

## PREMIER PENSIONS MANAGEMENT LTD

### LEGISLATION UPDATE : 3/04

#### Civil Partnership Act 2004

##### 1. What Benefits must be provided for surviving Civil Partners?

Where Pension Schemes provide benefits for spouses they must now also provide benefits for a 'surviving civil partnership', following the death of a member who was in a civil partnership. The minimum benefit that must be provided is, broadly speaking, 50% of a member's contracted-out benefits accrued from 6 April 1988 to 4 December 2005, plus a benefit based on future service from 5 December equal to that available to a widow/widower from the same period.

##### 2. Issues for Trustees

Trustees now need to consider:

- (i) Whether the current policy covers this type of dependant
  - Trustees have to provide this benefit from 5 December 2005?
  - Check cover with insurer?
- (ii) Any Section 67 issues and the Scheme amendment powers
- (iii) Review current definition of spouses
- (iv) Rule amendments
- (v) Scheme literature, booklet, announcement
- (vi) Advise administrators.

**October 2004**

*This update includes general information and cannot be relied upon for individual schemes issues.  
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if you require definitive advice*