

Winter 2024

# PENSION news



Pearl Group Staff Pension Scheme

# Welcome to the winter 2024 edition of *Pension news*

I hope that you all had a lovely summer and enjoyed the warmer weather, when it managed to make an appearance! As always, I've very much enjoyed looking at your group news and photos, so please keep them coming as we like to include as many as possible.

This issue of *Pension news* features some memories from one of Pearl's last bastions, Gerald Watson on page 5. You'll also find a wealth of exciting updates from the various groups, as well as an overview of the latest pension news.

Best wishes,  
**Wendy Ludman**  
Editor



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### *Have you recently retired?*

Many congratulations to the 200 members of the Pearl Group Staff Pension Scheme who have retired recently. Best wishes for a wonderful retirement!

Welcome to your first issue of *Pension news*. If you'd like to catch up with former colleagues who have already retired, why not get in touch with your local retirees' club? You can find all the contact details on pages 22 to 23.

### *Any news for Pension news?*

We're always keen to hear from our members about their life in retirement. If you're celebrating a special birthday or anniversary, or you've discovered a new hobby or interest, why not send us a photo and share it with us?

Email: [pearl@firstactuarial.co.uk](mailto:pearl@firstactuarial.co.uk)

The deadline for the summer issue of *Pension news* is 7 March 2025.



# Pension payroll dates 2025

Friday 24 January

Tuesday 25 February

Tuesday 25 March

Friday 25 April

Friday 23 May

Wednesday 25 June

Friday 25 July

Friday 22 August

Thursday 25 September

Friday 24 October

Tuesday 25 November

Tuesday 23 December



# Pearl's last bastion By Gerald Watson

**I joined Pearl in High Holborn in 1980, aged 18, and retired from Phoenix/Pearl in the London St Paul's office in 2022, just before I turned 60 after nearly 42 years of service.**

I was the last bastion of the old Pearl left in the London office. I retired as Group Company Secretary of the Phoenix Group, grown out of the old Pearl into a massive FTSE 100 company, with 13 million customers and the main brands now being Standard Life and SunLife.

By the time I left the London office, the average length of service there was under five years. Nobody except me knew Phoenix/Pearl was once in High Holborn, and only a few remembered it being in Peterborough. Despite going through all the iterations of Pearl, AMP, Henderson, Pearl (again) and Phoenix, my favourite days remained my early years as a young man in High Holborn. I still have friends from those days.

My career at Pearl/Phoenix took me to five continents – Africa, America, Asia, Australasia and Europe, and I even represented Pearl/Phoenix at football, athletics, rugby, tennis and boxing.

Here are a few pictures taken from the internal note when I left, which I thought may be of interest to Pearl pensioners.



*March 1981 when I was 18. Pearl staff magazine, football section, in the days when Pearl ran seven football teams.*



*1986 when I was 23/24. Pearl House, Harare, Zimbabwe, where I worked at that time.*



*November 2003 when I was 41. Visiting parent company AMP in Sydney, Australia.*

## Pearl Chief Office Pensioners' Association

**On an autumnal day in central London, the Pearl Chief Office Pensioners Association gathered in the George Inn at Southwark for its annual lunch. 30 members were able to attend, and it was especially pleasing that the Association's Chair, Ken McAleer, was able to be there following his recent illness.**

Ken addressed the meeting by reminding everyone that he was possibly the only person present who had attended the first meeting of the Association, and he was now attending the last.

The Association Secretary, Roger Jeary, then told those gathered that the Association had reached the stage where it was no longer viable to continue as a formal Association, as many members weren't able to travel and attend lunches in central London. However, he suggested that with sufficient support, he could organise one final event in May next year if members might like to attend a lunch in a restaurant (as opposed to the normal venue of a public house,) where it would be easier to facilitate the needs of less-mobile members.

At present around 55 members have expressed an interest in attending and the meeting agreed that the Secretary and Committee should proceed with the suggested arrangements. Details and a date will be circulated to all members later in the year.

