

## Some of BPiA's UK Pension success stories.

**John F (Sydney)**:- An Australian who worked for 7 years in the UK for a big bank, now approaching 65 discovered from our article in The Australian that he might be able, by making VC's, to achieve a small income stream from the UK. John is paying his class2 VC's and at 65 will achieve about a 33% UK pension including some for his wife, who he says also gets Commonwealth Superannuation. The UK pension is not means tested. John was "wrapped".

**Maureen S (Gladesville)**:- In her early 60's Maureen did not know she might be eligible for a UK pension. On BPiA's advice and her own reference to the DWP in Newcastle UK she has since discovered she is entitled to about £30 /week (\$290/month) from the UK.

**Kay W (Launceston)**:- was trying to survive on shrinking UK pension income, Kay was reluctant to approach Centrelink for an Australian pension, as she had been turned away in the past. On our advice she finally approached Centrelink and discovered she is entitled to a part Australian pension of about \$70/ fortnight. She was delighted.

**Vernon S (Camden area)**:- Vernon in his 80's and a self funded retiree was unaware of his entitlement to a UK age pension until BPiA advised him to approach Newcastle office. To his delight he now receives a small UK pension to supplement his income.

**Bob D (Albion Park NSW )**:- Bob is 64 and discovered via BPiA that he could boost his 15 year UK pension entitlement by about 7 more years to improve his pension by about 15% providing him and his dependent wife with approximately an extra \$2400 per year income from the UK. The investment required is approx \$5900. The pay back however is a lucrative 2.7 years.

**Michael B (Ryde NSW)**:- Michael late 60's, past 65 pension age, discovered he had 9 years entitlement which was insufficient to achieve a UK pension, however he argued with DWP that he wished to make voluntary contributions. This offer was accepted and 2 years contributions of about £700 (\$1680) were made, following receipt of which Michael now receives a 4 week pension of about \$300/month (\$3900/year.); not a bad investment!

**Richard S (Mona Vale NSW)**:- Richard was about to tip into the waste basket his letter from the UK's DWP which told him he was to receive a pension from the UK of 59Pence /week. However a knowledgeable friend advised him to speak with BPiA, who after reading his DWP letter advised Richard he had accumulated 10 year contributions and one more year would achieve for him a 25% pension. Whilst being just 64 he could also make 6 additional voluntary contributions which would increase his pension to 17 years (38%) and a part UK pension of about £195/month (\$470). Richard also discovered that as he is working, some of the VC's were at the lower new rate of about £105/year. For an investment of just over £1800 (\$4300), Richard will receive from the UK an annual pension of £2540 (\$6100). We have many examples like this one from all parts of Australia.

**Margaret L (Tambourine Valley QLD)** has suffered a gradually declining income this past 10 years, since the death of her husband. Meanwhile friends told her that being British and receiving a small UK pension she was not entitled to an Australian pension, Margaret believed them, but contacted BPiA when she heard of BPiA's fight opposing the UK's discriminatory pension rules, which were adversely affecting her UK income. Hearing of her situation BPiA suggested Margaret should approach Centrelink because her income was below the threshold at which the Australian pension kicks in. Eventually M did this and to her delight, like Kay above, she discovered that a part Australian pension of \$56/week would be given her.

**Barbara D (Neutral Bay NSW)**:- was aware she may be entitled to a UK pension but did not know how to go about finding out how much. B, not yet 60, now knows, with BPiA's help that she can pay VC's to boost her entitlement and is doing so to her considerable advantage.

**Jan B (Kincumber NSW)** met some BPiA reps in the library at Kincumber and heard that she may have made close to the 10 years UK pension contributions which would entitle her to a UK pension. Eventually, after many months, Jan has applied for this pension and discovered that with one additional year's contribution she will receive a small 25% part UK pension of about \$2500/year which she would not have otherwise known about. All for an investment of about £350, (\$850).

