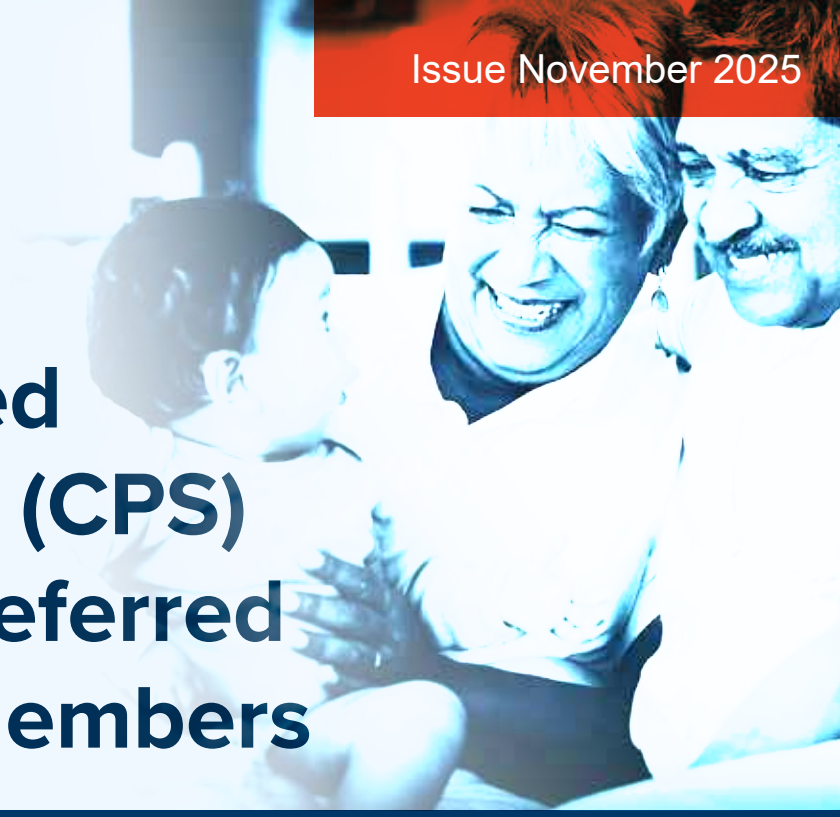
UKAEA Pensions

Issue November 2025



UKAEA Combined Pension Scheme (CPS) Newsletter for Deferred and Pensioner Members

This version of the newsletter is intended for deferred members of the scheme (i.e. those who have left the scheme with a preserved benefit) and pensioner members (those in receipt of their pension).

Pension Website and Member Self Service (MSS)

The scheme website can be found here:
https://myukaeapension.equiniti.com/

On the website you will find information on the scheme benefits, useful resources and contacts. In addition, you can set up an account on the site and login to view details of your membership. This is known as Member Self Service (MSS). For deferred members this currently allows you to check your service record and obtain general Scheme information, including benefit estimates. During 2026 we anticipate improvements to the MSS will be implemented, including nomination changes, and we will provide further details in due course. For pensioners and dependents, you can view copies of your pay slips and personal and Scheme information and change personal details such as address and email. We would encourage you to make use of this site.

You should have received a letter with your access codes to the site to log in, either in 2019 when EQ set up the site, or when you joined the scheme if after this. If you wish to get a new set of codes, please contact the administrators EQ at the following contact details:

Telephone: 0345 408 2991
Email: member.web@equiniti.com

Pension Scams

Pensions are a tempting target for fraudsters and due to most people having pensions, fraudsters may contact you on the basis you are likely to have a pension. The risk is around any funds you may have in the SPPSP or AVCs, which fraudsters may try to get you to move to their scheme. If something sounds too good, it probably is!

Contact Details for Equiniti (EQ)

Telephone: +44(0) 333 207 5961
Email: ukaeapensions@equiniti.com

If you need to send information by post, the address is:
UKAEA Pensions, PO BOX 5130, LANCING BN99 9AP

For EQ Website Queries
Telephone : 0345 408 2991
or Email : member.web@equiniti.com

When contacting EQ, you should always quote your membership number as identification. If you are sending personal information by email then we recommend this is put into a password protected file.

The Nuclear Industry Benevolent Fund

The Nuclear Industry Benevolent Fund (TNIBF) is a registered charity supporting those working or who have worked in the UK Nuclear Industry through the provision of support, signposting and financial assistance.

