

IN THIS EDITION...**Message from the National Committee****Justice for Members of BCSSS****AEAT Pensions: Prospect's Fight for Justice Continues****Rules, Card Votes and Cyber Security****National Pensioners Convention in Difficulty****One Can Dream... (Cartoon)****Preparation for Annual Delegate Conference****Salary Sacrifice Schemes****Calling Potential Activists****MESSAGE FROM THE NATIONAL COMMITTEE (JANUARY 2026)**

Welcome to 2026, and we hope that you all have a prosperous New Year. During 2025, as part of Prospect, the National Committee strove to improve the retirement of our members using the strength of the union to influence change. We anticipate some of this coming to fruition in 2026-27. We are pleased to report success in righting pension wrongs on two fronts.

(1) In the summer we asked readers to email their MPs, urging them to lobby the Dept for Work and Pensions to improve the provisions of the Pension Protection Fund. In particular, we campaigned for contributions made before 1997 to be given the same inflation-linked rises each year as contributions made after 1997. That has now been granted, albeit with an implementation date of January 2027 and no retrospection.

(2) The other success relates to members of the British Coal Staff Superannuation Scheme, who are mostly represented by Prospect and the National Union of Mineworkers. Their situation was the subject of RMG Resolution 2025.26. Mike Macdonald provides more details under "JUSTICE FOR MEMBERS OF BCSSS".

Important battles still remain. However, we can take heart from the significant improvements in pensions already secured by our patient and reasonable approach.

This bulletin was compiled by the Editorial Team. Andrew Ruffhead, Arthur Bavister, Julian Hayhurst, Peter Hall & Tim King, with additional contributions by Group Secretary Mike Macdonald.

Andrew Ruffhead, Group President

JUSTICE FOR MEMBERS OF BCSSS

After a lengthy campaign involving multiple stakeholders, Government has announced that it will release the accumulated surpluses of the British Coal Staff Superannuation Scheme (BCSSS) to its pensioners providing increases of up to 41%. This result shows the value of honest and clear campaigning with other stakeholders.

After privatisation in 1994, it was decided that both the BCSSS and the Mineworkers Pensions Scheme would be run with a government guarantee. With the benefit of that underpin, the scheme had a successful investment policy that resulted in the BCSSS having a retained surplus of £2.3 billion for its 40,000 surviving pensioners, which included virtually all female staff in the coal industry. Therefore, there was a campaign to release that surplus in the same manner as the MPS funds were released last year to the beneficiaries. (The latter was in response to representations that ranged from very noisy protest groups to more discrete lobbying through the Trustees.)

Prospect, along with the NUM, has been part of the campaign with reps and the appropriate officer working with trustees, MPs and other stakeholders to release the surplus. By emphasising that the impact on public spending was slightly positive, noting that Government had received over £500 million to cover its insurance costs and that the money was saved by the Scheme for the benefit of pensioners, we created a compelling case for change.

AEAT PENSIONS: PROSPECT'S FIGHT FOR JUSTICE CONTINUES

One group of pensioners transferred to the Pension Protection Fund are those in the AEA Technology Pension Scheme. Although they get some relief from the Government's decision on pre-'97 indexation, the bulk of their grievance still remains. A group of supportive MPs tabled an amendment to the Pension Schemes Bill calling for an independent review into the pension losses incurred by former employees of AEA Technology. The amendment was not passed.

The AEA Technology Pensions Campaign has updated its website (aeatechnologypensions.co.uk/latest-news). A December article in The Telegraph highlights the grossness of the injustice, placing most of the blame (perhaps unfairly) on the present Government and Rachel Reeves.

On its webpage "The Solution", the Pension Campaign points out that in 2012, when AEA Technology went into administration, the assets of the pension scheme were invested cautiously by the trustees. They were handed to the PPF in 2016. Those very assets are now worth twice what is needed to make good the pensions that AEAT pensioners have already lost, and to fund in future the pensions that they earned and paid for. That's after allowing for the payments PPF has already made to them. All that is needed is for the government to grant permission to PPF to implement this solution.

RULES, CARD VOTES AND CYBER SECURITY

Andrew Ruffhead and Tom James attended the 27 November meeting of Prospect's National Executive Committee. The following points have implications for the RMG.

- The NEC approved **RMG Rules** as amended at the 2025 RMG ADC. The amendments give us backup procedures if an Area faces a representation crisis. And we have had a few since the pandemic.
- The NEC agreed a Rule-change motion for the 2026 National Conference expanding the scope of the **Retired Members' card vote** (where there is "an equivalent impact on working and retired members"). If approved by the Conference, it will provide a welcome improvement on Retired Members' say in union affairs.
- After the meeting, Prospect President Eleanor Wade answered questions raised by the Thames Valley Area about the **cyber security incident**. Experian Identity can be trusted; RMG data doesn't include past employer; a review to protect members' data is in progress and some work has been done. The reason why affected members were not notified until 14 October is that Prospect needed to make sure it knew who was affected and how.

NATIONAL PENSIONERS CONVENTION IN DIFFICULTY

The National Pensioners Convention has been a useful ally in our campaigns for maintaining the rights of pensioners and addressing the inequity of some Government decisions made without full regard for their impact on retired members. Prospect continues to be affiliated to the NPC with RMG representatives taking an active role in their work since it benefits our members. Regrettably, the NPC has experienced financial difficulty following the loss of a significant grant from Age UK. As a consequence, the NPC faced the wind-up of the organisation: in recognition of the NPC's assistance in our campaigns, Prospect has donated £2,000 to an emergency fund to maintain the Convention in some reduced form.



PREPARATION FOR ANNUAL DELEGATE CONFERENCE

This will be held at Rochester Row on 28 January. Andrew Ruffhead and Tom James are re-standing as Group President and Group Vice-President, in each case for a second year. The speaker will be Prospect General Secretary Mike Clancy. It will be something of a homecoming for Mike who was the Group Secretary for several years.

All Areas were able to hold AGMs in the Autumn and they all managed to elect an Area Representative. Attendance was low in many cases, and this remains a matter of concern to the National Committee.

SALARY SACRIFICE SCHEMES

The National Committee voted to submit the following motion to the ADC:

Conference notes the action of the Government to remove the opportunity for workers to take full advantage of Salary Sacrifice Schemes. These allow workers to reduce their salary in exchange for employers making equivalent pension contributions. Wages are subject to National Insurance, but Pension Contributions are not. Putting pay directly into a pension fund benefits both the worker and the employer. Conference calls upon Prospect to take immediate action to utilise the appropriate forums to oppose the measure, and to lobby for the removal of the £2000-limitation on tax-free investment for personal pension-fund savings.

As every conference veteran knows, the final sentence should have begun "Conference instructs the National Committee to urge the NEC"! The Standing Orders Committee had no option but to rule the motion out-of-order. Given the NC support for the aims of the motion, the RMG General Purposes Committee adopted the idea of raising the issue with the NEC as a request from the NC.

CALLING POTENTIAL ACTIVISTS

Are you a former union activist from your days as a Working Member? Or would you have liked to be one? Whatever your circumstances, do let us know if you are interested in getting more involved in the Retired Members' Group.

You can contact Andrew Ruffhead (020 8751 5586 or ruffhead40b@yahoo.co.uk) who will be only too happy to put you in contact with your local RMG Area. To that end, it would be helpful if you could tell him your postcode, because that will identify your Area.

