

# The Airways Pension Scheme (APS) ADULT SURVIVOR'S PENSION

## OPT OUT FORM (for active members of APS)

### Stop contributions towards the Adult Survivor's pension

Most active members of APS pay a higher rate of contributions to provide a pension for an Adult Survivor when they die (you can check this on your last annual benefit statement, if you get one, and you can also find this in the 'mybapension online' section of the website). You can elect to stop paying the higher rate of pension contributions from the first day of a future month after giving a calendar month's notice in writing to the Scheme's Trustee. Your future pension contributions would then be reduced by 1.5% of your Pensionable Pay.

An Adult Survivor could be your husband, wife or civil partner or, if you are not married, the Trustee has a discretionary power to pay the pension to a qualifying surviving dependant (this could be your common-law spouse, partner, or someone who is financially dependent on you at the date of your death to a substantial extent – see the Member's handbook on the Scheme Documents page of our website for more information about who can qualify).

If you choose not to provide an Adult Survivor's pension and you die leaving a spouse, civil partner or surviving dependant, there may only be a statutory minimum pension payable to an Adult Survivor from the Scheme relating to any period of contributory service where you have not paid for the cover. You should keep in mind when considering opting out of Adult Survivor's cover that your personal circumstances may change in the future and you will not be able to secure an Adult Survivor's pension for any period when you were not paying the higher rate of pension contributions.

If you decide to opt out of the cover, the Adult Survivor's pension you have built up to that point will remain in the Scheme and will entitle your husband, wife, civil partner (or surviving dependant - subject to the Trustee's discretion) to a pension when you die. Any contributions you have paid for an Adult Survivor's pension prior to opting out cannot be refunded but if no Adult Survivor's pension is paid when you die, they will form part of any lump sum that may become payable to your beneficiaries.

Once you have opted out of the cover you can opt back in again once from a future date, subject to providing satisfactory medical evidence, but you cannot opt in more than once.

### DECLARATION

1. I wish to stop paying higher contributions to provide a pension for an Adult Survivor.
2. Please arrange for my normal contributions to the Scheme to be appropriately reduced from the next available date.
3. I understand that if I die leaving a widow/widower/civil partner or surviving dependant, any Adult Survivor's pension becoming payable under the Rules of the Scheme will not include contributory service relating to any period during which I have not paid the higher contributions towards the Adult Survivor's pension cover.
4. I understand that, having opted out of the Adult Survivor's pension cover, I may opt back in on only one occasion whilst I am still a contributory member of the Scheme, subject to providing satisfactory medical evidence, which may include me passing a medical examination, if required by the Scheme's Trustee.
5. I understand that, if I am participating in *SmartPension*, British Airways will pay the reduced relevant pension contributions on my behalf and will adjust my gross pay by the same amount.

Name: \_\_\_\_\_

Staff Number: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Please print this form, then complete and return it to:

**British Airways Pensions, PO Box 2074, Liverpool, L69 2YL**

**By fax to: 020 8538 2190 (this number is not on the BA internal network)**