

From: Fran Butler
To: All Members
Date: 09 March 2026
Ref: FB/JS/JB



Agenda - NW Retired Members Group General Meeting 23rd April 2026

Dear Members

Please see Agenda for our next meeting, which is due to take place on 23rd April at The Royal Station Hotel Carnforth, at 10.30am.

1. Apologies for Absence
2. Chair Introduction/Administration/Safety
3. Minutes of last meeting (10th April 2025)
4. Matters Arising:
 - a) Hotel Facilities & Remote Access
 - b) NWRMG 'complaint' & status of EM02/2025
5. Guest Speaker – Jez Stewart Prospect National Secretary
 - a) Prospect – Strategy & future plans
 - b) Prospect Cyber Attack
 - c) NEC & GS Elections
 - d) Political Fund & effect of rule changes – Prospect's non-political stance, political campaigns and affiliations
6. ADC 2026 Delegate Report
7. National Committee Representative Report
8. General Discussion:
 - a) Civil Service Pensions Administration and debacle following move from MyCSP to Capita
 - b) Public Service & State Pension Increases / Freeze of Tax-Free Allowance & effect on pensioners
 - c) Iran and its effect on the UK, given the American attitude.
9. AOB
10. Date of Next Meetings:
 - a) 20th August 2026 - Committee Meeting
 - b) 15th October 2026 - Annual General Meeting (AGM)

If you wish to attend, please email Jane Byrne (Jane.byrne@prospect.org.uk)

We look forward to seeing you there, Kind regards

Don Forrester (Chair NW Retired Members)

The more members we have, the stronger our voice

Ask your colleagues to join us at prospect.org.uk/join

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MINUTES OF THE ANNUAL GENERAL MEETING

16TH OCTOBER 2025

ROYAL STATION HOTEL, CARNFORTH

1. Present

Don Forrester (DF), Fran Butler (FB), Yvonne Hargreaves (YH), Alan Bradley (AB), Luis Eckersley (LE), Bryan Knowles (BK), Tony Moss (TM), Peter Brough (PB), Ian Catterall (IC), Ian Diffenthal (ID), Phil Storer (PS)

Guest Speakers: Neil Walsh (NW) – Head Office Pensions Officer

2. Apologies for Absence

Michael O'Connell, Roger Ducat, Roly Guegan, Steve Bradley, Gordon Routledge, Willie Reid, John Burrows & John Jenkinson

3. Minutes of Last Meeting (17th October 2024)

The minutes were approved, and accepted as a true record.

4. Matters Arising:

- a) Retired Members Obituaries – Following intervention from the Chairman and his discussions with John Ferrett, it has been confirmed by Prospect IT, that the obituary list can be accessed using the link: <https://union.prospect.org.uk/pros-obituary.html>. Members will need to login to access the information.
- b) Availability of Prospect Guest Speakers – In response to action GM2501 from the General Meeting (10th April 2025), FB wrote to Jez Stewart expressing the NWRMG's disappointment. The NWRMG recognise that our officers have time constraints, made only worse by the travel limitations, and we would like to thank Neil for his attendance, it is very much appreciated.
- c) Email to Mike Clancy (MC) – In response to action GM2503B from the General Meeting (10th April 2025), FB wrote to MC explaining our concerns regarding the apparent lack of response/action. MC kindly intervened and replied saying that he had passed our concerns on to his colleagues and, that we should expect a response.

Update: Jez Stewart and Neil Walsh have prepared an explanatory note (September 2025) which is available on the Prospect website:

<https://mx.prospect.org.uk/e/t/c/83246895-1E55-4F16-A483757F4DFBB38E/?link=17D87B0D-78D2-44D4-A7393A2C2D54896B>. This and

<https://prospect.org.uk/article/how-should-i-respond-to-a-request-for-repayment-of-overpaid-pension/> will likely be of interest to members who are affected by the GMP reconciliation.

- d) Retired Members Group SOC Election(s) – With a large vote in favour, the secretary Fran Butler, was elected to the RMG Standing Orders Committee and will therefore not be part of the 2026 NWRMG delegation. She is also disqualified from the post of National Committee deputy.

North West Retired Members Group (NWRMG)

5. RMG ADC 2025 Delegate Report

A written report was included in the minutes of the General meeting (10th April 2025), which was distributed to all NWRMG members soon afterwards. The chairman agreed to circulate the final Actions Taken report to all members, through northern office, as soon as it becomes available.

Action AGM2501 – DF to circulate the Actions Taken Report to members.

6. Nominations for Branch Officials (ratified by AGM)

- a) Chairman – Don Forrester
- b) Secretary – Fran Butler
- c) Delegates to RMG ADC – Ian Driver & Yvonne Hargreaves
- d) NWRMG Committee Members - Don Forrester, Fran Butler, Alan Bradley, Ian Driver, Luis Eckersley & Yvonne Hargreaves
- e) National Committee Area Representative – Don Forrester
- f) Deputy National Committee Area Representative – Ian Driver.

7. Guest Speaker – Neil Walsh

Originally scheduled for 11am, this item was taken first to allow Neil adequate time, to prepare for a subsequent meeting.

Neil provided a detailed update on a number of pensions related issues, as follows:

- a) Pension increases – Occupational increases are not necessarily automatic. In fact, there was no requirement for increase before 1997. The 5% cap and whether employers are prepared to exceed it, is a matter of contention but 5% remains the norm. Likely due to misinformation about working age benefits, this issue remains firmly on Prospect's radar.
- b) Triple Lock – An issue that is of particular importance, and one which successive governments have threatened to change, will be protected for the time being, as it featured in Labour's manifesto. However, it will not apply to the September 2025 increases. Triple Lock, which only applies to part of the pension income, is affected by the date that SP comes payable. For example, CPI has been used in the calculator since 2010, rather than the higher RPI. Neil went on to explain that, although Prospect policy is to 'protect' the Triple Lock, Prospect recognises that change may be necessary as ultimately, the use of Triple Lock could result in the State Pension being higher than average earnings.
- c) Prospect submission
- d) State Pension Age Increase – Actuarial assessment of life expectancy will likely result in further changes – always determined by affordability.
- e) GMP reconciliation – Since the affected members were unable to attend, FB put a number of questions to Neil on their behalf. These questions are particularly relevant to the GPS section of the CNPP and the notification by Trustees that members had been overpaid, some up to £10K. Neil was able to answer most of the questions in the time available but, in order that FB could correctly record Neil's answers and, as the Chairman suggested prior to the meeting, FB offered to send the questions to Neil after the meeting.

Action AGM2502 – FB to send a full list of questions to Neil for his comment(s).

The chairman and attendees wish to formally thank Neil for his presentation and, for rearranging his meetings to allow him to be with us in person.

Update: The questions were sent to Neil with a request for his notes to facilitate preparation of the minutes, and ensure that the issue was fully and correctly reported.

Neil replied to say that members would be best not to concern themselves with, what are currently, hypothetical issues. In the unlikely event that the Trustees decide to reclaim past overpayments, what really matters is that members are armed with the points needed to contest that decision. Prospect have advised members, who have been in contact, on the points needed when submitting a complaint and, they are awaiting the outcome. If complaints are successful, concerns will have been dealt with. If they are not successful, Prospect will then know the basis on which they have been rejected, and can assess the potential arguments for appeal, with a view to advising members about next steps.

North West Retired Members Group (NWRMG)

8. Motions to the RMG ADC 2026

No motions were presented.

Action AGM2503 – FB to complete the RMG ADC 2026 Calling Notice/Nomination Form and forward it to rmg@prospect.org.uk (Doncaster office).

9. Prospect Biennial Conference

The 2026 Biennial Conference will be held in Brighton in June. Dates have yet to be announced and details will follow, as soon as they are available.

As the newly elected Deputy National Committee Area Representative, Ian Driver will be attending the upcoming conference. The National Committee will be nominating FB to attend as a conference helper.

For all enquiries regarding National Conference, members can email nationalconference@prospect.org.uk or call head office on 020 7902 6703.