The Fund can provide assistance to cover short or long-term problems, where help cannot be obtained from any other source. Assistance is tailored to individual needs and circumstances. All you need to do is provide details of your income and expenditure and the type of assistance you require. You need not be a contributor to the Fund and assistance can include dependent family members.

More information about the Fund is available at www.tnibf.org. If you have any queries, you can get in touch via the 'Contact' section of the website, email info@tnibf.org or telephone 01925 633005.

Applications for assistance can be made using the online application form, by post or telephone. All enquiries are treated in the strictest of confidence and with empathy and respect.

GMP

Guaranteed Minimum Pension (GMP) is only relevant for those members who contributed to the scheme prior to 1997. It is the minimum amount of pension that we must provide for CPS members who were contributing between 6th April 1978 and 5th April 1997. It is paid as part of your CPS pension

There is ongoing GMP work across the industry to ensure that records are correct and if you are affected you will be contacted.

Divorce, Dissolution or Annulment

If you are currently going through a divorce, dissolution or annulment, then please contact the administrators EQ at the earliest opportunity so that they can make suitable arrangements regarding your scheme benefits.

Scheme Rules

The latest rules of the CPS are as of March 2024 and are available on the scheme website.

Compensation Scheme

The Compensation Scheme for Radiation Linked Diseases (CSRLD) is a nuclear industry-wide body. It allows individuals who worked in the industry to apply for compensation if they believed they believe they contracted a radiation-linked disease as a result of their employment. The CSRLD can also be used by relatives of those who died of such a disease.

The scheme can be contacted at:

Email
csrld.executive.secretary@sellafieldsites.com

Post
Compensation Scheme Executive Secretariat
Sellafield Limited
Sellafield, Seascale
Cumbria CA20 1PG

Annual Accounts

Please note that the scheme produces an Annual Report and Accounts, which are laid before Parliament each year. The 2024/2025 accounts have been laid and are now on gov.uk.

Pension Credit

For any pension credit queries you may have, please contact the Department for Work and Pensions on the number below. The quickest way to apply for Pension Credit is online or by phone.

Further details are here:
https://www.gov.uk/pension-credit

A friend or family member can make the call on your behalf, but you must be with them when they call.

Pension Credit claim line
Telephone: 0800 99 1234
Textphone: 0800 169 0133

Monday to Friday, 8am to 6pm

Benefits at Retirement Age for Deferred Members

When you approach your retirement age in the scheme (generally 60 for most members) EQ will contact you around six months ahead to lay out your options of receiving your pension. These include options on converting lump sum into additional pension or reducing your pension for additional lump sum. If you wish to take your pension early (from age 55) then this is possible, subject to a reduction for taking the pension early.

If you have changed your address, we now offer a number of options to update the scheme administrator EQ. The most convenient method is to use the Member Self Service (MSS). It is now also possible to update your address via email, by contacting EQ at the details shown at the beginning of this newsletter. You may need to provide scanned copies of identify documents to make a change via email.

On MSS, you can log in and get up to date estimates of your pension and change your address details etc.

Deferred Members with AVC and SPPSP Plans

The Additional Voluntary Contribution (AVC) and Shift Pay Pension Savings Plan (SPPSP) schemes are insured with Prudential (a trading name of Prudential Distribution Limited, which is a subsidiary of M&G plc).

Annual Benefit Statements (AVC and SPPSP)
Members should have received their AVC Annual Benefit Statements as of March 2025 from Prudential. Statements for the SPPSP are due to be issued before the end of December 2025.

Online Accounts (AVC only)
AVC members can register on the Prudential website to get an up to date valuation of their current plans – please see here: https://www.pru.co.uk/existing-customers/mypru/

You will need the Group AVC policy number A087, and personal details. This option is not available to SPPSP members.

Please also note that communications regarding any changes you wish to make to your plans, or to withdraw funds should be through EQ, as Prudential do not deal with members directly on these matters.

NRRW GG Lay Member Vacancy

Vacancy – National Registry for Radiation Workers Data Governance Group – lay member

The National Registry for Radiation Workers (NRRW) is a long-term follow-up study that was set up in 1976 to provide evidence about the health of radiation workers in the UK. Over the last 50 years it has grown to include 270,000 workers.

The aim of study is to:

- **better understand the risk of occupational low-dose exposure to ionising radiation**
- **inform regulations and guidelines that protect radiation workers**

They are seeking a current or retired radiation worker to join the NRRW Governance Group as an independent worker representative. The Group is responsible for governance and oversight of the epidemiological work proposed using data from the study. It is chaired by an independent senior academic and includes representatives from major employers from the nuclear industry, unions and occupational health.

