

**REPORT ON DECISIONS TAKEN AT THE
RETIRED MEMBERS' GROUP
ANNUAL DELEGATE CONFERENCE
HELD ON 30 JANUARY 2020**

1. ELECTIONS

National Committee – President: David Harding - elected to serve until the close of the 2021 Retired Members' Group Annual Delegate Conference.

National Committee – Vice-President: Ray Arrowsmith - elected to serve until the close of the 2021 Retired Members' Group Annual Delegate Conference.

Standing Orders Committee: Ian Hodges – elected to serve until the close of the 2023 Retired Members' Group Annual Delegate Conference.

2. MOTIONS

Motion		Decision
SECTION A	HEALTH & SOCIAL CARE	
1	<p>This Conference is concerned that Motion 10, as carried by the Retired Members' Group 2018 Annual Delegate Conference, seems to have been ignored by Prospect's secretariat, as no report for any of the six specific asbestos related claim items, as outlined in that motion, seems to have been tabled for consideration at last year's Retired Members' Group 2019 Annual Conference.</p> <p>This Conference therefore instructs the National Committee to table at this year's Retired Members' Group 2020 Annual Delegate Conference, or by the 20th March 2020 at the latest, two separate reports completely covering ALL of the six specific items requested in Motion 10 of the 2018 ADC, for each of the yearly periods ending at the February 2019 ADC and at the January 2020 ADC.</p> <p>In the event that the National Committee is unable, for any reason, to comply with the above instruction, this Conference further instructs the National Committee to table by the 20th March 2020 the reason(s) for the delay and the expected date of compliance with the 2018 ADC Motion 10 instruction.</p> <p>This Conference will be 'officially vexed' if neither of these two reports are tabled for discussion by National</p>	<p>No decision taken as "Next Business" was moved & accepted</p>

	Committee and the Retired Members' Group, because such repeated failure would call into question the effectiveness, if any exists, of Prospect's performance monitoring of a Prospect outsourced service contract, which is presumably funded by Prospect's Working and Retired Members.	
2	<p>The structure of Prospect needs a Care Champion at grass-roots level as a contact point for Members and their immediate family to be able to have communications with and to handle issues such as:</p> <ul style="list-style-type: none"> • a family member who dies could be a single parent leaving a young family; • a member dying from an industrial illness, or; • a focal point for raising any other care issues. <p>This Conference instructs the National Committee through the National Executive Committee to review and implement this change.</p>	Guillotined
SECTION B	PENSIONS	
3	<p>This Conference is concerned that the Government intends to amend the Protected Persons Regulations, as set out in the Electricity (Protected Persons) England and Wales Pension Regulations 1990. The Government's consultation showed a majority of responses were against such an amendment.</p> <p>Conference instructs the National Committee to press the National Executive Committee to make a request to the Business, Energy and Industrial Strategy Committee of the House of Commons to consider the matter.</p>	<p>Procedural stating motion was existing policy was removed & motion was debated.</p> <p>A proposal to remit the motion to the National Committee was lost.</p> <p>Carried</p>
4	<p>Conference is concerned that the Government may attempt to reduce employee protection by eliminating or reducing legal protection, such that United Kingdom (UK) pensioners are disadvantaged compared to European Union (EU) pensioners.</p> <p>Conference instructs the National Committee to request the National Executive Committee to lobby the Trades Union Congress to co-ordinate action by all unions to lobby the Government so that all EU employment and pension law is carried over into UK law unchanged if Brexit occurs.</p>	Carried