**Jim D (Kareela NSW)**:- discovered to his surprise that a small investment for 2 years contributions crystallised his 9 year entitlement so that he too would get a small pension from the UK. Being married with a dependent wife this pension will be about \$4000/year. Had he not paid the VC's he would not receive this small pension.

**Harry H (Sylvania NSW)**:- early 70's had not made sufficient contribution's to reach the UK's required 11 year contribution threshold, but on his request and encouraged by BPiA, DWP Newcastle allowed him to make up a couple of years payments and now he will receive a small part pension from the UK. Harry is also a self funded retiree.

**Jacquie K (Cronulla NSW)** was advised by a financial adviser that although she had worked in the UK

for over 20 years, the UK pension was no longer available to her and as it was also “frozen”, “it was not worth finding out about it”. This was confirmed by another financial planner. A friend directed J to BPiA following reading about its claims. Jacquie was advised to approach the DWP in the UK to be confirmed of the UK pension rules and her own contribution history. Jacquie now knows she is entitled to a part pension from the UK of in excess of £50/week (\$6200/year) at today’s rate which will probably increase by about 2-3% each year prior to her retiring .So much for financial planners’ knowledge?

**Maurice W (Qld)**, in his early 70’s Maurice thought that because he had an RAF pension he did not qualify for the UK State pension. On application to the UK after contacting BPiA, to his delight he now receives about \$520/month, \$6700/year. Worth Maurice’s call to both BPiA and then the DWP!

**Mrs C [Balwyn Vic]**, in her 80’s this elderly lady did not receive a widow’s pension when her husband died 15 years ago. Her son reading about BPiA approached us to assist her to achieve a small UK widow’s pension to help her pay for the occasional visit to the hairdresser. With BPiA’s encouragement DWP Newcastle was approached and within 2 weeks it was agreed that she should have been given a widow’s pension. An initial payment of £1000 was sent her with a promise to sort out what back pay she is entitled to. We still await that decision but will follow up.

**Mary M and husband [Edgeworth NSW]**.Advised via Centrelink in 1994 that the husband was not entitled to a UK pension, however some 10 years later Mary noticed a BPiA article which suggested that they may be able to achieve a UK pension by paying some additional voluntary contributions. The investigating phone calls and letters started in Feb 2004. In spite of communications being lost, with the encouragement of BPiA and the dogged persistence of Mary, eventually by March 2005 the DWP admitted that with the payment of a few voluntary contributions a small UK pension would be paid to the husband. Mary received hers a few weeks later but we are still investigating how it was arrived at, for it seems to be lower than it should be having regards to her husband’s pension. This is an example of sheer doggedness which is often needed to get the Brits to accept their liability.

**Brenda McD [Sutherland Shire NSW]** has just lost her husband just 2 weeks before he was due to start his UK pension. With BPiA’s help Brenda is claiming a bereavement pension of about £2000, also when she reaches pension age BPiA will assist her claiming a UK pension on behalf of her husband’s contributions. Without BPiA Brenda would have not known about these opportunities for this income from the UK.

These are just some of the cases which demonstrate how so many expats and Aussies might benefit from BPiA’s knowledge of the UK pension rules and to a lesser extent the Australian rules. We continue to help those who have worked in the UK achieve a UK pension or boost their entitlements to their delight and to Australia’s benefit.

We also have cases of expats who are unaware that they can apply for a pension on behalf of their dependent wives. Many expats we have come across, like **Brian C, Portarlington, Victoria**, have not advised the UK of their dependent wife and therefore are missing out on an additional 60% of their possible pension. The wife does not have to be British nor of pension age nor have worked in the UK. Brian recently made a successful application to the UK, for a pension on behalf of his wife, and was delighted with the outcome.

BPiA can also advise on how to achieve a supplement to one’s pension when travelling overseas to most of the 49 countries in which the UK does inflation uprate the UK pension. And finally there are still some expats who are not aware that in calculating their Australian taxable income each year they can make a small 8% deduction in that calculation in regards to the pension income received from the UK.

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