

# PUBLIC EYE



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- by phone on 01932 577041
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or  
<https://library.prospect.org.uk/download/2015/00239>

## First sector meeting spells out priorities for civil service

Prospect's newly elected civil service executive committee met in July and decided to email reps after every meeting to update them. Here is a summary of what was discussed

### Pay

The committee will continue to challenge the further pay restraint announced in the budget and expose the damage to recruitment and retention, morale and operational capacity. It will consult members widely on their views.

### Performance management

Prospect will build on its work to seek changes to the performance management system, by continuing to engage with Civil Service Employee Policy; collecting data on the outturns; assisting and advising reps to challenge unfair outcomes; and producing further publicity for members.

### Specialist skills

Developing the union's strategy around specialist skills will mean working with employers to strengthen the professions and improve the training and development offer; highlighting the need to build specialist skills capacity; and identifying and addressing the

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■ Delegates at the civil service sector conference in Nottingham also discussed how Prospect will tackle the challenges facing members – see pages 4-7

areas where it is being degraded. (See findings of Prospect's skills and career survey on page 7.)

### Other terms and conditions

Other focuses will include career breaks, where Prospect has secured some improvements; health and wellbeing, where the union has been invited for further discussions; and the need to monitor sickness absence management.

### Redundancy cap

The government's decision to cap redundancy payments at £95,000 will disadvantage many more members than might first appear. The cap will apply to any lump sum payable under the civil service compensation scheme and to the cost of providing early access to an unreduced pension. Members with long service, but on quite modest salaries, who are leaving early will be adversely affected. Prospect intends to work with other unions to challenge this.

### My CSP

Although Prospect has secured some improvements, there is still a need to take up individual cases and challenge poor service.

### Recruitment and retention

Committee members are drawing up a plan to support branches in building their membership over the coming months.

## YOUR NEW COMMITTEE MEMBERS

### PRESIDENT

**Geoff Fletcher** (Health and Safety Executive)

### VICE-PRESIDENT

**Jim Henderson** (Forestry Commission)

### DEPUTY VICE-PRESIDENT

**Nick Mole** (Intellectual Property Office)

### OTHERS

**Alan Grey** (Ministry of Defence HOCS – and also Prospect president)

**Brian Lewthwaite** (MOD Land)

**Charanjit Pabla** (MOD Defence Equipment and Support)

**David Nunn** (Defence Science and Technology Laboratory)

**Jerry Bromfield** (Valuation Office)

**Kirsty Connell** (Royal Botanic Gardens Edinburgh)

**Lucy Hibbitt** (MOD Air)

**Mike Scott** (Welsh Government)

**Philip Bishop** (British Library)

**Russell Brown** (Environment, Food and Rural Affairs)

**Steve Kay** (HSE)

**Alison Smith** (Welsh Government)

**Debbie Simpson** (Big Lottery Fund)

**Robert Morton** (Department for Transport)

**Sarah Hughes** (Scottish Government)

**Heather Phillips** (Highways England).

■ *The entitlement to return to work and, where practicable, the same job, has been extended from 12 to 24 months for career breaks for caring purposes*



## Prospect hails progress on career breaks policy

CIVIL SERVICE Employee Policy has revised its policies on career breaks, partly as a result of objections made by unions and members to earlier changes.

In 2014, CSEP reduced the right to take a career break to a maximum of two years, and reduced the right to return to the previous role to 12 months.

At the time, Prospect and the National Trade Union Committee highlighted the potentially discriminatory impact of these changes.

The latest revisions mean:

- Employers can offer longer career breaks for caring purposes, up to a maximum of five years.
- The entitlement to return to work and, where

practicable, to the same job, has been extended from 12 to 24 months for career breaks for caring purposes.

- For career breaks for caring purposes of more than 24 months, termination by mutual agreement can apply if no other role is available.

Prospect negotiator Dave Allen said: "We welcome these moves as they provide more flexibility and protections for members.

"We also sought to define 'carer' and CSEP assured us that it is the definition in current policy drafting.

"As with all CSEP policies, these changes are not mandatory, but we urge all representatives to press employers to adopt the revisions."

## CONSULTATION ON SICKNESS TRIGGERS

CIVIL Service Employment Policy is considering revising its sickness absence policy by altering the trigger points that employers use to give warnings to staff.

These currently average six to 10 days and three to five spells of absence.

