



GMB Retirement Checklist

October 2010

www.gmb.org.uk/pensions

For GMB members approaching or who have reached retirement, this leaflet contains a summary of the benefits that are available to you in retirement.

GMB MEMBERSHIP BENEFITS

Retired members can apply for membership of the GMB's Retired Members Association (RMA). The RMA campaigns on behalf of retired members to bring about dignity in retirement. Among other issues, they campaign for better pension provision, affordable public transport and utilities, and improved care conditions. Most branches of the RMA meet several times a year and there is an annual national RMA conference. If you are interested in joining the RMA you should contact your Regional Secretary for further information.

Members of at least five years standing can apply for retired life membership of GMB. This is available for a one-off payment (which is currently £25 and with any outstanding membership subscriptions also due). Benefits of life membership include:

- Legal Assistance for those aged 60 and over and who have been members for at least 10 years – provided primarily in matters concerning employment but can be authorised by a Regional Secretary for any class of matter
- Funeral Benefit of £275 is payable to members with at least 8 years continuous membership.

STATE BENEFITS

Full information on the benefits available to you can be obtained from your local Department for Work and Pensions (DWP) Office.

State Pension

For Men – This is currently payable from age 65.

For Women – This is currently payable from age 60 for those born before 6 April 1950, and is gradually increasing to 65.

Under recent Government announcements, women's State Pension Age would increase more quickly to 65 between April 2016 and November 2018. Also from December 2018 the State Pension Age for both men and women will start to increase to reach 66 by April 2020. You can find out more on your State Pension Age at www.direct.gov.uk

To find out how much you will get you can request a forecast from The Pensions Service on 0800 731 7898.

The State Pension can be made up of several elements:

- Basic State Pension – available to all who have made sufficient National Insurance Contributions;
- S2P – this is an additional state pension available to those who did not contract out from April 2002 onwards;
- SERPS – this is an additional state pension available to those who did not contract out between April 1978 and March 2002.

Pension Credit – This is a means tested benefit designed to ensure that those aged 60 and over receive a guaranteed weekly income. You can apply for this by calling The Pensions Service on 0800 991 234.

Anyone receiving Pension Credit may also be entitled to Housing Benefit, Council Tax Benefit and Cold Weather Payments.

Over 80's Pension – This is available to over 80s whose state pension income is below a certain level. Further details are available from your local DWP office.

Winter Fuel Payment – This is payable to UK residents aged over 60. It can be claimed by calling the Winter Fuel Payment helpline on 0845 915 1515.

Attendance Allowance or Disability Living Allowance – If you are aged 65 or over and have a disability that requires help in caring for yourself, you may be able to claim Attendance Allowance. If you are under age 65 and your disability means that you require help with care, you may be entitled to Disability Living Allowance. You can find out more on these by calling the Benefit Enquiry Line on 0800 882 200.

Carer's Allowance – If you care for someone who is disabled and is in receipt of Attendance Allowance or Disability Living Allowance, you may be entitled to Carer's Allowance. However, if you receive other state benefits such as the basic state pension, you may not be entitled to Carer's Allowance. More information can be obtained from the Benefit Enquiry Line on 0800 882 200.

Bus Pass – This is available for free to those aged over 60. Residents of London Boroughs also qualify for a Freedom Pass. Your local Council can give you more information on this.

Free Prescriptions & Eyesight Tests – If you are aged over 60 you are entitled to free prescriptions and eye examinations. You may also qualify for financial assistance with other medical costs. For more information, call NHS Direct on 0845 4647.

TV Licence – This is available for free for those aged 75 and over. To apply for this call TV Licensing on 0844 800 6790.

TAX BENEFITS

Her Majesty's Revenue and Customs (HMRC) grants a higher personal allowance to those aged over 65, meaning that you will be allowed more tax free income if you are above this age. The level of increased allowance depends on your income. HMRC *should* apply this increased allowance automatically, but it is worth double checking this. You can do this and check if you think you have paid too much tax by virtue of not previously receiving this increased allowance by contacting your local tax office.

OCCUPATIONAL PENSION

If you have contributed to a work based pension at your current workplace, you should have heard about your pension entitlement. If you have not, you should contact your employer's Human Resources or Pensions Department.

If you think you have an entitlement to a pension from a previous employer, or another pension provider, the government-run Pension Tracing Service can help you track down those responsible for paying these pensions. You can contact the Pension Tracing Service on 0845 600 2537.

AGE DISCRIMINATION

If your retirement was forced by your employer:

- Were you notified of your retirement date at least six months in advance?
- Did they advise you of your right to request continuing working past retirement age?
- Was your age at retirement 65 or more?
- If not, did your employer justify why they have enforced retirement at this earlier age?

If your answer to any of these is "no", there may be a breach of the retirement procedure as set out in the Age Discrimination Regulations. Speak to your GMB Rep or Regional Organiser for more details. The facility that allows employers to enforce retirement is due to be removed from October 2011, although employers will legally be able to enforce retirements that are justified from this time.