red Lion Hotel, Station Road, Whittlesford, Cambridge CB22 4NL. **Contact** David Mills – email d.n.mills@btinternet.com. For members in postcodes EN, NR, IP, PE, CB, CO, CM, RM, SS and IG.

East Midlands area meeting

16 May, 11am. Prospect, Midlands office, Unit 4, Midland Court, Central Park, Leicester Road, Lutterworth, LE17 4PN (adjacent to junction 20 of the M1). Light lunch and tea and coffee from 10.30am. **Contact** Tony Beech – email tony_margy@btinternet.com or call 01283 585622. For members in postcodes CV, DE, LE, LN, NG and NN.

North West area meeting

20 April, 10.30am. The County Hotel, Lancaster Road, Carnforth LA5 9LD. Guest speaker Prospect deputy general secretary Dai Hudd. **Contact** Yvonne Hargreaves – email yvonnehargreaves@btinternet.com. For members in postcodes CA, LA, BB, PR and FY.

Scotland North meetings

26 July, 2.30pm, Royal Highland Hotel, Inverness. 18 October, 2.30pm, Civil Service Club, Perth; 29 November, 2.30pm, Station Hotel, Aberdeen. **Contact** Charlie Bruce – email charlie.b@btinternet.com or call 01382 884575. For members in postcodes L, CH, WN, BL, WA, MCW, SK, OL, LL and IM.

Thames Valley area meeting

12 April, 10.30am, tea and coffee from 10am. Reading International Solidarity Centre (RISC), 35-39 London Street, Reading RG1 4PS. With guest speakers RMG president Robbie Ridoutt and national secretaries Geraldine O'Connell and David Luxton. **Contact** Bob Simmons – email e-mail bob.simmons@ntlworld.com or call 01635 820602. All members welcome, those from postcodes RG and SL can vote.

West Midlands area meetings and AGM

Meetings 17 May, 12pm, National Grid Bushbury Social Club WV10 7JB; 25 July, 10.30am, The Pear Tree, Smite WR3 8SY. **AGM** 14 November, 10.30am, The Pear Tree. **Contact** Ian Hodges – email hodghey@blueyonder.co.uk. For members in postcodes ST, TF, WV, WS, S, DN and HU.

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follow the union's accounts, only 16% found them to be useful.

Profile was the most popular union magazine, with 88% saying they read it. *WiseEye* was read by 42% of respondents.

Overall 68% of retired members were satisfied with Prospect's communications and just 2% were dissatisfied.

Would you recommend Prospect?

Overall, 83% of respondents said

that they would recommend Prospect membership to a non-member. While some retired members felt distant from the union, there was a genuine consensus on the value of union membership in retirement. Simply put there is a strong endorsement for Prospect being the "union for life".

■ **Members can download a summary of the results from <https://library.prospect.org.uk/download/2017/00340>**



■ Members turned out in force for the Northern Ireland group's annual general meeting at the Chimney Corner Hotel in Glengormley in December. Delegates heard from group secretary David Luxton and Noel McKeown, a trustee of the Northern Ireland Electricity pension scheme.

WHAT'S HAPPENING IN THE RMG

Andrew Ruffhead reports from February's RMG national committee meeting

- The retired members' group meeting held a minute's silence in memory of colleagues who died recently (also see page 1).

- Robbie Ridoutt, RMG president, reported back from a recent meeting with the presidential team. This meeting clarified the validity of RMG resolutions that relate to the wider membership. The committee agreed to continue pursuing 2016 resolutions on neighbourhood plans;

justification for the cost of Trident; and a remitted motion on apprenticeships.

- National secretary David Luxton reported on a successful personal case where Prospect represented a retired member who had a large part of an overpayment written off and has now been given reasonable time to repay the rest by MyCSP.

- Prospect's motion for the 2017 National Pensioners' Convention conference on 21-22 March responds to

news that the government is looking at the possibility of merging National Insurance into income tax. Prospect's delegates will be Ann Hedgecock, Mike Moriarty, Stan Kordys and Arthur Bavister.

- David Luxton reported that the position of BECTU retired members was under discussion, as their pensioners' forum is significantly different to our RMG. He had made them aware of the opportunity to join the RMG.

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Meetings/obituaries on the web

See www.prospect.org.uk/rmg for meeting dates.

Email stephanie.bridgman@prospect.org.uk with new meeting details.

To see the names of deceased members, please visit www.prospect.org.uk/obituaries If you are not registered, first go to www.prospect.org.uk/register

See January's *Profile*, page 14, for more details – <http://bit.ly/profile-jan2017>



JUSTICE FOR ADAS AND AEAT PENSIONERS

AFTER a company takeover, the pension scheme for former ADAS employees is being assessed for entry to the Pension Protection Fund.

Prospect is working with members at the agricultural advice and research organisation, which was privatised in 1997. The union is also keen to hear from retired members employed between 1997-2003 who may have a pension in the ADAS Retirement Benefits Plan. Anyone affected (including friends or family) should email pensions@prospect.org.uk

- Meanwhile Prospect's AEA Technology pensions campaign group met in January to plan the next steps to support many AEAT pension scheme members who stand to lose 40% or more now their pensions are being paid by the Pension Protection Fund.

Scheme members are encouraged to email a message supporting the campaign, with their name and membership number, to AEATpensions@prospect.org.uk

See January's *Profile*, page 14, for more details – <http://bit.ly/profile-jan2017>