The afternoon continued with members enjoying a good pub lunch and exchanges with colleagues, most of whom they meet just once a year. A raffle was also organised by Bob Pool and there were three lucky winners who went away with M&S vouchers, a bottle of wine and a Pearl commemorative shield.

Although sad to be drawing to a close, the Association can look back on 60 years of comradeship and lasting memories enjoyed by all.

**Roger Jeary**  
Hon Secretary  
PCOPA

# London Life Pensioner reunions

After a most enjoyable reunion in London in April 2024, the next will take place in Bristol in April 2025.

*If you're not yet receiving emails from Chris Essex and would like to receive an invite, please email Chris at [essexes@aol.com](mailto:essexes@aol.com)*



London April 2024



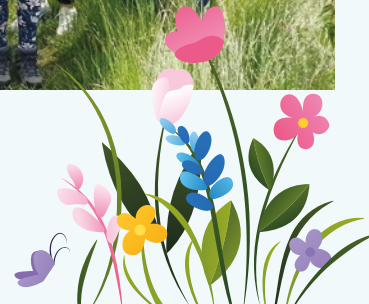
Bristol April 2025

# The Pearl Club: Peterborough

## WALKERS

It's been an eventful period for the walking section recently. We enjoyed two brand new walks in as many months, with the April stroll taking us to Northborough. The walk took in several highlights, including the delightful village itself, a long walk along the riverside in Deeping, and a visit to 'Maxey Cut', where the fast-flowing river briefly splits into three.

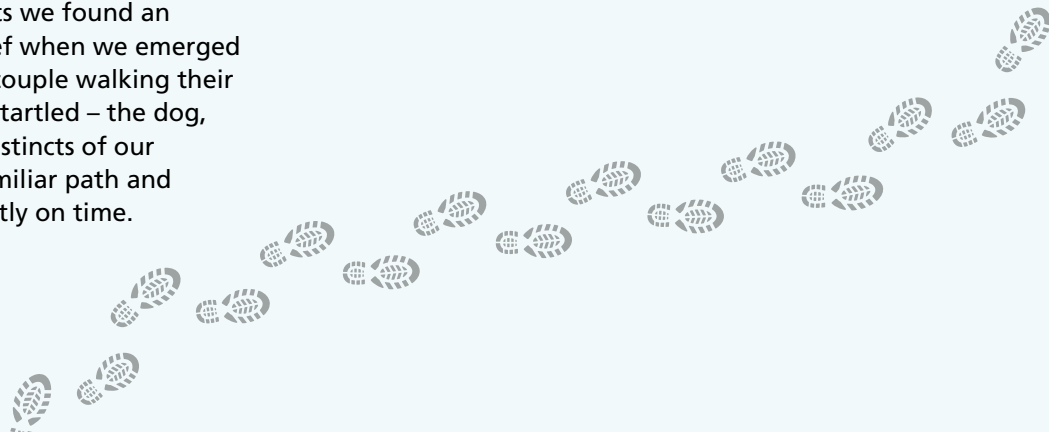
With spring much wetter than usual, two walks were cancelled within a few months of each other, one due to severe flooding and the other because of torrential rain. When the Fotheringhay walk eventually took place, only six arrived at the Falcon Inn. However, one of these was fresh-faced new boy Bill Collins, underlining that the walking section puts quality above quantity. The walk itself went well, and with previous flooding now a distant memory we all agreed it was a pleasant and enjoyable stroll across open fields.





Next on the agenda was an eventful stroll through Fineshade Woods. We set off from the Royal Oak, a lovely stone pub in the delightful village of Duddington. The initial lengthy climb had a few of us puffing out our cheeks, and all was going well until we met with a T-junction. It was concerning that our leader for once seemed a little confused! He asked us to wait as he walked 300 yards to the right, and we stood and watched as he became a small dot in the distance.

Thankfully, he eventually turned back, and on reaching us once again, confidently announced we should go left. After no more than 200 paces, Mike announced, 'We're lost!'. We could either try to find a way through the dense woodland that currently surrounded us or attempt to retrace our steps. The consensus was to keep going, and after a couple of failed attempts we found an overgrown track. It was a huge relief when we emerged from the bushes right in front of a couple walking their dog. It's hard to say who was most startled – the dog, probably! From here, the homing instincts of our intrepid leader soon had us on a familiar path and we got back to the pub almost exactly on time.