10. General Discussion

- a) Privatisation of the Defence Industry – concerns remain regarding the use of defence land and promised levels of employment, that come to nothing. An ongoing issue which will likely be the subject of future conference motions, particularly at the national level.
- b) Pensions – concerns over the possible changes in the tax threshold and how the chancellor will fill the £21B deficit.
- c) WFA – Payments will be made to pensioners earning less than £35K but this will be limited, in most cases, to £100 per person and £200 per household.

11. AOB

- a) Assistance following Bereavement – In response to a question about possible support from Prospect, FB agreed to contact NO/HO to ascertain whether legal services are available.

Action AGM2504 – FB to investigate and report back

Update: FB emailed Jez Stewart and he confirmed that members are entitled to a free half-hour advice, which should be sufficient for questions concerning bereavement, or indeed any other non-employment related issues.

The Prospect website indicates that members should either; call the Member Contact Centre on 0300 600 1878, email ProspectLegal@prospect.org.uk or, for more complex issues, (excluding advice on employment rights at work) phone Prospect lawyers' legal advice line on 0800 587 1278. You will need your membership number, and a brief outline of the issue(s), ready when you ring. See <https://union.prospect.org.uk/resource/a-guide-to-prospectbectu-legal-advice.html> where 'A guide to Prospect/Bectu Legal Advice' can be downloaded.

12. Dates of 2026 Meetings:

Proposed dates, with all meetings to be held at The Royal Station Hotel, Carnforth, were agreed as follows:

- a) 23rd April 2026 - General Meeting
- b) 20th August 2026 - Committee Meeting
- c) 15th October 2026 - Annual General Meeting (AGM)

Fran Butler
Secretary Prospect NWRMG

28th November 2025

MINUTES OF THE GENERAL MEETING

10TH APRIL 2025

ROYAL STATION HOTEL, CARNFORTH

1. Present

Don Forrester – Chair (DF), Fran Butler - Secretary (FB), Alan Bradley (AB), Bryan Knowles (BK), Ian Catterall (IC), Ian Driver (IRD), Luis Eckersley (LE), Peter Brough (PB), Phil Storer (PS), Roly Guegan (RG), Tony Moss (TM)

2. Apologies for Absence

John Jenkinson (JJ), Willie Reid (WR), Yvonne Hargreaves (YH) and Keith Pitman (KP)

3. Minutes of General Meeting (25th April 2024)

The minutes were approved, and accepted as a true record. Minutes of the previous AGM (17th October 2024) will be approved at the next AGM (16th October 2025).

4. Matters Arising:

- a) Northern/HO Speaker – As required of previous actions, FB has again been in contact with northern office, in an attempt to secure a speaker for today's meeting. Unfortunately, although the NWRMG had attempted to schedule meetings to better fit with northern and head office, and had made all parties aware of meeting dates immediately after the AGM of 17th October 2024, neither Jez Stewart nor Neil Walsh, was available to attend. Although Neil Walsh did offer to join remotely, conference facilities were considered insufficient, and he subsequently declined. Again, somewhat disappointing as the NWRMG, mindful of keeping costs to a minimum, and thereby maintaining financial viability, has always avoided the larger, more expensive hotels. Discussion ensued and attendees again expressed concern about the lack of speaker and the fact that, although requested by FB, Neil Walsh had been unable to send a report/presentation. FB agreed to formalise concerns in an email to northern office.

Action GM2501 – FB to write to Jez Stewart expressing our dissatisfaction and disappointment with the service

- b) Actions from the AGM of 24th October 2023 – Following Jez Stewart's informative presentation, FB contacted him regarding an update. The following was provided on 8th April 2025:

BT has never been handled from the NW office, but retired members are placed in regional retired members groups as YH has been. If we receive an approach that is BT specific i.e. pensions, we would refer into the appropriate officer centrally.

- c) ADC 2024 Actions Taken – This was published by the National Committee in December 2024 and, subsequently circulated to members.

- d) Meeting Dates & Venue/Facilities – In view of Neil Walsh's misgivings, there was some further discussion about the venue but it was unanimously agreed that the Royal Station Hotel provided extremely good facilities, with service and refreshments ideally suited to the Group. FB mentioned that the hotel had been in contact, prior to the meeting, to say that there was a projector available. FB agreed to investigate further.

Action GM2502 – FB to liaise with the Royal Station Hotel

North West Retired Members Group (NWRMG)

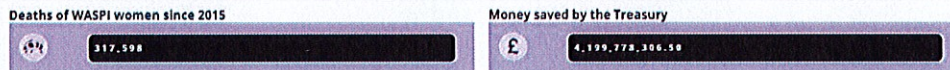
- e) Winter Fuel Allowance – FB reported that template letters had been produced and made available to members. These letters have been used by attendees and members generally but, though acknowledged, have had little or no impact. The chairman then explained that he had been in communication with Catherine (Cat) Smith MP. Cat stressed that she agreed with the campaign to maintain the WFA and that she has abstained the vote. She did make it clear, however, that personal letters from retirees, are more impactful and encouraged their ongoing use.

AB then informed the meeting that Age UK had recently (18th February 2025) delivered a petition to the Prime Minister. The petition, signed by over 650,000 people, calls for the Government to ensure that older people are able to be sufficiently warm, through the colder months, by:

- re-instating the Winter Fuel Payment for older people who receive a wider range of benefits than just Pension Credit
 - reforming and significantly extending eligibility for the Warm Home Discount
 - bringing in a social tariff to give people on low incomes, or those with high costs due to disability, a guaranteed discounted energy deal
 - or by pursuing a combination of these kinds of measures.
- f) WASPI –As deaths and savings increase, the campaign continues with WASPI solicitors served (9th April 2025) with the Government’s ‘Notice of Acknowledgement of Service and Summary Grounds of Resistance’, effectively the Government’s formal written defence. WASPI have asked permission, of the Government, to publish the documentation, a request they expect to be denied. The case continues.

Attendees expressed their disgust at the Government’s disregard for the ongoing hardships, not just of WASPI women, but of those affected by the Horizon (Post Office) and the Infected Blood scandals.

Update: As of 11:46 on 15th April 2025, the ‘Women Against State Pension Equality’ reports:



5. Guest Speaker

No available speaker but FB agreed to chase up a report from Neil Walsh.

Action GM2503 – FB to liaise with Neil Walsh

6. ADC 2025 Delegate Report (delivered by Ian Driver)

Twenty-nine delegates were officially nominated but only 25 attended, some by Zoom. Following last year’s debacle, the Chair of Standing Orders read out a statement of defence, stating that the SOC was simply doing its job. This year’s SOC report was accepted nemcom.

David Harding then gave his President’s introduction, his last, as he will be stood down after the conference. However, the only item of interest was in regard to Group Secretary and the fact that there have been six changes in staff since 2019. Our latest incumbent, John Ferrett, then presented the Annual Report, with the position and voting strength of the RMG, within Prospect, being the issue of greatest concern. Talks between the NC and Prospect officers, continue.

1. Motions (see ActionsTakenRMGADC2025Draft02Apr25 for details):

- The 35 motions on the order paper were split into eleven sections; Climate Change, Health, Energy, RMG Organisation, Prospect Organisation, Rule Changes, Finance, Pensions, Communications, Universal Benefits and Pensions.
- Three motions; 33, 34 and 35 were ruled out-of-order and hence, 32 motions were debated. Of the 32 motions, 19 were carried, 8 were remitted, 4 were lost and 1 fell due to there being no moving delegate.
- Two emergency motions were accepted by conference, both concerning pensions. EM01 was carried, EM02 (from the NWRMG) was remitted to the NC.