CSEP wants employers to move to a mid-range point of eight days and four spells of absence. Prospect and the other unions will consider the impact of such a move.

Negotiator Dave Allen welcomed the fact that CSEP has sent the proposed changes to the unions as a "consultation piece" – a departure from previous practice.



## Ruling is good news for whistleblowers

THE FIRST employment appeal tribunal to rule on the definition of "public interest" in whistleblowing cases has said disclosures need only be of interest to a section of the public, not the general public as a whole.

The ruling focused on the case of Mr N, a director of the Mayfair office of an estate agency chain, who raised accounting irregularities in his annual appraisal.

He claimed that his employer was deliberately overstating costs and liabilities, resulting in lower commission payments for the company's 100 senior managers, including himself. He was subsequently dismissed for gross misconduct.

The tribunal found that Mr N believed the disclosure to be in the interest of the other senior managers



■ *Sohawon – Low threshold figure satisfies public interest*

in the company and that 100 was a large enough group to satisfy the public interest test.

Prospect legal officer Linda Sohawon said: "The EAT has made it clear that there is a fairly low threshold – in this case 100 – for public interest to be satisfied. This is good news for potential whistleblowers who suffer detriment.

"It will be interesting to see how the courts handle cases where the public interest may involve smaller groups of individuals."

■ [See bit.ly/whistleblowingclaims](http://bit.ly/whistleblowingclaims)  
 ■ *Prospect's Members' Guide on Whistleblowing is at [library.prospect.org.uk/id/2013/01102](http://library.prospect.org.uk/id/2013/01102)*



# Prospect seeks evidence to back challenges to unfair PM

PUBLIC SERVANTS who are white, aged under 50, work full-time and are not disabled are more likely to exceed their employer's expectations than colleagues who don't fall into those categories.

Prospect analysis of performance management outcomes in 2014 showed that disabled and black employees in some departments and agencies were considerably more likely than others to be in the lower-ranking performance group. Differences were also evident for older and part-time workers.

Prospect is challenging the unjust use of performance management by supporting members to challenge unfair markings, negotiating improvements to the system, asking parliamentary questions and analysing data. It is also looking at strategic litigation.

The union's legal officer Marion Scovell said: "We have to use grievance procedures and potentially, employment tribunals, to challenge the tyranny of unfair performance management systems. Where there is evidence of a disproportionate impact, group claims are more effective than individual ones. We are training our reps so that they can identify cases early and alert us to potential problems."

## Reps' training

More than 50 reps have already taken part in mini-training sessions by phone run by Prospect's legal department. The sessions covered:

- rights under the Equality Act
- types of discrimination
- how to identify discrimination in performance management outcomes
- how to identify potential cases to present to an employment tribunal.

## Call for more detailed data

"Headline figures are helpful, but we need data that captures the job families, professions, specialisms and skills in Prospect areas," said Scovell. "We will be using all avenues, including parliamentary questions, to obtain this information."

## Useful resources for members

- **Employment law briefing – tackling inequality**  
<https://library.prospect.org.uk/download/2015/00663>
- **Research briefing on CSEP performance management 2013/2014**  
<https://library.prospect.org.uk/download/2015/00457>

**Will your mark be a fair assessment of your performance?**

As a member of Prospect you can get expert advice at every stage of the performance review process. If you need to raise a grievance we will support you to achieve the best possible outcome.

Don't leave it too late! We can't provide personal assistance for any matter arising before you joined.

Join today at [www.prospect.org.uk](http://www.prospect.org.uk)



■ **Scovell – We need data that captures the job families, professions, specialisms and skills in Prospect areas**

## ● Equality Briefing – Disability and Appraisal and Performance Systems

<https://library.prospect.org.uk/download/2013/01192>

## ● Unconscious bias: what's holding women back?

<https://library.prospect.org.uk/download/2015/00309>

■ **For hard copies of our mini guides for members and line managers, please email [centralservices@prospect.org.uk](mailto:centralservices@prospect.org.uk) with 'Civil service PM' in the subject box.**

## How your branch rep can help

- **support** members to challenge unfair markings
- **alert** members of potential for claims
- **identify** cases early
- be a **contact point** for their full-time officer
- **organise** and **campaign** locally
- **challenge** unconscious bias
- **ask** questions, for instance:
  - ▷ Has the employer done an equality impact assessment?
  - ▷ Has the employer provided training on how to avoid discrimination?
  - ▷ Does the employer use the CSEP toolkit?