## SUMMER ACTIVITIES

### Eyes on the Spies, London

On a particularly hot day in June, 19 members met outside the MI6 building at Vauxhall Cross, the modern public face of the British Secret Intelligence Service. We then embarked on a tour of some of the key spy-related sites in London.

Our tour took us through the St James district around Piccadilly, and we visited Itsu, the sushi restaurant, where an attempt to poison Alexander Litvinenko occurred. We later visited the Millennium Hotel, where a second, successful attempt on his life was made. Many riveting facts were revealed as the day went on, and a great day was had by all.



### Ketton Cement Factory

Having spent our working lives sitting behind desks, it wasn't surprising that so many of us took the chance to visit this local factory to see real men doing real work. On two consecutive Wednesdays, around 26 club members visited the site and took the opportunity to observe the manufacturing process from start to finish. Although we didn't actually watch the limestone being blasted from the quarry (health and safety gone mad, eh?), we followed the conveyor belt as it brought the rock to be crushed, ground and mixed with clay, then put through various quality control processes before it entered giant kilns for heating and then cooling. An excellent meal at the Bluebell, Easton-on-the-Hill followed, making it an altogether enjoyable morning.



### Trip to Leicester

On arrival, we soon found the free bus that took us around some of the highlights of Leicester before dropping us in the old town. The walk to the Richard III exhibition through the 'lanes' was surprisingly pleasant, and we were soon drinking tea and listening to an extremely interesting lecture on how the king met his death, finding himself in an unmarked grave under the social services car park. After being educated in what we were about to see, we were set free to wander around what was quite a 'hands-on' exhibition, culminating in a visit to the grave itself, where a projected image of the skeleton kept appearing eerily.



Afterwards, visits to the oldest building in Leicester (the Guildhall) and a tour of the cathedral were enjoyed by all, with some moving on afterwards to Leicester's other 'cathedral', John Lewis, before making the journey home. An altogether interesting and enjoyable day.

*The Gordon Easton Collection*

35 members visited the Gordon Easton Collection near Whittlesey. Most had enjoyed an excellent lunch at the town's authentic Italian restaurant, Fontanella's, before arriving at the farm. Gordon's never-ending store of stories delivered in his own eccentric style, together with his eclectic collection, delighted all, and amazed first-time visitors.

Gordon is one of a kind – full of memories of a way of life and Fenland characters which are sadly disappearing. Afterwards, we sat in the garden and enjoyed tea and cupcakes in the warm autumnal sunshine, still marvelling over what we had seen and the childhood memories evoked.



*Proceeds from our visit were donated to Gordon's chosen charity, which this year is Guide Dogs for the Blind. With additional donations given on the day and matched funding by HSBC, a grand total of £800 was raised for the charity.*



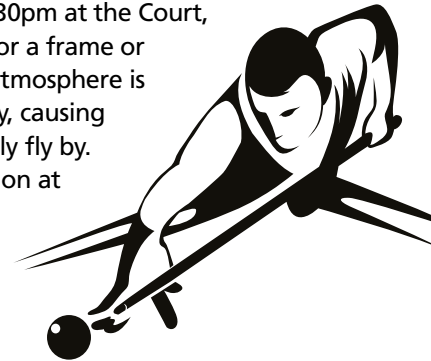
### *The Recruiting Officer, Tolethorpe*

Although the picnic in the grounds of Tolethorpe went down as well as ever, some reports have been received that the play, *The Recruiting Officer*, didn't live up to expectations. Some felt the narrative was just too fast to keep up with, and comments such as 'Do you have any idea what that was about?' were overheard at half time. The acting was superb, the costumes colourful and the sets and lighting imaginative. Unfortunately, many watching found the plot and dialogue confusing, and some 'just didn't get it'. Maybe the play was a little too-long, and with such a late finish, many of the Pearl audience were too exhausted to enjoy it.