North West Retired Members Group (NWRMG)

- Of the motions carried/remitted, those of particular relevance to the NWRMG and potentially further discussion, were as follows:
 - Motion 2 (Remitted) – Dementia/Alzheimer’s and the possible link(s) with Electricity Supply Workers
 - Motion 4 (Carried) – Poor treatment of the RMG at the 2014 National Conference
 - Composite Motion 11 (Carried) – RMG stall at the next and future National Conference(s)
 - Motion 14 (Remitted) – Poor search capabilities of the Prospect website
 - Motion 18 (Remitted) – The DWP’s proposal for a 'Fraud Plan' is seen as an infringement of privacy and therefore open to abuse
 - Motion 19 (Remitted) – Concern about the continued closure of banks and the lack of banking hubs
 - Motion 20 (Carried) – Refusal by traders to accept cash
 - Motion 22 (Carried) – Highlight the “68 Is Too Late” campaign & seek to make it Prospect policy
 - Motion 23 (Carried) – Call on Prospect to oppose the means testing of the State Pension
 - Motion 24 (Lost) – This motion highlights the gap between old and new State Pension Schemes and asks Prospect to campaign for all pensioners to be paid under the new. The motion was lost in recognition of the substantial extra cost and, the belief that the Government will argue any change to be unjustifiable
 - Motion 29 (Carried) - Call on Prospect to oppose the means testing of the WFA
 - EM01 (Carried) – Safeguards against utilising pension funds for infrastructure projects
 - EM02 (Remitted) – GMP reconciliation exercise as highlighted by CNPP members’ letters. Submitted by the NWRMG, on behalf of our members, this issue was raised by JJ in January 2025. As a result of the GMP reconciliation exercise, currently being carried out by CNPP Trustees and HMRC, many already retired members, have been informed that their company pensions will be reduced.

This is now known to be due to an error in calculations, for persons who were contracted out of SERPS, whereby the GMP portion of their pension should have been annually uprated at a different percentage to the remainder. However, this difference is only apparent after retirees reach State Pension Age but, for those who have been in receipt of SP for some time, the effect is significant. Indeed, one member has reported an overpayment in excess of £10K and a reduction in pension of 8.5%.

Members are rightly unhappy, particularly since notification of the error came ‘out-of-the-blue’, with no explanation. What’s more, FB has since discovered that the GMP reconciliation applies to all final salary schemes and that Prospect has been actively involved for several years. However, the NWRMG are not aware of this ever being brought to the RMG and, even though FB and JJ have been trying to get assistance/information from northern and head office, little has been done other than to suggest members write to the CNPP themselves, a decision made independently by most of those affected.

Jez Stewart did send confirmation that Prospect are awaiting responses to members’ letters and, that a similar intervention, within the Civil Service, had eliminated any question of repaying perceived overpayment but, the reporting of same by FB, gave attendees little reason to express anything other than their dissatisfaction.

Indeed, pensions are currently the one area on which members are allowed to make their views heard, so for Prospect to be so lacking in this regard, is far from satisfactory. Moreover, Neil Walsh’s lack of attendance, both here and at the RMG Annual Conference, rather than assuaging members’ concerns, has in fact made members more dissatisfied, with several attendees questioning the relevance of Prospect.

The NWRMG now believe that a formal complaint to the General Secretary is in order and the secretary was tasked to write to him.

Update: At the RMG National Committee meeting, held 17th April 2025, John Ferrett (RMG Group Secretary), made the following statement concerning the GMP reconciliation issue:

“It’s important to acknowledge that things are in hand. We have given advice to members who have contacted us about how they can challenge what the scheme is doing. We are also contacting the trustees directly to ask some questions on behalf of members. It’s important to see how the scheme responds to these initiatives. We will assess any response and support members in taking any further steps that are needed.”

Action GM2504 – FB to write to Mike Clancy expressing our dissatisfaction

North West Retired Members Group (NWRMG)

2. Officer & SOC Elections

- Officer elections saw Andrew Ruffhead elected as President and Tom James as Vice-President with both appointments unopposed.
- The SOC election, which went to ballot was won by Fran Butler with 17 votes (Mike Kain – 5 votes and Quentin Keeling – 2 votes).

7. National Committee Representative Report

Although little to report from the latest meeting, DF highlighted the following:

- a) Motion 32 (ADC 2025) – Following the support of Motion 45 (BNC 2024), Motion 32, citing the resolution carried at the 2024 TUC called for the NC/NEC to pursue the TUC resolution, especially with regard to; the recognition of the State of Palestine and, the ending of all licenses for arms traded with Israel. The motion, which was remitted at the ADC, has subsequently been discussed by the NC who voted against taking it further
- b) Concerns over the Government's proposals to change from RPI to Consumer Prices Index including owner occupiers' housing costs (CPIH)
- c) National Pensioners Convention (NPC) is moving towards a Public Limited Company, in order to protect its officers and officials from financial liability. If this action fails the NPC may fold, leaving Pensioners without a formal lobbying group, a group on which Prospect depend
- d) Representation by Prospect and their lack of accountability to RMG. The NEC decide how and where motions are handled and National Officers are not effectively supporting retired members.

Action GM2505 – FB to circulate the minutes of the NC meeting as soon as they are available.

8. General Discussion

a) Pensions

- Triple Lock – Although still in place and likely to be maintained for this Parliament, Prospect encourages members to lobby their MPs for retention of the triple lock, and for its inclusion in manifestos for the next general election
- CNPP and GMP reconciliation – As discussed at Item 6, members are unhappy with the service provided by Prospect and the national officers. Although it remains likely that, in line with the affected Civil Service schemes, there will be no clawback of overpayment, this has yet to be formalised with the scheme employers. Members remain hopeful that it will also be possible to agree a marked-time introduction of corrected rates but, unfortunately the scheme has already applied the new rates so this is now unlikely. In addition, most members are still waiting for confirmation of how the overpayments etc., have been calculated and, whether any overpaid tax has been allowed for in the overpayment and new rates, e.g. if an overpayment of £10K applies, is this net or gross of tax, as tax will have been charged at 20% (or potentially 40% in some cases).

b) Current State of Social Care

- Carer Allowance - LE raised the issue of State Pension and how it will affect the carer's allowance since it will likely take his earnings above the threshold for eligibility. How are the payable Benefits affected by each other? There was a general consensus that a discussion with the DWP was needed, especially if LE, or indeed any retiree had been informed that the maximum SP could not be achieved. Under certain circumstances, including acting as a carer, when unable to earn NI, it is possible to claim NI credit.

Update: Members wishing to check their state pension forecast or NI record, can do so on the Gov.UK website at <https://www.tax.service.gov.uk/check-your-state-pension> and/or <https://www.tax.service.gov.uk/check-your-state-pension/account/nirecord>. To check whether you can pay additional NI contributions to 'fill any gaps' due to contracting out, for example, contact the Future Pension Centre on 0800 731 0175.

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- c) Defence in UK Hands? AB made his concerns known to the group, stressing the ongoing need to Lobby Government, for example:
- Scunthorpe Steel Works – Coal availability and the fact that, with our supplies almost exhausted, the coal will potentially be purchased from Russia
 - Cobham Limited (Bournemouth) – Famous for its specialised equipment, Cobham is particularly renowned for its aerial refuelling equipment first demonstrated in 1949. Since its inception in 1934, the company has grown and diversified into various markets including electronic warfare and specialised pilot communication. Indeed, Cobham's air-to-air refuelling system played a major part in the Falklands War (1982) enabling RAF's Vulcan bombers to reach and liberate the Argentinian-held airfield at Port Stanley. It is this company that was sold, using US Advent Private equity and, subsequently broken up and sold on to foreign aerospace and defence companies, with USA and France the major protagonists.
 - Ultra Electronics – With its roots in the domestic radio market, Ultra diversified to become an active supplier to the aerospace sector. It produces equipment crucial to the MOD, including controls for nuclear submarines. Ultra fell foul of privatisation in 2021 when it was acquired by the now American-owned Cobham.
 - Meggit – A world leader in aerospace, defence and energy, Meggit plc was acquired by Parker US in 2022. A company that can trace its history back to 1850, Meggit is a major supplier of components and sub-systems, including braking systems, fire protection, safety systems, power and motion solutions, fuel systems, avionics, and sensors. Their products are used in commercial, business, and defence aircraft, as well as in various energy applications.
 - Chemring Group - Operates in four market sectors; Countermeasures – protecting aircraft, ships and land platforms against guided missile threats, Sensors & Electronics – equipment to detect and disable concealed IEDs (improvised explosive devices), unexploded ordnance, electronic warfare and chemical and biological threats, Pyrotechnics & Munitions – products for use in navy, army and air force applications and Energetic Systems – propellant, explosives, missile and ammunition components, thrusters, initiators and other components for the space sector. In addition, the corporation owns Chemring Nobel (formerly Dyno Nobel), a major world manufacturer of explosives and electronic detonators. Chemring is now attracting attention from private equity firm Bain Capital and with an offer of \$1.39B on the table, it seems likely that the High Court will ultimately approve the sale.