## New Prospect guide offers latest analysis of PM

A four-page guide issued to civil service sector conference delegates in June brings together the evidence Prospect has gathered to show how the

current system discriminates against certain groups. The guide includes analysis on how different departments are approaching performance

management, information on what your reps can do, links to posters for use at work (including the one above, right), and what full-time officers

are doing to help affected members. ■ **See: <https://library.prospect.org.uk/download/2015/00681>**

Prospect reps gathered in Nottingham in June to air their views on the challenges facing staff in the civil service, its agencies and arm's-length bodies. **Marie McGrath** reports back from the civil service sector conference

## Pay: Specialists call for independent review

THREE MOTIONS on pay were carried, one remitted and one lost. All highlighted the growing pay gap between specialists in the civil service and their private sector comparators. The sentiments were universal, ie short-sighted and unfair policies are causing long-term damage to morale and commitment and creating major recruitment and retention problems for the future – particularly in relation to specialist skills.

Delegates said there was clear evidence that these problems are on the increase and causing operational difficulties in many areas. They reaffirmed the need for an independent review of specialist pay in the civil service and backed a motion calling on the sector executive to continue to make the case for this at every opportunity.

**James Taylor (Health and Safety Executive)**, supporting a motion from the executive, which was carried, said this was necessary to redress the balance. "MPs have a pay review body, so why shouldn't we?"

Another successful motion, moved by the HSE branch, instructed the executive to consider further steps to force the issue on to the negotiating table, up to and including balloting all members of the sector on industrial action.

**David Nunn (Defence, Science and Technology Laboratory)** said industrial action did not have to mean strikes. "We can take a co-ordinated approach to educating and leading members across all branches."

Delegates voted against a motion calling on the sector to produce a report comparing the salaries of different specialist groups in the civil service with those doing similar work in the private sector.

Mover **Richard Hogben (Met Office)** quoted a previous government minister who said "Your work is a vocation." He added: "On our salaries it has to be. Platitudes don't pay the mortgage."

### Fragmentation

**Nina Turner (Scottish Natural Heritage)** pointed to the inefficiencies and financial costs of fragmented pay bargaining in the civil service.

Her branch's motion sought to address the creeping disparity in pay and grading in recent years. It

# Time to end

called on the executive to work with the government to rationalise pay bargaining across the sector.

The motion also called on the union to collate pay structure and benchmarking data and make it available for national and local pay negotiations.

But **David Avery (civil service sector executive)** asked delegates to remit the motion, which they did. He said delegated pay bargaining was introduced 20 years ago – unpicking it would be very difficult and time-consuming.

### Pay budget freedom

Delegates backed a motion moved by **Andrea Stott (Big Lottery Fund)** [right] calling on the executive to increase its campaign to decouple public sector workers in non-departmental public bodies and trading funds from the civil service pay remit guidance and allow them more freedom to manage their own pay budgets.

She pointed out the Big Lottery Fund is self-funding, ie funded through the sale of lottery tickets, not by the Treasury. But the organisation is still constrained by the Treasury's pay guidance. Redundancies, pay

and a new IT system that has not delivered have had an impact on staff morale, she said.

At the same time, *Third Sector* magazine reported that the chair of Big Lottery's board had received an 85% increase in salary over four years for an increased time commitment of 25%. Yet staff salaries increased by just 2% over the same period. "Shouldn't Big Lottery demonstrate that it believes in the Nolan principles?" she asked.

"Management is waking up to the impact on retention and morale. We need to chip away at the constraints in the remit guidance."

### External comparators

Prospect should invest in resources to gather up-to-date information on internal civil service pay rates and external comparators, delegates agreed.

The motion from **HSE branch** said pay negotiations were hampered by a lack of available data or research to allow comparison across the civil service or with relevant external market rates.

It pointed out that government and devolved bargaining units refuse to share the Hay data they use as a benchmark.

Delegates agreed and backed the call for the executive to discuss with the union's communications and research department how this



■ **Nunn – educate and lead**



■ **Hogben – platitudes don't pay mortgage**



■ **Turner – creeping disparity**



CONFERENCE PHOTOS BY STEFANO CAGNONI





## Agenda

<https://library.prospect.org.uk/download/2015/00545>

## Decisions

<https://library.prospect.org.uk/download/2015/00799>

# pay imbalance

can be done efficiently, including the potential for using freedom of information requests to government.