### SNOOKER

The cream of the local snooker fraternity gather every Monday afternoon at 1:30pm at the Court, Mallard Road, Peterborough for a frame or two of top-class potting. The atmosphere is relaxed and the banter friendly, causing the allotted two hours to simply fly by. If you'd like to join us in a session at some stage, please speak to Brian Bates, who will give you all the info you need.



## MUSIC

Numbers continue to be on the up, and programs such as Request Night (by Corrine Wooding), Four Season (by the committee), and Music from the Movies (the Warner Sisters, also known as Carole Moon and Janice West) have been largely responsible. The advance advertising for the latter saw a massive 35 through the door on a hot summer's afternoon. On offer was popcorn, choc ices and drinks to help create an authentic cinema atmosphere. Our twin 'directors' had specially chosen themes, songs and classical music from 20 films that were well-known to all, so no-one nodded off in the heat! Billboards and several stills from each film were projected onto the wall, which enhanced the show considerably.

Aside from regular meetings, a very successful annual dinner was held at Milton golf club, and with a packed agenda there's something to look forward to every month up until Christmas.

All regular meetings are held at the Colonel Dane Memorial Hall in Alwalton and commence at 2:30pm.



## SPEAKERS

Apart from the summer months, we invite a speaker to our monthly meetings for what are invariably entertaining and interesting sessions. For example, ex-Pearl employee Kim Bush gave an extremely informative presentation on wills and powers of attorney. The topic clearly resonated with most people present, and I really can't remember a presentation that prompted so many questions from the audience afterwards.

More recently, Joanna Bogle gave us an insight into the life of Sue Ryder, who became a household name in the UK in the 1950s thanks to the homes she founded and the help she gave to the survivors of the concentration camps, the disabled and anyone in need of long-term care.

### *Dates for your diary*

*Annual luncheon  
– Friday 25 April  
2025 – Elton Furze  
Golf Club*



# Pension news

## State pension set to rise

The new full State pension is set to rise by £460 a year from April 2025. Under the triple lock, the State pension goes up each year by either 2.5%, inflation or earnings growth – whichever is the highest figure. Wages have risen by 4% this year, which is expected to make the State pension worth:

- £230.30 a week for the full, new flat-rate State pension (for those who reached State pension age after April 2016)
- £176.45 a week for the full, basic State pension (for those who reached State pension age before April 2016)



## State pension underpayments

The Department for Work and Pensions (DWP) will contact thousands of women this autumn who may have been underpaid their State pension. This follows earlier errors affecting widows and widowers, and women who paid the 'married women's stamp'.

The DWP has said women in their 60s and 70s who made a claim for child benefit before May 2000 are most likely to be affected by the latest error. It dates back to a system known as 'Home responsibilities protection' (HRP), which was introduced in 1978 to protect the State pensions of parents or carers before the introduction of National Insurance credits in 2010. Errors have occurred where periods of HRP were due, but not recorded accurately on an individual's National Insurance record.

## Universal Winter Fuel Payments axed

On 29 July, the new chancellor announced that she will axe universal Winter Fuel Payments for pensioners, saying they will now only go to those who receive Pension Credit. The payments will be worth £200 for households receiving Pension Credit, or £300 for households in receipt of Pension Credit with someone over the age of 80.

### *How to claim Pension Credit*

Pension Credit tops up your weekly income if you're above State pension age and have an income of less than £218.15 a week, or less than £332.95 as a joint weekly income with a partner. Pension Credit also unlocks a number of other benefits, such as a free TV licence, so it's worthwhile claiming it if you're eligible. You can find out more by visiting [www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)

### *What else could I claim for?*

Attendance Allowance is a non-means-tested weekly payment that helps cover the costs of pensioners aged 66+ who need someone to 'attend' to them. Eligible individuals could receive up to £5,644 a year, but Policy in Practice estimates that up to 1.1 million pensioners are missing out on their chance to claim. Claimants don't need to actually be receiving this help or supervision – what's important is that they are thought to need help due to the severity of their condition. To find out more, visit: [www.gov.uk/attendance-allowance](http://www.gov.uk/attendance-allowance)





## Stay alert for scammers

Scams come in many shapes and sizes, and while the methods can vary, the purpose is always to get personal information and money.