The group meets in person in central London once a year (usually in July). Lunch and refreshments will be provided, and travel expenses are offered, to attend the in-person meeting but the position is unpaid. There is also an online meeting (usually in January).

If you would like more details or to be considered for this role, please email the Governance Group administrator Vijaya Lillyjanet (Vijaya.lillyjanet@UKHSA.gov.uk) with your details and background in the industry and why you are interested in participating.

Information about the study is available at : https://www.gov.uk/government/publications/radiation-workers-and-their-health-national-study

Scottish and Welsh Income Tax

Scottish taxpayers will have their Tax codes prefixed with the letter 'S', and Welsh taxpayers with 'C'. We are unable to operate a tax code prefixed with the letter 'S' or 'C' unless advised to do so by HMRC. If you believe your code is incorrect you should contact HMRC.

Further information on the subject can be found on the following websites:

https://www.gov.uk/scottish-income-tax or
https://www.gov.uk/welsh-income-tax

Pensions Increase

Public service pensions such as those paid by the CPS were increased by 1.7% with effect from 7 April 2025 in line with the September to September increase in the Consumer Prices Index (CPI). Any pension which had been in payment for less than a year was increased by a proportionate amount depending on when your pension started during 2024/2025. The 2025 increase will be implemented during April 2026 and will be based on the September 2025 CPI of 3.8%.

Please note that as the increase is applied mid-April each year, the full increase is not included until your May pension payment.

Who qualifies for the increase?

This increase is applied to all UK Atomic Energy Authority pensions where the pensioner is aged 55 or over. Additionally, all pensioners (regardless of their age) who are in receipt of widow's, widower's, children's or invalidity pension or who retired on grounds of ill-health will also receive pensions increase.

Application of Pensions Increase to your UK Atomic Energy Authority Pension

If your pension is based wholly or partly on service between 6 April 1978 and 5 April 1997, it will include a guaranteed minimum amount to cover this period during which the UK Atomic Energy Authority scheme was contracted-out of the State Earnings Related Pension Scheme (SERPS), so may not include the full CPI increase.

Death of a Pensioner

The entitlement to pension ceases on the death of a pensioner. A dependant's pension will then be paid to an eligible spouse or child/children under the terms of the scheme rules. A pension does not pass to any other relative or to somebody holding a Power of Attorney. It is therefore essential (to avoid any overpayment of pension which will need to be recovered) that EQ is advised immediately when a pensioner dies. EQ will then be able to ensure that any spouse's or child's pension is brought into payment promptly.

Other bodies, such as Registrars and banks, do not notify EQ when a pensioner dies. Please also note that the CPS scheme does not currently get informed by the 'tell us once' service on the gov.uk website. We are reviewing this with Government.

Pensions and Inheritance tax changes

The Government has drafted legislation to increase the scope of inheritance tax (IHT) on certain pensions. This will apply from 6 April 2027 and may impact on some CPS main scheme benefits and some CPS AVC and Shift Pay benefits. We are reviewing the potential impact and will provide more detail when the legislation has been finalised.

Tax Queries

Please note that it is your responsibility to ensure that you are paying the correct amount of tax on your pension. EQ cannot help you with queries about your tax coding.

If you have any queries regarding the tax on your pension, you should contact HMRC at the following address, quoting UK Atomic Energy Authority pension scheme, the PAYE reference number 475/FB90592 and your own personal National Insurance number.

Pay As You Earn and Self-Assessment
HM Revenue and Customs
BX9 1AS

Telephone the Call Centre on **0300 200 3300 (outside UK +441355359022)** from 8am to 6pm Monday to Friday

It is an HMRC requirement that EQ must provide them with your personal data, gross pay and tax details on a monthly basis during the lifetime of your pension.

Pension Payments and Payslips

Your pension is paid monthly in arrears directly into your bank or building society account. The pension is transferred on the 28th day of each month (except during December when payment is made earlier). Payments to overseas accounts take a few extra days to reach the destination account. The exact length of time depends on the provider of your overseas account. This is outside our control.

A pension payslip is sent to you when your pension starts and when there is a change of £1 or more in the monthly amount of net payment due. In addition, you will receive a payslip in April and May detailing the amount of the pension payable. You will also receive a P60 certificate for tax purposes towards the end of May, which will provide details of your gross pay and tax paid in the previous tax year.

Please note that, for security reasons, we will not include your National Insurance number on your payslip, nor print your full bank details. This will not affect the payment of your pension.

Your payslips for all months and P60 each year are also available on the scheme website MSS.