

Additional information on recovering missing Widow's Pension Scheme and member contribution history

There have been varying rules over the years about member contributions that will have a bearing on the contributions made. These are listed below but if you have any questions about this then you should contact your Pension Service Centre.

- 14/07/49 – 31/05/72. Men in post on 14 July 1949 and unmarried men who joined after that date had the option to contribute to provide a widow's pension. Married men who joined after 1 July 1949 had to provide a widow's pension. There were two methods of contributions either 1.25% of salary or the whole cost of buying a widow's pension was deducted from the lump sum when the member left. The rate of the widow's pension was one-third of the member's pension.
- 01/06/72 – 31/05/73. New 1.5% of salary for half rate widow's pension introduced but payment did not begin at this new rate until 1/6/73.
- 01/06/73 – 05/05/78. Making widow's pension provision became compulsory for all except those married men who had opted out of providing a widow's pension at 14 July 1949. The rate of widow's pension was increased to one-half of the member's pension. The contribution rate was increased to 1.5% of salary. Member's also had the option to pay multiples of 1.5%, (up to a maximum 15%), to uprate earlier periods of service from a third rate or cover reckonable service during which they had not paid contributions from salary (including covering the 72/73 gap). Administrators would calculate a "stop date for additional contributions" when the individual's rate would revert to 1.5%.
- 06/04/78. It became compulsory for all men to make widow's pension provision. All male scheme members now had to contribute 1.50% of their salary (the option to pay additional multiples continued).
- 01/07/87. Compulsory minimum contributions of 1.50% were introduced for women, (optional arrangements were available before this date)
- 01/10/02. Introduction of premium and classic plus meant two separate basic contribution rates. 1.5% for classic and 3.5% for premium and classic plus.
- 01/04/12. Introduction of varied contribution rates dependant upon scheme and salary band.(see <http://www.civilservice.gov.uk/pensions>)