



Part-time membership

If you work part-time whilst also contributing to the Scheme, your benefits for any periods of your Scheme Service when you worked part-time will be adjusted to take this into account.

Typically, your Scheme Service will be scaled down in line with the hours you actually worked but your Pensionable Salary will be increased to its 'full-time equivalent' see the example below. This makes it easy to add up periods of full time and part-time Scheme Service when calculating benefits. It ensures that the benefits which a member has built up are not affected if the member reduces or increases their hours. Please note, however, there is a limit of 35 years on the amount of Scheme Service that all members can accrue and this applies to your actual service and not the scaled-down calculation.

Example

An example calculation for a member who is retiring having:

- been a member of the Scheme for 30 years;
- has worked half-time hours a week for those 30 years; and
- has a part time salary of £20,000 per annum.

Step 1 - calculate adjusted Scheme Service

$$\frac{17.5}{35} \quad \begin{matrix} \text{(part-time hours)} \\ \text{(full-time hours)} \end{matrix} \quad \times \quad 30 \text{ years} \quad = \quad 15 \text{ years' Scheme Service}$$

Step 2 - calculate full time equivalent salary

$$£20,000 \quad \times \quad \frac{35 \text{ (full-time hours)}}{17.5 \text{ (part time hours)}} \quad = \quad £40,000$$

Step 3 - calculate pension

$$\frac{1}{60} \quad \times \quad £40,000 \quad \times \quad 15 \quad = \quad £10,000 \text{ pension per annum}$$

Special Terms Used

Pensionable Salary	<p>The salary figure used to work out your pension and cash sum. It is the basic salary received by you in the last 12 months before retiring or leaving the Scheme. It does not include temporary responsibility allowance but does include London weighting.</p> <p>If you earn below the 'Salary Limit' — £60,310 for the year 2019 — your Pensionable Salary is equal to your basic salary over the last 12 months.</p> <p>If you earn the same or more than this limit, your Pensionable Salary is equal to your basic salary over the last 12 months, apart from any increases you have received following a promotion on or after 1 January 2013, which are recognised incrementally in your Pensionable Salary over a 10-year period.</p> <p>The 'Salary Limit' will normally increase each year in line with general salary increases awarded by the Union.</p>
Scheme Service	<p>The length of time in complete years and months that you have been building up benefits in the Scheme. A maximum of 35 years applies to Scheme Service — if you reach this limit, you will stop accruing pension but will retain death benefits in line with the Scheme Rules.</p>

Useful contacts

Contact details for the Administrators

If you have any questions about your benefits, please contact the Administrators of the Unite Pension Scheme:

First Actuarial LLP
Trafford House
Chester Road
Manchester
M32 0RS

T: 0161 348 7498

E: unite.pensions@firstactuarial.co.uk

Contact details for the Union's payroll department are:

Payroll Department
Unite the Union
Unite House
128 Theobald's Road
London
WC1X 8TN

T: 020 7611 2264 or 020 7611 2688

E: payroll@unitetheunion.org

Website

There is also a members' section on the website set up by the Trustee to enable access to information on the Scheme:

<http://www.unitepensions.org>

Pension Wise

A free and impartial government service about your defined contribution pension options.

www.pensionwise.gov.uk

Contact details for the Trustee Secretary are:

Alex Ryan
Trustee Secretary for the UPS
Unite the Union
Unite House
128 Theobald's Road
London
WC1X 8TN

T: 020 7611 2663

E: pensions@unitetheunion.org

Contact details for the Union's HR department are:

HR Department
Unite the Union
Unite House
128 Theobald's Road
London
WC1X 8TN

T: 020 7611 2549 or 020 7611 2685

E: hr@unitetheunion.org

TPAS (The Pensions Advisory Service)

You can contact TPAS at any time with pension questions or problems about your retirement savings (whether at the Union or elsewhere). Any help you receive from TPAS is free of charge.

Money and Pension Service
120 Holborn
London
EC1N 2TD

T: 0800 011 3797

E: enquiries@pensionsadvisoryservice.org.uk

www.pensionadvisoryservice.org.uk