### Redundancy cap

Delegates backed a call for the sector executive to consider balloting members on industrial action if the government implements proposals to cap their redundancy pay at £95,000.

They expressed dismay at the intention to unilaterally change the civil service compensation scheme by legislation rather than negotiation.

**James Taylor (HSE)** said the hidden message behind the government's plans was an intention to make a lot of people redundant.

**Bob Akroyd (Environment, Food and Rural Affairs)** said the government's proposals were "dishonest, disreputable and sneaky".

**Nick Mole (sector executive)**

[right] said the negotiations on the scheme were painful and difficult but agreement had been reached. "It would be intolerable for it to be ripped up now," he added.

While the government's proposals are meant to prevent very large "payouts", setting the cap at £90,000 will still affect staff on middle pay ranges, said EFRA's motion.



## Performance management: Discrimination must end

DELEGATES instructed the sector executive to redouble its opposition to the relative assessment system of staff appraisal with the aim of "abolishing this pernicious policy".

Equality statistics continue to show significant disadvantages for staff over 50, of ethnic minority, part-time workers, those with a disability or those in lower grades.

"The use of forced distribution of performance markings to fit predetermined quotas, within an opaque process, is at the heart of these problems," said **Bob Akroyd (EFRA)**.

Delegates acknowledged that the performance management system does not itself create discrimination, but rather creates the space for it to rear its ugly head.

**Ged Kerins (Food and Environment Research Agency)** described his personal experience of the system. His organisation moved to guided distribution in October 2014.

He described the validation meetings, where managers agree markings, as "a big bunfight where you move people around".

Tips from fellow managers



■ **Kerins – a big bunfight**



■ **Kay – expose discrimination**

included: "If I've got two members of staff marked 'must improve' I pick the one who will create the least fuss."

He asked: "Is this really how we want to manage performance in the civil service?"

**Steve Kay (HSE)** said the facts around discrimination were outrageous, but reps can challenge this. "Expose discrimination and demand equality proofing. This will help members and hold people to account," he added.

The two successful motions on performance management asked the executive to work with branches to:

- demand information on the outturns to identify any discriminatory impact
- help and encourage members to prepare well for their appraisals and to challenge any unfair performance mark
- seek to build in safeguards into the moderation process to make it as transparent as possible
- challenge employers to address the underlying discrimination that has been shown to exist across the civil service.

*'Abolish this pernicious policy'*

# Protect and improve terms and conditions



■ Delegates welcomed TUC general secretary Frances O'Grady (right, with Prospect deputy general secretary and TUC president Leslie Manasseh), who outlined the challenges facing unions in the next five years.

## Civil service professions

DELEGATES BACKED a call for the sector executive to engage with Civil Service Learning and the Cabinet Office to develop, strengthen and promote a representative range of professions which provide tangible benefits to members.

Speakers pointed out that the civil service professions offer potential benefits in terms of career development, learning and skills.

But many professions are still underdeveloped and suffer from a lack of engagement with the very professionals they are designed to support.

**Jerry Blomfield (sector executive)** said Prospect's recent careers survey had shown the diversity of civil service professions – from beekeepers to bomb disposal experts (*see story, page 7*).

But 46% of respondents were not part of a professional group. More than four in ten (42%) said there was very little engagement – with 26% saying there had been none.

He said continuing professional development was becoming more and more expensive so there was plenty of scope for the professions to join people together to swap ideas and information and use this network.

## Redeployment

Staff in civil service organisations that are privatised and in posts identified as being at risk of redundancy should have access to the civil service redeployment register and associated mechanisms in the

six months following privatisation, delegates decided.

**Ged Kerins** said his workplace, the Food and Environment Research Agency, was transferred to Capita and Newcastle University earlier in 2015. He pointed out that already, the "period of reflection" had been halved.

**Charanjit Pabla, for the executive,** said the committee would discuss access to the redeployment pool with government.

## Employee policy

The civil service should use Prospect members' expertise when drawing up employment policies, conference agreed.

**Graham Nash (Department of Health)** said Civil Service Employee Policy should seek specialist input when policies are in draft and start from a position of best practice.

For the executive, **Dave Allen** said Prospect's relationship with CSEP had been difficult because of its lack of meaningful engagement and consultation with trade unions.

