

All Members

Circular 10/21

05th March 2021

Members in the "Taper" protected pension group who are due to move to the "alpha" pension scheme during this scheme year

It has come to our attention in the last few days that a number of members who lodged legal claims and who are in the "Taper" protected group due to transition into the "alpha" pension scheme during this scheme year (1st April 2020 - 31st March 2021), are being moved back into their earlier scheme.

For the majority of members this will have no impact, it simply means the remedy removing the discrimination has effectively been applied resulting in you remaining within your earlier scheme until 1st April 2022 when all active scheme members will move to the "alpha" scheme.

You will still receive the choice at the time of retirement as to which scheme benefits you want applied to your service during the remedy period (1st April 2015 – 31st March 2022).

For a small number of members who are currently in the III Health Retirement (IHR) process, it is causing some delays in the issuing of the correct IHR certificate. In some instances, IHR benefits under the "alpha" scheme are better than under the former scheme, and where that is the case the superior "alpha" benefits will have to be paid. We are monitoring this situation closely and assisting members affected.

We have also been made aware of an instance where DBS have made an error stopping pension contributions while reverting a member into their earlier scheme. If this went unnoticed by the member there could have been significant consequences for the individual because the arrears of contributions would have to be paid at a later date.

If you made a legal claim and are within the "taper" protected group who are due to move or have moved to the "alpha" scheme during this scheme year, we would strongly recommend that you check your pay statement to ensure that pension contributions are being made.

It is our understanding that anyone who did not lodge a legal claim will transition into the "alpha" scheme as originally forecast.

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