<p>5</p>	<p>State Pensions Entitlements and Lack of Awareness of National Insurance Contribution Rules</p> <p>At least 60% of workers have no knowledge of the rate of their National Insurance (NI) contributions, nor do they realise that underpaying NI can have consequences for their state pensions entitlements on retirement. 55% of British workers take a career break of upwards of a year at some point in their lives, rising to over 60% for women who are more likely to take time off for childcare. Women can lose out on pay for up to 10 or 12-years during childrearing years. Even those workers, male or female, who believe they have made sufficient contributions for the 35 years (more years needed if born before 1950), may not be entitled to a full pension for whatever reason in their employment history.</p> <p>Other reasons for career breaks can include redundancy, ill health, moving abroad and full-time education. One major cause of lack of NI contributions is workers who were 'contracted out' during their employment. Although contracted out was phased out in April 2016, many workers over 50 may have been contracted out during their working lives. This means they paid less NI contributions towards SERPS (this was phased out to become the Additional State Pension in 2002). Any payments may have been paid into a works pension scheme instead. This means that they will not have paid full NI contributions and therefore do not receive the full state pension on retirement.</p> <p>Another cause, which affects only women, is the 'small stamp' or reduced rate for married women. This was the norm up until 1977 when women had the choice of paying the full contributions or to opt in to carry on with the reduced rate. There are still some who pay the reduced rate today, but not many. These women also receive reduced pensions on retirement.</p> <p>Some people with NI gaps are entitled to credits towards a state pension depending on their circumstances - including taking time off for child rearing. Those retired but not yet pension age can consider making voluntary NI contributions.</p> <p>MPs and pension experts have called on the Government to provide to all over 50s, an annual automatic state pension statement to combat lack of awareness about what to expect to receive in retirement. The Government has resisted on the grounds of cost and inefficiency of sending out millions of letters. They state they already use other measures to raise awareness.</p> <p>This Conference instructs the National Committee, through</p>	<p>Carried</p>
-----------------	---	-----------------------

	<p>the National Executive Committee, to lobby the Government again to raise awareness of this most basic need – a full pension on retirement, by providing a full State Pension statement to include NI contributions, to every worker over 50 years old. This is to be issued well in advance of retirement, in order that employees who have not paid full NI contributions have the choice of making voluntary contributions. It may be too late for those affected who are already of pension age and retired, but it is not too late to save thousands of future pensioners from the same fate.</p>	
6	<p>This Conference instructs the National Committee to review Prospect’s guidance to Members and representatives on the contributions that should go into Defined Contribution pension schemes to ensure that members receive adequate pensions in retirement, and to call on the National Executive Committee to make any appropriate improvements to the guidance.</p>	Carried
7	<p>This Conference notes that attendance at the briefing and training events organised by Prospect for Members who are pension scheme trustees has reduced in recent years. Conference agrees that such events provide an important means by which Prospect can make such Members aware of the union’s view on current issues impacting on the pensions industry and pension schemes. Accordingly, Conference instructs the National Committee to submit a suitably worded Motion to the 2020 Prospect National Conference that will instruct the National Executive Committee to promote these briefing and training events as widely as possible with a view to increasing attendance amongst Prospect Members who are pension scheme trustees.</p>	Carried
SECTION C	COMMUNICATIONS	
8	<p>The problem of encouraging Prospect Members to join the Retired Members’ Group needs to be addressed urgently. Conference instructs the National Committee to investigate along with Prospect HQ the possibility of extending the present 6-month time period to join the Retired Members’ Group to 12 months.</p> <p>The commencement of retirement can be a very busy and stressful period for some people and it is easy to overlook the continuation of Prospect membership. By extending the application period to 12 months, it would relieve the initial pressure on making the decision and would allow more time for consideration of membership retention, which</p>	Carried

	should lead to more members joining the Retired Members' Group.	
9	<p>We need to increase the number of Members of Prospect who join the Retired Members' Group on their retirement. Conference instructs the National Committee to take the relevant action to make joining the Retired Members' Group much easier and simpler by making membership continuous upon retirement, with automatic transfer in to the Retired Members' Group unless the Member chooses to opt out.</p> <p>Such a change means that existing Members of Prospect would automatically become Retired Members' Group members upon retirement. This will allow them to have a longer time to consider whether to retain their membership with Retired Members' Group or to exercise their option to leave Prospect and lose the valuable benefits of continued membership.</p>	Lost
10	<p>Conference is pleased to note that the National Executive Committee (NEC) acknowledges the importance of raising the profile of the Retired Members' Group in relation to retention of membership, and that the Member Contact Centre (MCC) routinely provides Working Members who it knows are about to retire with the information necessary to transfer to the Retired Members' Group. In addition, Conference is pleased to note that in future the transfer process to the Retired Members' Group will be included in the all Member e-mails that are periodically issued to all Members.</p> <p>However, Conference believes that neither the MCC nor Branches are aware of some members' intention to retire, nor that e-mails are either received or read by all Working Members.</p> <p>In an attempt to ensure that all Working Members are regularly reminded of the significant advantages of retaining membership of Prospect when they retire and of the simple transfer process. Conference instructs the National Committee to request the NEC to ensure that this information is included in every edition of Profile and in all all-member e-mails.</p>	Remitted
11	<p>This Conference notes with concern that hard printed copies of Prospect's Annual Report were effectively only available by special request.</p> <p>Conference instructs the National Committee and in particular its representatives who sit on the National Executive Committee to press for printed copies of the Annual Report of Prospect to be made easily available to all</p>	Guillotined