Allen said it was unclear whether CSEP policy is mandatory or not. However, there was "a growing realisation in CSEP that positive engagement brings positive benefits".

Two examples are a job evaluation focus group, which brings HR directors together, and Prospect's participation in a health and well-being group involving all departments.

## Bullying

Delegates backed a call for the



■ Pabla – access to redeployment pool



■ Nash – seek specialist input



■ Akroyd – quiet intimidation



■ Shubert – policies empty statements

executive to seek to amend Civil Service Employee Policy's grievance procedure.

This is used when organisations investigate claims of bullying, harassment or discrimination.

**Bob Akroyd (Environment, Food and Rural Affairs)** said "quiet intimidation" was running through the civil service. It should not take a "bargain basement" approach to workplace policies. Instead of leading a race to the bottom, the civil service should be a model of best practice.

**Elliot Shubert (Natural History Museum)** said managers would always protect managers and the odds were "stacked up against the person using the grievance procedure". Often, policies were empty statements, he added.

Delegates backed the call for the sector executive to work with the National Trade Union Committee and seek other avenues to amend the policy.

## Others

Delegates opposed a call on the executive to issue regular briefings to branches about central developments before policies are implemented.

A motion instructing the executive to collate information on expenses rates, allowances and London Weighting rates was also lost.

**For the executive, Dave Allen** said while he understood the sentiments, the motion's instructions were not feasible because some allowances are built into job role and not easily identifiable.



## READ MORE CONFERENCE DEBATES ON PROSPECT'S WEBSITE

Find the extra stories, listed below, at: [www.prospect.org.uk/select\\_an\\_industry/civil\\_service/news](http://www.prospect.org.uk/select_an_industry/civil_service/news)

- Call for positive targets for women in science
- Call for new funding model for HSE
- Attacks on facility time condemned

- Emergency motions: Urgent need to switch subs payments to direct debit; plu campaign for heritage
- Organise young members, conference decides, plus Prospect structure
- Don't scapegoat migrant workers
- Concerns over MyCSP service





STEFANO CARONNI

■ Prospect members at the TUC Britain Needs A Pay Rise rally in London in 2014

# Pay restraint will 'degrade' civil service – Prospect

THE GOVERNMENT'S inflexible and dogmatic approach to public sector pay will cause immense damage to the civil service, Prospect said in the wake of the chancellor's budget in July.

Members reacted with anger at the decision to impose a further four years of pay restraint on the public sector by continuing to apply a 1% cap on pay increases.

Deputy general secretary Leslie Manasseh said: "As specialists, Prospect members already suffer from a large pay gap with the private sector. This can only grow."

Alongside the adverse impact on morale and motivation, the gap was causing significant recruitment and retention problems.

"We know that this is creating operational problems and forcing many departments to find short-term sticking plasters and spend hundreds of millions of pounds on expensive contractors.

"In the longer term, such a shortsighted approach to pay can only degrade the civil service by making it a second-class employer."

Prospect will continue to protect members' interests by:

- pressing for an independent review of specialist pay and collecting and publicising evidence to show how damaging the current approach is

- challenging the Treasury to adopt a more flexible pay policy – for example by extending the pay pilots adopted in Defra and the Intellectual Property Office and enabling trading funds and similar bodies to find creative ways of coping with financial caps
- negotiating with departments and employers to seek additional ways of funding increases to specialists' pay
- working with other unions and the TUC as appropriate to challenge pay restraint in the public sector
- putting pressure on employers – including being ready to take industrial action of various forms, where members have the appetite and determination
- working with other political parties and submitting evidence to parliamentary select committees to press the government to change its approach.

Manasseh warned that it will take time to reverse the damage and change direction.

"Members will need to be actively involved as their support for Prospect will be critical to the success of the various work strands."

He urged members to talk to colleagues, collect evidence of skill shortages and sign people up to Prospect.

## Cuts biggest barrier to learning

MORE than 2,000 members responded to a Prospect survey on careers in the civil service and nearly 200 sought information on becoming a union mentor, mentee or learning rep.

Eighty per cent of respondents said they have specialist skills, and 70% take part in learning for personal development or to improve their expertise. Almost four in ten (39%) have a career development plan. But most would consider changing organisation to develop their career and 46% would consider changing location.