Attendees raised other concerns, particularly regarding US imports and defence spending, with the wastage and financial losses incurred. Worthy of discussion at the AGM, the issue of defence and national security will be added to the agenda as a Matters Arising.

Action GM2506 – FB to include 'Privatisation of the Defence Industry' on the agenda for the October AGM

9. AOB

- a) CNPP Issue & Lack of Support from Prospect – The committee and members of the NWRMG were sorry not to see JJ at the meeting and want to make him and other members, similarly affected, our ongoing support.

Action GM2507 – FB to write to JJ and post an appropriate comment on the SL Pensioners United WhatsApp

10. Dates of Next Meetings:

- a) 21st August 2025 (Committee Meeting)
b) 16th October 2025 (AGM)

Fran Butler
Secretary Prospect NWRMG

18th April 2025



NORTHWEST REGIONAL NEWSLETTER – FEBRUARY 2026

Dear ALL

I have attached a General Circular with the Newsletter GC 938, which provides a quite disturbing information on the problems being experienced by Capita after taking over the Civil Service administration system from MyCSP on 1st December. For most of us because we are already in receipt of our pensions then we had few problems, although some have experienced a problem getting onto the Portal for the Civil Service Pension.

But some of our members and many non-members who have only just recently retired have not been paid their gratuities or pensions. Such is the problem is that many MP's and the Public Accounts Committee have heavily criticised Capita who tend to blame MyCSP who it appears have misinformed Capita of the true situation when they took over. The officers of the CSPA have been very active in dealing with members' problems.

There will be a Regional Meeting on Thursday 23rd April at the Methodist Hall Oldham Street Manchester commencing at 11-00am to discuss whether the CSPA moves to an Incorporated Body as opposed to its present state. Papers have already been circulated on this matter.

Best Wishes

HARRY



**ACTIONS TAKEN AS A RESULT OF 2025 RMG ADC
Final Report completed on 15 December 2025**

MOTION		STATUS
Section A:	Climate Change	
1	<p>Conference acknowledges that Retired Members are very concerned about the climate crisis and its impact, both on younger generations of workers and on our own families and loved ones. Conference welcomes the recent vote for Composite 18 at TUC Congress, endorses the call for a rapid and just transition away from fossil fuels to prevent catastrophic climate breakdown.</p> <p>Conference instructs the National Committee to:</p> <ul style="list-style-type: none"> • Set up a network of Green/Environmental reps across all RMG Areas. • Develop and deliver training on the Climate Crisis to all officers and interested members. • Organise a special conference to promote dialogue on how workers and retired workers within the Sectors represented by Prospect can respond to the Climate Crisis and achieve a just transition from fossil fuels to sustainables. • In conjunction with the NEC establish links with other unions, community and climate justice groups to work towards a just transition away from fossil fuels. <p>Action: Of the bullet points, the 1st would be impractical given current levels of Area activism; the 2nd & 3rd are beyond the NC's ability. The NC considered the 4th in the light of current Prospect policy. The Group Secretary has been liaising with Sue Ferns in the light of the Clean Power Plan 2030 and Net Zero 2050, both of which are supported by the Energy Sector which has primary responsibility for these issues. The NC believes that is sufficient at this time.</p>	Remitted
Section B:	Health	
2	<p>The prevalence of Dementia and Alzheimers is sadly continuing to rise. Is there any connection with this and Electricity Supply Employees being in regular close contact with Electrical and Magnetic Fields during the course of their work? Has any research been carried out on this to see if there are any links?</p> <p>Conference instructs the NC to investigate what research been carried out on connections with Dementia and Alzheimers and Electricity Supply Employees being in regular close contact with Electrical and Magnetic Fields during the course of their work, and if required to seek assistance from the NEC.</p>	Remitted

	<p>Action: The World Health Organisation has concluded that no link to adverse health exists from low-level electromagnetic fields. Research by Birmingham University circa 2013 on “Neurodegenerative disease and magnetic field exposure in UK electricity supply workers” reached a similar conclusion. For more details, see Actions-Taken Supplement. The NC believes that this should reassure members that the risks are minimal.</p>	
Section D:	RMG Organisation	
4	<p>Conference notes the grossly unfair rejection of the RMG’s card vote Motion by the 2024 Prospect National Conference (PNC). It deplores the fact that the Motion was the only one in the entire Conference where the mover was denied right of reply. It believes the session’s Chair should have intervened:</p> <ul style="list-style-type: none"> • when two delegates switched the debate to their personal opposition to a Retired Members Group, and • when the next speaker moved “next business” as a supposedly neutral outcome “with no losers”. <p>Conference therefore instructs the National Committee to prepare a new Prospect Rule change Motion to improve the scope of the RMG’s card vote to be submitted to the 2026 RMG ADC, and if passed, then submitted to the 2026 Prospect National Conference and to do what it can to obtain the support of the NEC.</p> <p>Action: The RMG President met with Prospect’s President & General Secretary on 24 March 2025, and received some support for a widening of issues on which RMG delegates would be eligible for a card vote. Following discussions between representatives of the RMG and NEC, the NEC referred the issue of a suitably-worded rule-change motion to the National Rules Working Group.</p> <p>The NEC approved a rule-change motion for the BNC, extending the scope of the RMG card vote. Rule 8.13 (4) would be amended as follows, with an equivalent change in Rule 8.3 (1):</p> <p>“On a card vote the Retired Members’ Group card vote shall be restricted to a) Rule changes relevant to Part 5 of the Rules of the ‘Retired Members’ Group,’ b) any proposed changes to the Retired Members’ Group subscriptions and c) such policy motions that the Standing Orders Committee determines have an equivalence of impact on working and retired members. The Retired Members’ Group shall not have a card vote on any other rule changes or motions whose instructions specifically refer to working members or workplace policy or activity of the Union.”</p>	Carried
5	<p>Conference notes that in November 2024, the only copy of the RMG Rules available to members was the one in the Retired Members Guide which contained an unfortunate mistake re officer nominations. Conference believes that the document management of the rules should be clarified and that the operative rules should be accessible by the membership.</p>	Carried

	<p>Conference instructs the National Committee to:</p> <ul style="list-style-type: none"> • Update the RMG Rules held by the NC Secretary's office and then submit to the Branch Rules Working Group within seven days of amendments carried by the ADC; • Post the updated RMG Rules - with the sub-heading "As approved by the Group ADC on [date], subject to approval by the NEC" on the RMG page of the Prospect Website within the same timeframe; • Post the RMG Rules - with the sub-heading "As approved by the Group ADC on [date] and by the NEC" after approval by the NEC; • Inform members how to access the RMG Rules; • Update the RMG Policies Document accordingly under the heading "Management of RMG Rule Updates". <p>Action: The first step has been done and the NEC approved the amendments on 27 November. Every effort is being made to do the rest by the new year.</p>	
6	<p>Prospect Union currently (October 2024) has over 21,000 Retired Members in groups across the country. Experience in the South West Midlands Area suggests that many of the Retired Members do not take an active part in the Union. In order to improve participation and representation it is important to understand why this is. Some Union members see the Union as an 'insurance policy' which sits in the background and are therefore mostly 'passive'. For those who would wish to take a more 'active' part, the Union needs to understand how best to improve communication and participation rates. For both groups the Union needs to have a clear view of what members think should be the priorities for the Retired Members Group (RMG).</p> <p>Conference instructs the National Committee to carry out a survey of the RMG to determine:-</p> <ul style="list-style-type: none"> • How many Members would like to actively participate in Union activities given the opportunity and what barriers exist to prevent greater participation; • How many regard their membership as essentially an 'insurance policy' with minimal participation; • What are the key concerns that Members wish the Union to pursue on their behalf; • The method of communications Members would prefer. <p>Action: The NC considers that seeking views on question 4 would raise false hopes. The NC believes that answers to questions 1 & 3 are better pursued by encouraging feedback in the Retired Members Bulletin. This was done in the Group President's illustrated article "Wanted: More Volunteers" in the July/August issue.</p>	Remitted
33	<p>Conference instructs the National Committee to investigate the feasibility of setting up a mentoring group of RMG members who would be willing to offer services, advice and support to Working Members in relevant areas of working life or potential retirement life.</p>	Existing Policy