	Members who request a copy. It is suggested that one method of bringing this about, if there is a reluctance in automatically sending a copy to all Members, is for a notice to be placed in Profile early in the calendar year indicating that the Annual Report will be sent to all Members who register for same and that this register shall remain in place until the Member requests their name to be removed.	
12	<p>The South West Midlands Area of the Retired Members' Group has more than 915 members. Of those current valid email addresses are held for only just over 600, such that about one third of the membership miss out on all email communications from Prospect.</p> <p>Conference instructs the National Committee to arrange for the Retired Members' Group membership database to be reviewed and for the membership department to be asked to send a written letter to all members for whom an email address is not held asking them to supply one. This would ensure that Prospect communications reach a greater proportion of members.</p>	Guillotined
SECTION D	CLIMATE CHANGE	
13	<p>This Conference notes that the medical profession has stated that 64,000 early deaths each year in the UK are caused by air pollution. Prospect Members and their families are included in these figures.</p> <p>Conference believes that working to reduce these figures is one of many Climate Change challenges that we face. Conference agrees that having a dialogue with the Government that seeks to improve their manifesto Climate Change commitments will assist in reducing these unnecessary deaths.</p> <p>Conference believes that such a dialogue should include encouraging the Government to commit to:</p> <ul style="list-style-type: none"> • consult on the earliest date to phase out the sale of new conventional petrol and diesel cars; • invest in Superbus Networks with lower fares and increased frequency of service; and • create a new £350M cycling infrastructure fund with mandatory design standards for new routes. <p>Conference supports the creation of improved public transport, cycling and walking routes and initiatives aimed at improving the uptake of electric vehicles. Conference agrees that these will be key factors in reducing congestion and air pollution. Conference believes that appropriate levels of funding from national and local government for all</p>	Carried

	<p>areas of the UK will be required in order to achieve these aims.</p> <p>Conference therefore instructs the National Committee to submit a Motion to the 2020 Prospect National Conference instructing the National Executive Committee to take appropriate action to tackle the concerns and issues raised in this Motion.</p>	
14	<p>We should admire the youth of our country for highlighting the Climate crisis and the emergency of species extinction and biodiversity loss. Political parties have recognised that when we see young people demanding urgent action it is inspirational.</p> <p>We share the passion that young people and others have for tackling climate change. Conference, we should act with urgency, targets set as far in the future as 2050 are not good enough.</p> <p>This Conference instructs the National Committee through the National Executive Committee to help to influence policy on the Climate Change Emergency to ensure that the debate is not bound by target dates, but to apply the same energy as the youth of the world, and achieve as soon as possible a safer planet for all.</p>	Guillotined
SECTION E	LEGAL	
15	<p>This Conference notes with concern that Northern Ireland does not have Age Discrimination Legislation in force to prohibit age discrimination against older people by the providers of Goods, Facilities and Services.</p> <p>This Conference instructs the National Committee to request the National Executive Committee to campaign to the Secretary of State for Northern Ireland, in the continuing absence of a devolved Assembly, to take the necessary Parliamentary action to extend current UK Age Discrimination legislation to Northern Ireland.</p>	Withdrawn
SECTION F	RMG ORGANISATION	
16	<p>This Conference expresses its concern at the lack of progress on the objective of Resolution 5 of 2015.</p> <p>Conference instructs the National Committee to seek an early conclusion to the improved status of the Principal Civil Service Pension.</p> <p>Resolution 5 2015</p> <p><i>This Conference welcomes the modernisation of the Military Pension Scheme, and the decision to continue</i></p>	Lost