Unfortunately, scams are getting ever more sophisticated. The use of artificial intelligence (AI) by fraudsters is making scams more convincing and harder to spot.

Examples of AI scams include:

- deepfakes (a video where a person is digitally manipulated to look like someone else)
- voice cloning (where victims are convinced they're having a genuine phone conversation with a person)
- chatbot phishing (with text that replicates the tone and coherence of legitimate messages).

Things to watch out for are the small details on videos, particularly in people's faces. Look for any inconsistencies and discrepancies and pay attention to tone of voice, as AI scams usually lack emotion.



Things to help you avoid scams include:

- don't open emails or attachments from someone you don't know
- your bank will never call you and ask for your PIN or for you to give your card to a courier
- you don't have to answer the door to someone you don't know
- avoid investment and pension scams by getting authorised advice before making decisions
- don't believe letters claiming you've won a fortune – if you haven't entered a lottery or prize draw, you can't have won it
- don't be embarrassed to hang up, say no or ask someone to leave.



Age UK has published a useful guide to avoiding scams. You can find it at <https://bit.ly/4easK2c>

# Obituaries

We regret to announce the death of the following Pearl Group pensioners.

## PEARL

Name	Address	Age
Mr LJ Allen	Solihull	97
Mr JT Andrews	Cheltenham	82
Mrs PL Ball	Devon	81
Mrs PF Banks	Essex	83
Mr W Blackburn	Grantham	75
Mrs JL Bosley	Middlesex	88
Mrs BK Bradley	Wolverhampton	100
Mrs NVV Brandrick	Ilkeston	85
Mr ST Brennan	County Antrim	82
Mrs BM Bristow	Essex	93
Mr CK Brown	Market Rasen	75
Mrs E Buchan	Aberdeenshire	90
Mr GJ Burr	Brackley	91
Mr J Carlisle	Ellesmere Port	84
Mr PJ Castano	Bognor Regis	94
Mr G Chalmers	Aberdeenshire	83
Mr GG Chapman	Loughton	89



Mr RJ Cheal	Northwich	86
Mrs IM Clappison	Bolton	83
Mr JW Clark	Balloch	85
Mr T Clark	Tillicoultry	93
Mr D Cox	Leeds	97
Mrs M Crooks	Barnsley	89
Mr A Cutler	Bournemouth	80
Mr KJ Davies	Gwent	82
Mrs HAC De-souza	Peterborough	94
Mr J Dean	Newcastle upon Tyne	90
Mrs JE Duffy	Peterborough	80
Mr JS Edwards	Bangor	79
Mr GA Ewer	Wheathampstead	94
Mrs MM Fathers	Basingstoke	91
Mr SW Ford	Porthcawl	93
Mrs R Frankland	Newcastle upon Tyne	99
Mrs MA Froude	Yeovil	69
Mr CE Fry	Cardiff	89
Mrs M Godwin	Littlehampton	84
Mrs RN Goodman	Leicester	96
Mr RJ Grant	Leicester	72
Mr PA Greenfield	Berkhamsted	87

Mr ADT Hamer	Ludlow	87
Mr K Harkess	Newcastle upon Tyne	70
Mr DA Harper	Sevenoaks	67
Mr J Hedley	Northumberland	91
Mr TM Hill	Corby	78
Mr K Jackson	Loughborough	97
Mrs D Jones	Clwyd	94
Mr P Jones	Cumbria	77
Mr BH Joy	Woking	85
Mrs MM Kelly	Bathgate	88
Mrs ME Kemsley	Middlesex	95
Mr AW Killian	Coventry	60
Mrs AC Kimberley	Cardiff	79
Mrs F Knight	France	97
Mr TV Laity	Penzance	86
Mr OJ Lewis	Maidstone	87
Mr J Lynch	Tyne & Wear	75
Mr RBN Madill	Bishop's Stortford	86
Mr GW Mazey	Nottingham	85
Mrs J Mcarthur	Keighley	97
Mr PP Mccumiskey	Burscough	92
Mr EJ Mchugh	Eastbourne	74