	<p>Action: Actions taken on RMG Resolutions 34 and 35 from 2017 didn't progress beyond "investigation". It is unclear what the NC can do as a committee. The planned RMG stall in Resolution 11 has some potential for promoting the things that the RMG does & can do.</p>	
Section D:	Prospect Organisation	
7	<p>During the 2024 Prospect National Conference (PNC), the Retired Members' Group (RMG) presented Motion 73, which noted that while RMG delegates can vote by show of hands, they are excluded from card votes unless related to their subscriptions. Although the Motion received some support, it was opposed by two individuals who used inappropriate language, causing offence to the RMG and others. One speaker claimed that Retired Members had no place in a "union of the future," shifting the discussion away from the Motion and toward the relevance of the RMG, which reflects a form of ageism. The Chair did not intervene to address these remarks.</p> <p>In response to the RMG's complaint, the General Secretary stated that the PNC followed proper procedures, except for one speaker's choice of words. However, he did not acknowledge the distress caused or the ageism displayed. Other delegates criticized these comments and expressed their support for the RMG. Although one speaker apologized afterwards, it is crucial that this apology be presented to the entire assembly.</p> <p>To prevent similar incidents in the future, Conference instructs the National Committee to ensure that the NEC add "any form of ageism" to the behaviours that will not be tolerated at the BDC.</p> <p>Action: Motion was referred to Rachel Curley with the first two paragraphs replaced by "(The pre-ambule referred to two speakers at the 2024 Prospect National Conference who referred to Retired Members in a way that caused great offence to the RMG delegates.)".</p>	Carried
8	<p>This Conference wishes to express its support for the stance taken by the Retired Members Group (RMG) delegates at the 2024 Prospect National Conference over the treatment the mover received when presenting Motion 73, an RMG Motion on a Prospect Rule change to Conference.</p> <p>Conference believes that moving 'next business' is a serious move and should not be used when debating Rule changes. Rule changes can have far reaching implications for policy and procedures and should not be dismissed by procedural tactics. Rule change debates must be allowed to continue to the vote where a 'for or against' decision can be made.</p> <p>Conference instructs the National Committee to –</p> <ul style="list-style-type: none"> • Raise serious concerns with the NEC and National SOC over the use of the procedural 'move next business' when debating Prospect Rule changes. 	Carried

	<ul style="list-style-type: none"> • Press, via the NEC and National SOC, for a change to the facility of 'moving next business' so that it no longer applies to Rule change resolutions in the Prospect National Conference Standing Orders. • Press the RMG SOC to remove the facility of 'moving next business' from the RMG Standing Orders for Rule change resolutions at the RMG ADC. RMG ADC 2024 Standing Order 44(b) refers. <p>Action: The Group Secretary has passed on suitable messages to the NEC, the National SOC and the RMG SOC.</p>	
9	<p>Conference notes the extended period of time since BECTU merged with Prospect (in 2017). After 7 years, while no doubt there has been a considerable amount of backroom work, outwardly there appears to be little progress on the alignment of the organisations under a unified identity and structure. Of particular relevance to this Conference is the position of retired members of BECTU. It seems that BECTU lacked the equivalent structure and representation of the Prospect RMG.</p> <p>Scotland South members are unaware of any steps that are being taken to redress this situation and provide retired BECTU members with the same opportunities as available to other Prospect members.</p> <p>Conference instructs the National Committee to investigate the status of retired BECTU members and work through the NEC to develop a plan for the integration of retired BECTU members into the Prospect RMG.</p> <p>Action: To be reviewed in the light of consolidation of the database amalgamation and subscription harmonisation. Retired members are not identified within BECTU.</p>	Remitted
10	<p>The cost of living crisis, brought about by ongoing austerity, fuel price rises, inflation and fiscal drag, has had a very significant impact on the purchasing power of our pensions and associated retirement plans. Retired Members are also under increasing political pressure to help boost the national economy by returning to the workforce.</p> <p>Some Retired Members are being put in a position where they do need to top up their income by undertaking some form of employment. This could be a full return to their previous profession, part-time working or short-term contract based project work. Members might also look to the gig economy in the service sector as a means of income generation.</p> <p>A return to full-time work obviously means that the Member will need to revert to full-time Union membership rates. With the other earning options this decision might not be so obvious, especially if the employment is being looked at as short-term / temporary. There is a real risk that this potentially brings Members into conflict with their RMG membership status and working members of Prospect.</p> <p>Conference instructs the National Committee to research the numbers of Retired Members who have been forced to seek "top up" income and the types of employment they have undertaken. The NC should then communicate their findings to Members alongside a clear statement of</p>	Remitted

	<p>the rules regarding RMG membership. The results may demonstrate the need for some form of Rule revision.</p> <p>Action: RMG members doing temporary jobs don't have to become working members again if they are willing to forego union help with employment problems. If they do revert to working membership, their membership fees will reflect how much they earn. The research sought in the instruction would be difficult to do as it involves the NC contacting ex-RMG members. Rather than propose revision of rules, the NC provided an advisory article "Thinking of returning to work?" in the July/August Retired Members Bulletin.</p>	
11	<p>Motion 11 is the Composite of Motions 11 and 12.</p> <p>Given a dismal report back by RMG Delegates to the 2024 Prospect National Conference (PNC), this Conference notes a lack of awareness about the Retired Members Group (RMG), its activities, its benefits and its role within Prospect. Conference believes that the PNC provides a valuable opportunity to publicise the RMG among union activists.</p> <p>Conference instructs the NC to take appropriate steps to arrange for an RMG stall at future PNCs to include posters, leaflets and other promotional material.</p> <p>Action: Plans are being made by the NC's Participation-Stimulation Work Group, which has so far held three online meetings. The Group President has also had discussions with Simon Crosby about practicalities. Simon has updated the RMG promotional leaflet. So far there are two volunteers to man the stall.</p>	Carried
12	<p>Conference notes that (on the evidence of the 2024 Prospect National Conference (PNC)) there is a lack of awareness about the Retired Members Group (RMG), its benefits, its activities and its role within Prospect. Conference believes that the PNC provides a valuable opportunity to publicise the RMG among union activists.</p> <p>Conference instructs the National Committee to take appropriate steps to arrange for an RMG stall at future Prospect National Conferences.</p> <p>Action: See Motion 11.</p>	Carried
13	<p>Asbestos has a long-standing history of use in various settings, including schools, hospitals, power plants and residential buildings. The health risks associated with asbestos exposure are well established. The Prospect website contains a link in the Working Environment section that details the union's responsibilities in informing members about the presence of asbestos and the support provided to those who have developed illness due to this substance. This information encompasses the Asbestos Register and outlines the steps to initiate legal claims regarding asbestos exposure. It is imperative that this information is accessible and prominently placed.</p>	Carried

