

FREQUENTLY ASKED QUESTIONS

What do I need to do to make sure I receive my pension when I reach my pension age?

The Scheme Administrator will contact you approximately 6 months before your Normal Pension Age, so you need to ensure that your current address has been notified to the Scheme Administrator, Capita. You will be asked to complete and return a number of forms (Retirement Options, Bank Mandate, Marital Status Declaration and Lifetime Allowance Form) and to provide proof of your identity, address and marital status. Further information regarding the requirements can be found in the [Preparing for starting and stopping pensions](#) document.

What do I need to do to make sure my spouse/partner receives a pension after I pass away?

Your spouse/partner or their representative should notify the Scheme Administrator who will then send a Death Notification Form and Questionnaire for completion so that an assessment can be made of the pension that will be paid. Before it is actually paid it is necessary to provide an original death certificate for you, birth certificate for your spouse/partner and your marriage/civil partnership certificate. If there is no official document to show the relationship, the Trustees may still be able to pay a pension but will need to make an assessment based on other evidence. Further information regarding the requirements can be found in the [Preparing for starting and stopping pensions](#) document.

How much pension will my spouse/partner receive?

If you are already receiving a pension, your spouse/partner will normally receive the same amount as yourself for three months followed by a pension at half your uncommuted amount (i.e. the pension you would be receiving without taking any lump sum). If you are not yet in receipt of a pension, the spouse/partner pension will be half of the pension you had accrued, revalued to the date of your death. The spouse/partner pension will be payable for life.

If you became a deferred member of the Scheme before 1 April 1992 you are entitled to receive a separate pension and lump sum on retirement. The lump sum will be converted into an equivalent pension when calculating the spouse's pension unless you chose to exchange it for additional pension in which case the spouse's pension will be based on your full pension.

It should be noted, however, that different arrangements may apply if you married/entered into a civil partnership after retirement, if your partner is more than 10 years younger than you or if the marriage/partnership has existed for less than six months at the time of your death. You might wish to ask for further information from the Scheme Secretary if you think your spouse/partner's pension might be affected by these conditions.

I am managing the affairs of a pensioner. Do I need to do anything?

You should inform the Scheme Administrator if the pensioner changes

address, for instance if they move into a nursing home, and notify the Scheme Administrator when a pensioner dies. If you live in Belgium or France you may make contact through the CWGC's offices in those countries if it is easier for you to do so.

When are pensions increased?

Pensions are increased every April in line with the statutory increases for Public Sector schemes, for pensioners who were employed on UK conditions of service. Other arrangements apply to pensioners with Canadian or South African conditions of service.

I am thinking of transferring my pension to another provider. What should I do?

Once a pension is in payment it cannot be transferred so the following only applies to members who are not receiving their benefits from the Scheme. Firstly, be aware of pension scammers who are known to target members of pension schemes. If you transfer your pension to an unauthorised scheme, you could lose your entire pension and in addition face a substantial tax charge. The Scheme Administrator is alert to the problem, but they cannot prevent a member from transferring their benefits out of the Scheme. So make sure you consult a Financial Adviser who is regulated by the Financial Conduct Authority (FCA) before making such an important decision which cannot be reversed. Secondly, contact the Scheme Administrator for a transfer quote. If your transfer value is more than £30,000, you are required by law to take advice from a suitably qualified financial adviser regulated by the FCA, before you can transfer your benefits to a money purchase pension scheme.

How can I spot a potential pension scam?

Look out for the following which are key indicators that you may have been targeted by a pensions scam:

- Being approached out of the blue by phone, text or even door-to-door
- Being asked to transfer your investments overseas
- Being pressured into transferring money very quickly
- Being told you can access your pension before age 55

If anyone approaches you directly to offer transfer advice, be on your guard. The government has banned cold calling for pensions, so if anyone calls you out of the blue about yours, just hang up – it could be a scam. You can also visit the ScamSmart website at www.fca.org.uk/scamsmart to check the firm you are dealing with is regulated and to see whether what you are being offered is a known scam or has the signs of a scam.

Take your time to make all the checks you need – you can find suggested questions to ask your adviser on the FCA's website by visiting: <https://fca.org.uk/consumers/what-ask-adviser>.

Further information on pension transfers can be found by visiting:
<https://www.fca.org.uk/consumers/pension-transfer>.

You can find more information on pension scams from the Pensions Regulator by visiting: www.thepensionsregulator.gov.uk/pension-scams.

How do I contact the Scheme Administrator?

Contact details for Capita are as follows:

Phone: 0333 222 0085

Email: CWGC@capita.com

Address: Commonwealth War Graves Commission Superannuation Scheme,
Capita, PO Box 555, Stead House, Darlington, DL1 9YT

The above information is believed to be correct at the date of writing but individual situations may differ so you are encouraged to speak to Capita before making any decisions. In the event of any inconsistency between these answers to Frequently Asked Questions and the Rules, the wording of the Rules will prevail.

Trustees of the CWGC Superannuation Scheme
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