	<p><i>payment to beneficiaries of the pension after the death of the primary Pensioner. In particular we note that the Pension Scheme will now continue to recognise the secondary beneficiary for life with no exclusions.</i></p> <p><i>Conference instructs the National Committee to request the National Executive Committee to seek the early application of similar arrangements to the Principal Civil Service Pension Scheme.</i></p>	
17	<p>This Conference resolves to amend the Rules of the Retired Members' Group by deleting Rule 3.1 and replacing it with the following:</p> <p style="padding-left: 40px;">3.1 Membership shall be Retired Members of Prospect as defined in Rule 2.4(3) of the Prospect Rules.</p>	Carried
18	<p>Conference resolves to amend the Rules of the Retired Members' Group as follows:</p> <p style="padding-left: 40px;">in Rule 3.1 replace "2.4(2)" with "2.4(3)".</p> <p>Conference instructs the National Committee to submit a Motion to the 2020 Prospect National Conference to make the following changes to the Prospect Rules:</p> <p style="padding-left: 40px;">a) in Rule 16.1(1) delete "2.4(2)" and replace with "2.4(3)"; and</p> <p style="padding-left: 40px;">b) in Rule 16.1(22) delete "2.4(3)" and replace with "2.4(2)".</p>	<p>Highlighted text was removed from motion following acceptance of a report from the Standing Orders Committee.</p> <p>Carried</p>
19	<p>This Conference notes that Retired Members' Group Rule 4.8 allows both Area AGMs and Area Committees to approve motions to the Group ADC. However, Retired Members' Group Rule 11.2(1) only allows Area Committees to nominate candidates for membership of the Standing Orders Committee.</p> <p>This Conference approves amendments to the following Retired Members' Group Rules:</p> <ul style="list-style-type: none"> • In Rule 4.8, replace "Motions" by "Motions and nominations" • In Rule 11.2(1), replace "Area Committees" by "Area AGMs or Area Committees". 	Withdrawn
20	<p>Conference resolves to amend the Rules of the Retired Members' Group as follows:</p> <p style="padding-left: 40px;">a) in Rule 4.8 replace "Motions" by "Motions and nominations"; and</p> <p style="padding-left: 40px;">b) in Rule 11.2(1) replace "received from Area</p>	Carried

	Committees" by "submitted by Areas in accordance with Rule 4.8".	
21	This Conference instructs the National Committee to publish the wording of, and the Conference's decision on, each Motion of each Conference within 5 working days of the closure of the Conference. This report is to be posted on the Prospect website accessible to all Members.	Carried
22	This Conference instructs the National Committee to publish an Interim Action Taken Statement on the resolutions and remitted and guillotined Motions of each Conference no later than July 31 after the Conference. This report is to be posted on the Prospect website accessible to all Members.	Carried
23	This Conference instructs the National Committee (NC) to provide Area Secretaries with the timely agendas (and minutes) of all NC meetings in order to allow Area Committees to discuss agenda items and, where appropriate, advise their NC Representatives accordingly.	Carried
24	<p>Conference instructs the National Committee to prepare Rule changes for next year's Conference to address the following anomalies in the Retired Members' Group (RMG) Rules.</p> <ul style="list-style-type: none"> • Rule 13. In the case of ANY conflict or ambiguity, Prospect Rules apply. This rules out any differences in timing for Conferences, as well as other items. Sector Rules have wording that address this. • Actions Taken from Previous Conference. No deadline is specified • Issue draft Annual Report. No deadline is specified • Reference Back on Actions Taken. No deadline is specified in RMG or Prospect Rules • Date for naming ADC delegates and deputies. No deadline is specified 	<p>A proposal to remit the motion to the National Committee was lost.</p> <p>Carried</p>
SECTION G	PROSPECT ORGANISATION	
25	<p>This Conference expresses grave concern that Prospect, which has always portrayed itself as a non-political union, has indeed become a political voice in recent times.</p> <p>This Conference instructs the National Committee to request the National Executive Committee to review the ethics of the Union and revert to the politically neutral position operated in the past.</p>	Lost