	<p>Conference instructs the National Committee to present to the NEC the necessity for the Prospect website to include a direct link addressing asbestos issues within the Health and Safety at Work section.</p> <p>Action: Motion has been referred to Comms, with the aim of embedding asbestos information. Comms has been asked to ensure that the link is publicised.</p>	
14	<p>The Prospect website houses a substantial amount of information, some of which is accessible to non-members, while other content is reserved for Members and Representatives. Nevertheless, locating specific information is often challenging; certain pages do not appear in search results within the Members' and Representatives' portals, although they are available on the main Prospect homepage. It is frequently more efficient to search for information using external search engines rather than the website's internal search functionality.</p> <p>Conference instructs the National Committee to raise awareness of these challenges and ensure that the NEC enhances the search capabilities of the Prospect website.</p> <p>Action: In response to a request from the NC, the Group Secretary has provided the following briefing on where things stand at 31 July 2025. Fundamentally this motion addresses the difficulty members have accessing information through the Prospect website. This is a problem for many working members as well. The website needed modernisation as it had become overwhelmed with information, outdated and unwieldy so members could not easily access key information.</p> <p>Prospect communications have responded to this concern by redesigning and redeveloping the Prospect website. It has recently been relaunched and should interact better with Prospect's other IT systems. At this stage, the relaunch is so recent that it is difficult to assess whether the modernisation has been successful although initial testing has indicated that it should be far easier for members to navigate and access information they both need and find useful.</p>	Remitted
Section F:	Rule Changes	
15	<p>Conference resolves to amend the numbers of existing Rules 4.4-4.8 to 4.5-4.9 respectively, and to insert a new Rule 4.4:</p> <p>"4.4 If an Area Representative's post is or becomes vacant between Group ADCs, the post may be filled by the Deputy Area Representative. If there is no Deputy, an Area Meeting held between ADCs may elect an Area Representative to serve from seven days after notification of the NC Secretary until the conclusion of the next ADC. A Deputy Area Representative to serve for that period may be elected by such an Area Meeting."</p> <p>To align the cross-references, Conference resolves to amend "4.8" to "4.9" in Rule 11.2(1) and to amend "4.6" to "4.7" in Rule 8.2 (twice) & in Rule 8.3.</p>	Carried

	Action: The rule-change has been referred to the Branch Rules Working Group. The NEC approved the revised RMG rules on 27 November.	
16	<p>Conference resolves to append the following to Rule 10.12: "The only exception to (1) and (3) is an Observer invited from the Area by the NC Secretary in the event of nobody from the Area attending as a Delegate or NC member. To qualify for reimbursement, such an invited Observer must provide their Area with an ADC report and copy it to the NC Secretary."</p> <p>Action: The rule-change has been referred to the Branch Rules Working Group. The NEC approved the revised RMG rules on 27 November.</p>	Carried
Section G:	Finance	
18	<p>This Conference expresses its grave concern at the far reaching proposals by the Department for Work and Pensions (DWP) entitled the 'Fraud Plan'. In particular, the actions to:</p> <ul style="list-style-type: none"> • Give DWP the right of free access to any individual's Personal Private financial information. • Instruct all other Financial Institutions to inform DWP of any individual's circumstances inconsistent with Benefit Claims. <p>This Conference views these proposals as an infringement to 'Human Rights of privacy'. It instructs the National Committee to take immediate action to raise this matter with the National Executive Committee.</p> <p>Action: The concerns set out in the Motion relate to the previous Government's Fraud Plan that fell with the election and the practicality of which had not been tested by actual legislation. The current Government has introduced its own Public Authorities (Fraud, Error and Recovery) Bill that avoids many of the errors set out in the Fraud Plan. The Group Secretary has written to the General Secretary on the general principle of privacy to inform Prospect's work with Government, both directly and through the TUC.</p>	Carried
19	<p>Conference deplores the continuing closure of Bank Branches. The promised increased roll-out of Banking Hubs has failed to materialise, leading to a serious jeopardy on the local community.</p> <p>Conference instructs the National Committee to take early action at any applicable forum, to ensure reasonable forms of local cash banking are made readily available for public use.</p> <p>Action: This motion highlights the issues caused by the closure of bank branches that affect all Prospect members who prefer to use cash and to conduct their business in a bank branch. The sentiments in the motion have been raised by the National Pensioners Convention. It has been referred to the NEC to inform Prospect's interactions with Government both as an individual stakeholder and as part of the TUC. The TUC route is most likely to be effective as the TUC has a general remit and is</p>	Remitted

	the sole stakeholder drawing together trade unions in the UK which gives it credibility on these cross-society social policy concerns.	
20	<p>Motion 20 is the Composite of Motions 20 and 21.</p> <p>Conference is concerned that the millions of people who rely on cash are being left behind by increasing insistence on card transactions.</p> <p>Conference instructs the NC to press the NEC to campaign to make it illegal for traders to refuse to accept Sterling cash in payment for transactions and services. Traders could continue to indicate a preference to be paid by credit card or by debit card, but not to the exclusion of accepting cash.</p> <p>Action: Motion has been passed on to the NEC via the General Secretary. The Prospect view is that this is a general issue best raised by the TUC.</p>	Carried
21	<p>Conference instructs the NC to press the NEC to campaign to make it illegal for traders to refuse to accept Sterling cash in payment for "over the counter" transactions. Traders could continue to indicate a preference to be paid by credit card or debit card, but not to the exclusion of accepting cash.</p> <p>Action: Covered by action on Motion 20.</p>	Carried
Section H:	Pensions	
22	<p>Prospect should consider supporting the national pensions campaign, "68 is too late".</p> <p>The National Pensioners Convention and the Scottish Pensioners Forum launched the "68 Is Too Late" campaign in 2023. This is a campaign opposing any further rises in the state pension age. Many other Unions and the Scottish TUC have agreed to support this campaign.</p> <p>Conference instructs the National Committee to support this campaign and to work through the National Executive Committee to seek to make this Prospect policy.</p> <p>Action: Opposition to raising the state pension age above 66 is current Prospect policy. The NC continues to support the aims of the campaign via the NPC. Rather than spend members' money by affiliating to another campaign group, Prospect favours use of its direct access to HMG and its position of influence within the TUC. There are currently no proposals to oppose, but Prospect stands ready to rebuff any argument that would justify a higher retirement age for working members.</p>	Carried
23	<p>This Conference is deeply concerned at the Government's trend to further utilise the use of "Means Testing".</p> <p>Conference instructs the National Committee to seek an assurance from the National Executive Committee that Prospect will continue to oppose, at every forum possible, the use of Means Testing, in any format, to determine the payment of State Pension Benefits.</p>	Carried

	<p>Action: Motion has been sent to the General Secretary, explaining that it relates solely to state pensions including additional benefits such as SERPS. Previous legal advice suggests that the Government would struggle to retrospectively reduce pensions.</p>	
25	<p>Several members have recently complained about poor service levels when contacting MyCSP (My Civil Service Pension) for support over failed pension delivery and clarification over scheme rules. Information online can be poorly presented and the response to direct enquiries seeking clarification are poor and intermittent. A single complaint about these poor standards does not carry the same weight as the collective voice of the Union.</p> <p>Conference instructs the National Committee to collect data on the scale of these issues, present the results to the NEC and request that Prospect take appropriate action to try and improve matters.</p> <p>Action: The April 2025 Retired Members Bulletin asked members to report their experiences to the NC. Area Representatives were asked to notify the NC of any relevant cases of which they are personally aware. Secretaries were asked to add the matter to the agenda of Area Meetings. The NC compiled a report for HQ based on replies by members affected. The Group Secretary has discussed this with the Prospect Pensions Officer who has actively lobbied to address this. Prospect staff are working to address individual issues. This issue is under constant review by Prospect.</p>	Carried
26	<p>The Labour Party in their manifesto stated:</p> <p>“Labour will end the injustice of the Mineworkers' Pension Scheme. We will review the unfair surplus arrangements and transfer the Investment Reserve Fund back to members, so that the mineworkers who powered our country receive a fairer pension.”</p> <p>The Labour manifesto specifically mentions the Mineworkers Pension Scheme (MPS) while the British Coal Staff Superannuation Scheme (BCSSS) has been ignored.</p> <p>However, no matter which union or pension scheme a retired miner belonged to they were all mineworkers, they all helped to power this country. Many of them were originally in the MPS before they were transferred to BCSSS and more than 2000 BCSSS members are dying each year.</p> <p>BCSSS is a closed scheme and the Government had an 8-year pension contribution holiday prior to 1994 and as guarantor has never needed to contribute one penny to the scheme. However, since 1994 when the scheme closed the Government has taken £3.2 billion from the scheme and is to take a further £2.3 billion in 2033. This is unacceptable and BCSSS members should not be treated any differently from the MPS retired miners.</p>	Carried

