

ANNEX A: OCCUPATIONAL PENSION SCHEMES - SURVIVORSHIP BENEFITS OF WIVES OF TRANS SPOUSES

Examples of lost survivor benefits

| Sector | Public | Public | Public | Private** | Private** | Private** |
|---|-----------------------|----------------------|-----------------------|--------------------------|--------------------------|--------------------------|
| | Retirement at age | 1991 during period | Early retirement in | | | |
| | 55 eg police | of self employment | response to deficit | Retired age 60 | Retired age 65 | Due to retire age |
| | | till retirement | reduction | | | 66*** |
| Joining date | 05/04/1958 | 05/04/1976 | 05/04/1977 | 06/12/1972 | 06/12/1965 | 06/12/1971 |
| Leaving date | 05/04/1988 | 05/04/1991 | 05/04/2011 | 05/12/2012 | 05/12/2005 | 05/12/2021 |
| Years in service | 30 | 15 | 34 | 40 | 50 | 50 |
| Pre 6/4/78 service | 20 | 2 | 1 | 5.33 | 12.33 | 6.33 |
| Service 6/4/78 to 5/4/88* (PUBLIC) | 10 | 10 | 10 | | | |
| Service from 6/4/88 (PUBLIC) | 0 | 3 | 23 | | | |
| Service from 6/4/78 to 5/12/2005 (PRIVATE) | | | | 27.67 | 37.67 | 27.67 |
| Service from 6/12/2005 (PRIVATE) | | | | 7 | 0 | 16 |
| PRE-RECOGNITION: | | | | | | |
| Pension at current value (£) | 20000 | 5000 | 30000 | 25000 | 10000 | 25000 |
| Wife's pension (£) | 3333 | 2167 | 14559 | 10834 | 3767 | 10918 |
| Basis of calculation | (10/30 x 20000 x 1/2) | (13/15 x 5000 x 1/2) | (33/34 x 30000 x 1/2) | (34.67/40 x 25000 x 1/2) | (37.67/50 x 10000 x 1/2) | (43.67/50 x 25000 x 1/2) |
| POST RECOGNITION: | | | | | | |
| Wife's pension following gender recognition (£) | 0 | 500 | 10147 | 2188 | 0 | 4000 |
| Basis of calculation | (0/30 x 20000 x 1/2) | (3/15 x 5000 x 1/2) | (23/34 x 30000 x 1/2) | (7/40 x 25000 x 1/2) | (0/50 x 10000 x 1/2) | (16/50 x 25000 x 1/2) |
| % loss of pension | 100 | 77 | 30 | 80 | 100 | 63 |
| Annual loss (£) | 3333 | 1667 | 4412 | 8647 | 3767 | 6918 |
| Loss over 5 years (£) | 16667 | 8333 | 22059 | 43234 | 18835 | 34588 |
| Loss per week (£) | 64.10 | 32.05 | 84.84 | 166.29 | 72.44 | 133.03 |

*Wives' survivors rights were granted from 6 April 1978. 6 April 1988 was the date when survivors' rights were equalised for widows and widowers to eliminate this aspect of sex discrimination in the UK's provision of pensions.

**Based on schemes applying the minimum rights from 6 December 2005. The two third of schemes said to grant rights back to 1988 will be similar in impact to the public sector examples.

*** Forecast based on current salary

NB: only private schemes have discretion to be flexible. Public sector schemes have NO discretion.