26	This year marks the 100 th anniversary of Prospect, and its predecessor organisations. They have successfully represented Members' interests and views. This Conference instructs the National Committee to ask the National Executive Committee and Prospect National Conference to record thanks for the efforts of all Members past and present.	Carried
SECTION H FINANCE		
27	This Conference notes the letter from the Chancellor of the Exchequer to the Chair of the House of Lords Economic Affairs Committee dated September 4 2019 announcing a consultation on a proposal to align RPI (Retail Price Index) with CPIH (Consumer Price Index including home owner occupiers housing costs) to take effect between 2025 and 2030. In order to support Prospect's work in defending the real value of members' wages and pensions Conference instructs the National Committee to use its best endeavours to ensure that Prospect's submissions to such consultation advocate that RPI or its successor should be an index that accurately reflects the cost of living experienced by households.	Carried
28	<p>This Conference instructs the National Committee to submit the following Motion to the 2020 Biennial National Conference.</p> <p>This Conference instructs the National Executive Committee to campaign for the Inflation Index used to uprate pensions and benefits to be based on the Principles laid down in the Household Inflation Index described by Astin and Leyland in their paper "Towards a Household Inflation Index" published in the Journal of The Royal Statistical Society in May 2015.</p>	Carried
29	<p>This Conference expresses its concern that the Government will take the findings of the Intergenerational Fairness Final Report at face value and implement its recommendations, particularly in light of the House of Lords reporting similarly in April 2019.</p> <p>The implications of the report(s) will affect workers as well as pensioners, and will range from the proposed increase to Earnings-Related National Insurance Contributions (ERNIC) of 1% for over 50s, the reintroduction of ERNIC at the highest rate for those choosing to work past pensionable age, including levying ERNIC on occupational pensions, and the proposal to scrap the existing State Pension 'Triple Lock'.</p> <p>Conference instructs the National Committee to request the National Executive Committee, through whatever means, to seek assurances from the Government that all other avenues</p>	Carried

	will be explored before increasing the tax burden on workers and pensioners.	
30	<p>Closing low value National Savings and Investment (NS&I) accounts of deceased investors can cost significantly more than the value realised from the closing of the account.</p> <p>A typical case is where closing an account containing a few Premium Bonds will require a Death Certificate, currently costing £11. In addition the original will (or a certified copy of the will from a solicitor) will need to be sent to NS&I. This will involve risking losing an original will or involve further expense for the preparation of certified copies of the will.</p> <p>This Conference instructs the National Committee through the National Executive Committee to lobby for changes to NS&I procedures to establish a simplified cost effective method of closing these low value accounts.</p> <p>It is suggested that a low value account is defined as a holding worth a hundred pounds or less.</p>	Remitted
EMERGENCY MOTIONS		
EM1	<p>This Conference notes that devolved Government was reinstated in Northern Ireland on 11 January 2020. However, Conference is concerned that Northern Ireland does not have legislation in place that outlaws age discrimination against older people by the providers of goods, facilities and services.</p> <p>This Conference instructs the National Committee to request the National Executive Committee to campaign through all relevant avenues for the extension of all current UK age discrimination legislation to Northern Ireland.</p>	Carried
EM2	<p>This Conference notes the exchanges that took place between various politicians in the months prior to the 2019 General Election with respect to new trade deals following Brexit and whether the NHS would form part of such trade deals. Conference also notes the content of the Queen's Speech which was delivered on the afternoon of 19 December 2019. The background notes to the Speech, published by 10 Downing Street, included the following statement:</p> <p style="text-align: center;"><i>As the UK leaves the EU, we will forge strong new trade deals with countries around the world. However, the NHS is not, and never will be, for sale. The Government is committed to the guiding principles of the NHS – that it is universal and free at the point of need. The price the NHS pays for</i></p>	Carried

	<p><i>drugs is not on the table.</i></p> <p>Whilst welcoming the above statement, Conference also notes that many countries proactively protect their national interests by passing laws that specifically exclude named entities from being included, or even discussed, as part of any trade deals they may enter into. Without legally binding enforcement mechanisms in place, there are no guarantees that the NHS, or other parts of the public sector, will be "off the table" in any formal talks between the UK and other countries.</p> <p>Therefore, in the light of the briefing note quoted above, Conference instructs the National Committee, through the National Executive Committee, to lobby the Government and the devolved administrations to pass law(s) that take the NHS, its wholly owned subsidiaries and other elements of the public sector, off the table before any formal trade negotiations begin.</p>	
EM3	Conference censures the National Committee for excluding appointed Area Representatives from part of the National Committee meeting held on January 21 2020 in contravention of the debate and decision taken on Motion 8 of the 2019 Conference.	Lost
	MOTIONS RULED OUT OF ORDER & NOT DEBATED	
31	<p>This Conference instructs the National Committee to table the following Rule change motion to the 2020 Prospect BNDC:</p> <p>This Conference instructs the NEC to delete Prospect Rule 5.1 and insert new Rule 5.1:</p> <p><i>"There shall be a national group for Retired Members, which shall comprise members under Rule 2.4(2). The group shall be organised on an area basis, as determined by the National Executive Committee from time to time. There will be a representative National Committee which will conduct its business in accordance with the policy determined by a Group Delegate Conference".</i></p>	<p>Prospect Rule 14.1. - rule changes are enacted directly by Conference. They are not within the remit of the National Executive Committee.</p> <p>Prospect Rule 2.4(2) refers to Unemployed Members.</p> <p>Inconsistent with Prospect Rule 5.5(c)</p>