	<p>Conference instructs the NC to press the NEC to open discussions with the Government to secure the same agreement they promised to the Mineworkers Pension Scheme. Conference further instructs the NC to press the NEC to urge the Government to treat all miners the same and release the reserve fund of BCSSS and for the guarantor to forego any further surpluses and add RPI to the bonuses.</p> <p>Action: The NC passed the motion on to the NEC. Following a broad campaign by a range of Groups, including Prospect, the accumulated surplus will be distributed to members of the BCSSS. This included lobbying of Ministers, constituency MPs and Trustees. This is an occasion to recognise that we can make a real difference to the lives of individual members.</p>	
<p>EM01</p>	<p>There has been some heavy speculation in the national press and other communication channels in the last month that HM Government may be looking at ways of getting access to the extensive funds held by pension schemes throughout the whole of the UK as a means of securing money to help bridge funding shortfalls for, for example, investment in significant infrastructure projects.</p> <p>Pension funds, in our Area’s opinion, are rightly largely risk averse in their investment portfolio strategies to ensure growth which is appropriate to service existing and future employee pensions. Restrictions on investment strategies have arisen from the devastating impact of malpractice or unscrupulous employer actions on pension schemes’ funds and members individual ‘private’ pensions in previous decades.</p> <p>HM Government issued a lengthy Press Release on 28 January 2025...(link below), https://www.gov.uk/government/news/pension-reforms-to-go-further-to-unlock-billions-to-drive-growth-and-boost-working-peoples-pension-pots</p> <p>For ease of understanding, some extracts and information from the Press Release are attached as an Appendix to this Emergency Motion which provide the Government view of the benefits of pension reforms. The Press Release information states that “Trustees have an overarching fiduciary duty to act in the best interests of their members”</p> <p>Whilst it is clear that legislation may be required to amend some scheme rules in order that Trustees would be able to permit “surplus extraction” and release funds for wider investments, it’s also clear that the skill-set of Trustees will need to be assessed and updated in order to be SQEP’d (Suitably Qualified and Experienced People) to provide safeguards to changes to the management of pension schemes so as not to compromise the overarching requirement to act in the best interests of their members.</p>	<p>Carried</p>

Conference instructs the National Committee (NC) to engage with the National Executive Committee (NEC) to note RMG members' concerns and to seek to open wider discussions within Prospect and beyond, to ensure appropriate safeguards are introduced in any Government legislative initiatives.

Appendix

Text, albeit incomplete, as provided in the Press Release

"Pension reforms to go further to unlock billions to drive growth and boost working peoples' pension pots. Working people and businesses are set to benefit from new rules that will give more flexibility over how occupational defined benefit pension schemes are managed, as the government continues to remove blockages that are inhibiting its growth agenda that will improve lives of working people across the UK." It goes on to say "Approximately 75% of schemes are currently in surplus, worth £160 billion, but restrictions have meant that businesses have struggled to invest them.

"These reforms build on the Chancellor's Mansion House reforms which will create pension megafunds as part of the biggest set of pension reforms in decades, unlocking billions of pounds of investment in exciting new businesses and infrastructure and local projects.

"Over £1.1 trillion is held by pension funds in the UK and defined contribution pension schemes are set to manage £800 billion worth of assets by the end of the decade. This Government is determined to encourage these pension funds to deliver investment and drive economic growth – which is the only way to make people better off.

Further information:

"Currently DB scheme surplus can only be accessed where schemes passed a resolution by 2016, so not all schemes can access surplus even if trustees and sponsors both want to do so.

"Legislative changes could enable all DB schemes to change their rules to permit surplus extraction where there is trustee-employer agreement. This allows trustees to assess the suite of options available in striking a deal with employers on how best scheme members can also benefit – linked to improving member outcomes.

"Trustees have an overarching fiduciary duty to act in the best interests of their members. When considering surplus extraction, trustees must fund the scheme and invest its assets in a way that leads to members receiving their full benefits"

	<p>Action: The NC planned to pass on the motion to the General Secretary in the form of the “Conference instructs” paragraph, prefaced by the following: “(The pre-amble notes HM Government’s 28 January 2025 press release about planned new rules that will give more flexibility over how occupational defined benefit pension schemes are managed. It is believed that the skillset of Trustees will need to be assessed and updated to be SQEP’d (Suitably Qualified and Experienced People) to provide safeguards to changes to the management of pension schemes.)” However, it was agreed to clear this with the Pensions Officer in the first instance.</p> <p>The Group Secretary is in discussion with the Pensions Officer about the significance of any changes and advice will be issued. We have also spoken to Prospect members who are employee-nominated Trustees who confirmed the stringent legal duties and did not see any benefit to extra regulation and feared that this would disadvantage members by restricting the background of Trustees. Moreover there are no proposals in legislation to do this.</p>	
<p>EM02</p>	<p>This Conference is appalled at the recent (late January 2025) notification by the fund administrators (Equinity) of the Combined Nuclear Pension Scheme (CNPP), claiming that members’ pension payments have been incorrectly calculated and, that scheme members have been overpaid. This appears to be associated with Guaranteed Minimum Pension (GMP) and the contracting out of the State Earnings-Related Pension Scheme (SERPS), with a reconciliation exercise being undertaken by Scheme Trustees and the HMRC, but the reasoning remains unclear.</p> <p>Further investigation has shown that a significant number of members, within the GPS section of the CNPP, have been informed that their pensions were miscalculated, in some cases for over 20 years, resulting in an immediate cut in their Pension payable and, a demand for repayment of historic pension overpayments. This issue as it applies to the GPS section of the CNPP, is new, ongoing and active, with demands for annual pension reductions of up to 8% per year and, recovery of overpayments in excess of £10,000. However, further work to understand the extent of the ‘errors’ has indicated that retired members, across the Civil Service have fallen foul of the reconciliation exercise so, the issue is of equal importance to all pension schemes, affected by GMP legislation. In fact, although it is understood that Prospect has been working with Trustees of the Civil Service Pension(s) to address the GMP reconciliation issue, the North West RMG Area were unaware that legislation changes were likely to affect our retired members, until late January 2025.</p> <p>Even more galling, is the failure of Scheme Trustees, in their duty to retired pension scheme members. Not only did the Trustees fail to address the miscalculations early enough to minimise the financial impact, they have also been party to the poor communication process with members.</p>	<p>Remitted</p>

Conference recognises the immediacy of this issue and is particularly concerned that demands have come completely 'out of the blue'. Members were not informed that the Pension Scheme was undergoing a reconciliation exercise with HMRC, nor was there anything published in CNPP newsletters, the most recent being August 2024. Furthermore, members' letters give no clear explanation of how the alleged overpayments have occurred or, provide for a breakdown of the Trustees' reasoning, and associated calculations.

Conference agrees that, the failure by Scheme Trustees, and fund administrators, to identify and address the miscalculations, in a timely and considerate manner, will result in an immediate financial loss, that will severely impact our already hard-pressed retired members, compounding the loss of Winter Fuel Payment, and the higher than inflation increases expected in Council Tax and utilities bills.

This attack on our members' pensions is completely unacceptable.