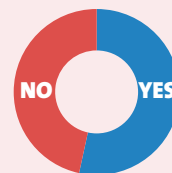
Although the survey highlighted a demand for learning and development, 60% said budget cuts were the largest barrier to opportunities. Also cited were few opportunities to develop within organisations; few jobs with the right skill set; the risk of losing some benefits; and no time to develop a career.

Most respondents did not identify with any of the professional groups in the civil service. Of those who did, nearly 70% had little or very little engagement.

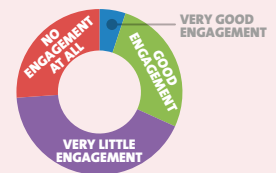
### PROFESSIONAL ENGAGEMENT

Responses from those who said they are part of a Civil Service professional group

Do you feel part of your professional group?



Describe your engagement with your professional group



Prospect believes this points to a need to review the list of professional groups.

Only 22% of respondents saw the Civil Service Learning portal as relevant to their role and over 70% would prefer to focus on learning that increases professional or technical skills. Almost half (45%) said CSL was not the best platform to promote specialist technical training.

Three in ten did not think any of the four civil service core competencies – project delivery, leading change, digital and commercial skills – were relevant to their role.

■ See <https://library.prospect.org.uk/download/2015/00849>

### CAREER RESOURCES FROM PROSPECT

■ **LEAFLET:** <https://library.prospect.org.uk/download/2013/01726>

■ **PODCASTS:** <https://library.prospect.org.uk/browse/type/multi-media-files>

■ **CD LENDING LIBRARY:** [bit.ly/lending\\_library](http://bit.ly/lending_library)

■ **TALENT RETENTION SOLUTIONS:** <https://talentretention.biz/>

■ **APPRENTICESHIP APP:** [bit.ly/prospect\\_app](http://bit.ly/prospect_app) and [bit.ly/app\\_apple](http://bit.ly/app_apple)

■ **CAREERSMART WEBSITE:** [www.careersmart.org.uk](http://www.careersmart.org.uk)

## FURTHER DC FLEXIBILITIES

DEFINED contribution (DC) pension arrangements in the civil service have been reformed to allow members more choice over how they access their DC funds.

The changes affect the Partnership scheme, the Civil Service AVC scheme and the standalone

stakeholder scheme.

The flexibilities were announced in the 2014 budget, effective from 1 April this year.

There is no longer a requirement to use DC funds to purchase an annuity – members can take their funds as cash (the first 25% tax free, the remainder taxed at the marginal rate) or as a drawdown product instead.

Members of the defined benefit arrangements in the civil service (Classic, Classic Plus, Premium, Nuvos and alpha) **cannot** draw their pension funds flexibly and cannot transfer their past service pension pot to a DC arrangement to take advantage of the flexibilities.

# Employer improves defined contribution pension scheme

TWO SIGNIFICANT changes to Partnership, the defined contribution alternative to the main defined benefit pension arrangements in the civil service, will come into effect from 1 October this year.

First, the amount civil service pension employers contribute on behalf of members of Partnership will increase.

The principle underpinning the amount employers contribute to this scheme is that it should be equivalent to the value of the pension the member would accrue if they were in alpha (less the value of the member contribution to alpha).

The table shows the current contribution rates to Partnership and those applying from October.

Second, more people will become eligible to participate in the Partnership scheme. Only those who joined on or after 1 October 2002 are currently eligible but from October, any member of alpha will be able to participate in Partnership for future service.

Members of a defined benefit arrangement

(eg Premium or alpha) who have a right to participate in Partnership can switch into this scheme at certain times of the year. They can do so once in their career. They also have a right to opt back to their defined benefit scheme once.

Prospect pensions officer Neil Walsh said:

Age band	Employer contribution (%)		Member contribution rate
	Current rate	Rate from October 2015	
20 and under	3	8	Members do not have to contribute but any contribution up to 3% of pay will be matched by an additional contribution by the employer
21–25	4.5	8	
26–30	6.5	8	
31–35	8	9	
36–40	10	11	
41–45	11.5	13.5	
46 and over	12.5	14.75	

“The improvements to Partnership are welcome. This scheme is particularly useful for those who cannot afford the contributions to the defined benefit schemes at this time.

“For those who can afford to stay with Premium or alpha, the main benefit is that most of the risks associated with providing a pension are taken by the government.”



■ Walsh – Improvements to Partnership scheme are useful for those who cannot afford the contributions to the defined benefit schemes