<p>32</p>	<p>This Conference instructs the National Committee to table the following Rule change motion to the 2020 Prospect BNDC:</p> <p>'This Conference instructs the National Executive Committee to delete Prospect Rule 8.17(3) and insert new Rule 8.17(3):</p> <p><i>"Notice of a motion given by a Branch shall not be valid unless approved by resolution of the Branch passed at a Branch General Meeting or Branch Delegated Conference, or by the Executive Committee or by such other meeting or committee of the Branch as its rules may provide. The motions submitted by the Retired Members Group shall have been carried at the Group Delegate Conference".'</i></p>	<p>Prospect Rule 14.1 - rule changes are enacted directly by Conference. They are not within the remit of the National Executive Committee.</p>
<p>33</p>	<p>Members are often unaware of detailed financial arrangements and considerations that apply to them currently, or that will in the future. This is true for all members regardless of employment status. Knowledge is key in assisting individuals to make appropriate financial arrangements. Very often actions need taking well in advance so timely decisions can be made and appropriate actions taken or professional advice sought.</p> <p>This conference instructs the Retired Members Group National Committee to produce a wide-ranging "Prospect Personal Financial Management Guide" to assist all its members in such matters. It should be actively maintained and members informed whenever changes occur. It will bring together and itemise all such pertinent information but should reference other sources of information such as Government documentation and reference sites. Such a guide would be invaluable to all its members.</p> <p>The pressures of work, immediate financial pressures and reluctance to share financial information are amongst the causes of gaps in knowledge of financial matters. General ignorance is equally relevant. Witness a mature individual in his 60s who was recently horrified to learn in conversation, that his state pension and any other pension income would remain subject to taxation! He was completely unaware of this.</p> <p>Similarly consider those females who were unaware that their pension age had been increased with little or no warning. Increasing pensionable age remains an ongoing issue requiring general guidance well in advance of retirement.</p> <p>There are many other examples: Retirement tax free lump sum and options associated with it. Guidance on National Insurance contributions and whether they should be continued on leaving work. There may be little point in</p>	<p>Motion received after the deadline at noon on 19 December 2020.</p>

	<p>paying out more (currently) if doing so will not add to your state pension qualifying years. Those becoming self-employed need different guidance. Also consideration is needed as to whether to continue membership of Prospect. Public Liability, Mortgage Protection or Income Protection insurance may also be advisable.</p> <p>There are many taxation issues: For property ownership - the advantages of a couple becoming "Tenants in Common". Tax free gifts are allowable including £3,000 per year with carryover of unused allowance and gifts of £250 beyond that. Gifts in excess of these can be made and are tax free if the donor survives 7 years thereafter. Less well known are additional unlimited tax free "Gifts Out Of Income" whereby regular allowances can be paid as long as certain criteria are met. Rather than waiting for the demise of the donor, recipients can get invaluable assistance earlier in their lives when their needs are greater.</p> <p>If a political change to finances is proposed affecting matters in the Guide, implications can be considered e.g. in Prospect articles, so members will be better informed and can consider the potential impact on them and their wider families, disabusing incorrect assumptions.</p> <p>It is proposed that Prospect produce, circulate and maintain a comprehensive "Prospect Personal Financial Management Guide" to address matters such as the examples given and any similar pertinent issues. It will be of major benefit all members.</p>	
--	---	--

The 2019 RMG Annual Report and the Actions Taken included in the Conference agenda document were accepted by the ADC.