Conference therefore instructs the National Committee to liaise urgently with the Prospect General Secretary and the National Executive Committee to:

- Carry out an immediate investigation into the apparent failure by Scheme Trustees in their duty to retired pension scheme members, with a view to ensuring that any reductions/repayments are both legal and correct
- Seek to understand the involvement of the Scheme Employers, e.g. Nuclear Decommissioning Authority (NDA)
- Seek to understand the extent of the proposed change, i.e. potential effect on all sections of the CNPP and the Civil Service as a whole
- Work with Scheme Trustees to agree a best practice approach to reconciliation (for all pension scheme members), with a view to minimising, if not negating, any historic impact. As a minimum, this Conference expects:
 - ◆ A clear commitment from Scheme Trustees, not to recover any overpayment
 - ◆ A clear commitment from Scheme Trustees to agree a less impactful funds recovery by implementing a 'Marking Time' principle. i.e. no further annual increase to pension until the value of the current pension payable, aligns with the new GMP-corrected pension value
 - ◆ A clear commitment from Scheme Trustees to provide all scheme members, impacted by reconciliation, negatively or otherwise, with a full explanation of the change(s), along with the supporting calculations. This must be provided at least 3 months before the proposed date of implementation
 - ◆ A clear commitment from Scheme Trustees to inform all pension scheme members, retired or otherwise, of the current and future impact of GMP reconciliation. This is of particular relevance to pension scheme members who joined prior to April 1997, or have

	<p>GMP-related service that was carried over, from a previous employment/scheme.</p> <ul style="list-style-type: none"> • Develop a detailed explanatory booklet which should include: <ul style="list-style-type: none"> ◆ A timeline of legislation changes and the associated impact of each change, including a corollary of terms, e.g. 'contracting out', GMP etc. ◆ A timeline detailing how each change in legislation (GMP, SERPS etc.) has affected the 'company' pension (current and future) of members beyond State Pension age. This must cover both pre and post 2016 Pension changes ◆ Sample calculations for all pension schemes and pension scheme sections, indicating how the elements of GMP/SERPS (both Pre and post 1998) are indexed and, how they affect both Company and State Pension. <p>Action: As of September 2025, no decision had been made by CNPP about recovering past overpayments. The NC notes that the North West Area officers have accepted the Prospect position of awaiting that decision and supporting members individually through the appeal should they receive an unsatisfactory position from the Trustee body. In lieu of the proposed booklet, the July/August Retired Members Bulletin included an article providing the information requested as far as was practicable.</p>	
Section I:	Communications	
28	<p>While welcoming the publication of "Round Up", the notice to Retired Members without access to emails, our Area was concerned that this document differed from the Bulletin "RetMemBul" and contained errors in the timing of our AGM. Since the Area Officers do not see both documents it is impossible to identify errors.</p> <p>Conference instructs the National Committee to arrange for a copy of "Round Up" to be sent to Area Representatives or Area Secretaries before printing and distribution to the wider membership to enable errors to be corrected. This is important as there is no way of subsequently informing these members of errors in the time or location of Area AGMs or of incorrect contact details.</p> <p>Action: The Autumn round-up was posted to members. The NC was given a chance to check it. Area Committees can and do encourage members to use email.</p>	Carried
34	<p>This Conference expresses its serious concern at the diminishing general support from Central HQ provided to the RMG. This failure to initiate public interest is generating a lack of knowledge of current issues of interest to members, with the result being much reduced numbers of people attending/participating at Area meetings.</p> <p>Conference instructs the National Committee to seek an early meeting with the National Executive Committee, the objective: To ensure the early reinstatement of an HQ published RMG News Bulletin, and providing a hard / digital copy of Prospect Bulletins to all RMG members on request.</p>	Existing Policy

	<p>Action: Previous attempts to achieve this were unsuccessful and postal costs have continued to escalate. It is union policy to use electronic communication where possible. Continuing the Autumn RoundUp for as long as possible is the most realistic objective, alongside regular online bulletins for Retired Members.</p>	
Section J:	Universal Benefits	
29	<p>Government figures released on 19 November 2024 indicate that at least fifty thousand additional pensioners will face hardship from the Government decision to means test the Winter Fuel Allowance. This figure will rise to one hundred thousand in the next few years.</p> <p>Conference therefore instructs the NC to press the NEC to do everything that it can to influence the Government to reverse the means testing of Winter Fuel Allowance.</p> <p>Action: No further action given the restoration of the allowance for most pensioners, although the NC would have preferred the benefit to be universal.</p>	Carried
Section K:	Miscellaneous	
31	<p>This Conference is angered by the tyrannical abuse of power being shown by the Labour Government towards the Pensioner Residents of the United Kingdom. It is an unacceptable ageist attitude, aimed at people whom deserve to be treated civilly, respectfully and humanely.</p> <p>Conference instructs the National Committee to take immediate action to seek the support of the National Executive Committee to petition the TUC, to action an early Protest March at Whitehall in support of the UK Pensioners.</p> <p>Action: While recognising and welcoming the Government's substantial restoration of the Winter Fuel Allowance, the RMG National Committee still believes its original withdrawal was indicative of an inadequate commitment by the Government to the needs of older people. This impression is reinforced by the plight of disadvantaged pensioners that Prospect has already raised with the Government: WASPI women, BCSSS pensioners, and the AEAT pensioners who lost out through trusting the Government Actuary's Department. The General Secretary has been urged to remind the Government of its need to regain the trust of UK pensioners in its response to their concerns (with specific mention of the issues mentioned above).</p>	Carried
32	<p>Conference congratulates Prospect on its support for the Resolution on Israel's military assault on Gaza passed at the TUC Congress held 8-11 September 2024 (see italics below).</p> <p><i>Conference instructs the RMG National Committee to press the National Executive Committee to vigorously continue pursuance of this Resolution with Trade Union partners - especially with regard to:</i></p> <ul style="list-style-type: none"> • <i>the recognition of the State of Palestine, and</i> • <i>ending all licenses for arms traded with Israel, meeting international law.</i> 	Remitted

"Congress notes that:

- i. Israel's military assault on Gaza has killed over 35,000 Palestinians, injured more than 70,000 and displaced over 75 per cent of Gaza's population destroying housing, hospitals, schools and universities.*
- ii. the International Court of Justice found South Africa's case, that Israel is committing genocide in Gaza, to be plausible and the International Criminal Court prosecutor is seeking arrest warrants against senior members of the Israeli government alongside Hamas leaders, for crimes against humanity.*
- iii. the UK government, as a party to the Genocide Convention, has obligations to prevent and punish those guilty of acts of genocide.*
- iv. Israel's offensive in Gaza follows decades of violations of Palestinian human rights, ethnic cleansing, and the imposition of a system of oppression against all Palestinians, including those living with military occupation and Palestinians who are citizens of Israel, recognised internationally under the legal definition of apartheid.*
- v. Palestinian trade unions have called on their counterparts to end complicity with Israel's crimes.*
- vi. the fall of the Economic Activities of Public Bodies Bill is welcome and has renewed the focus to advance a strategy of boycotts, divestment and sanctions*
- vii. Congress reaffirms support for Palestinian rights and calls on the government to:*
 - a) immediately recognise the State of Palestine, contributing to a 2-state solution*
 - b) end all licences for arms traded with Israel, meeting international law*
 - c) demand a permanent ceasefire and the release of all hostages and Palestinian political prisoners*
 - d) ensure safe access to essentials including water, electricity, and food, and restore funding to UNRWA*
 - e) following the ICJ and ICC statements, impose sanctions upon individuals and entities who have made statements inciting genocide against Palestinians*
 - f) revoke the 2030 Road Map for UK-Israel bilateral relations.*
 - g) ensure decent work and quality public services are embedded in the reconstruction of Gaza."*

Action: Having considered the remitted motion and possible alternative statements, the NC decided in March that the best course was to adopt no position "at this time". The basic premise of the motion's opening sentence was a verbatim quote from the Prospect website which was deleted several months later. Sue Ferns subsequently informed the Group President that Prospect abstained on the TUC motion because it went way beyond Prospect policy. For official Prospect policy, defined by 2024 National Conference Resolution 46, see Actions-Taken Supplement.