Mrs J Mills	Lichfield	90
Mrs RE Mills	Norwich	92
Mrs AV Mitchell	Omagh	96
Mr J Mitchell	Dukinfield	95
Mr JD Moore	Looe	66
Mr J Morris	Lanark	78
Mrs J Morris	London	79
Mr AG Morrison	Stirling	80
Mr NM Morrison	Dartford	90
Mr G Noseley	Nottingham	78
Mr ATM Ollenbittle	Peterborough	83
Mrs AM Penn	Bridport	74
Mr WJ Plested	Christchurch	88
Mrs J Pointon	Tamworth	92
Mrs LHM Poole	Weston-super-Mare	86
Mrs JM Presswell	Maldon	80
Mrs D Rae	Kirkcudbright	89
Mr DJ Randall	Peterborough	73
Mr MR Rowland	Bourne	81
Mr DH Shepherd	Evesham	90
Mrs MA Shieber	Cramlington	77
Mrs MG Skinner	Christchurch	97

Mr R Skinner	Gillingham	75
Mr AG Smith	Eastbourne	85
Mrs J Smith	Newport	80
Mrs VE Smith	Inverness	77
Mr A Stanley	Spain	85
Mrs PM Sutton	Abertillery	81
Mr J Swales	Newton Abbot	87
Mrs SA Taylor	Barry	89
Mr JA Turner	Middlesex	94
Mr BB Waller	Cambridge	99
Mrs VM Wayman	Peterborough	100
Mrs DA Wells	Scunthorpe	85
Mrs DM Wilks	Cardiff	93
Mrs IV Wilson	Northallerton	84
Miss VA Winterton	Stamford	68

**LONDON LIFE**

<b>Name</b>	<b>Address</b>	<b>Age</b>
Mr P Brown	Bristol	69
Mr TS Hackshaw	Horsham	67
Mrs RA Harrison	Robertsbridge	77
Mrs EF Love	France	74

**NPI**

<b>Name</b>	<b>Address</b>	<b>Age</b>
Mr BJ Brindley	London	80
Mr M Crane	Wetherby	89
Mrs JF Osborn	Tunbridge Wells	71
Lady SJ Remnant	Henley-on-Thames	92



## Group contacts and events

### A – Bishops Stortford

Group closed

### B – Kent & South East

Mike Howlin – 07522 359437

### D – Devon, Cornwall, Somerset

Mike Wall – 01395 274084

### E – South Wales

Brian Jacob – 01559 395656

New members please contact Brian by phone (above) or email: [brumajen@btinternet.com](mailto:brumajen@btinternet.com)

### F – Norfolk, Suffolk, Cambridgeshire

Ray Fradley – 01787 280043

Please contact Ray regarding any future events.

### G – West Midlands

Geoff Barlow – 01922 477018

Group closed

### L Division – Northern Ireland

Ross Hussey – 02882 244368

### M&CC

Brian Mann – 07507 957311

If you've not been to an M&CC event before and are not on the mailing list, please contact Brian.

### N – Nottingham

Peter Norris – 0115 981 4347

Please contact Peter regarding any future events.

### P - Bristol

Contact the editor in the first instance – contact details on the back page.

### T – Yorkshire, Derbyshire, Nottinghamshire

Keith Smith – 0113 2812250

Group closed

### V – North & Mid Wales, Shropshire, Chester

Wilf Beaumont – 01352 710848

Please contact Wilf regarding any future events, by phone (above) or by email: [johnbeaumont351@gmail.com](mailto:johnbeaumont351@gmail.com)



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**X – Northampton**

**Ray Williams – 01604 754139**

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**NPI**

Contact the editor in the first instance – contact details on the back page.

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**Croydon**

**Malcolm Ash – 020 8642 4491** or  
email: [ashm@sky.com](mailto:ashm@sky.com)

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**London Life**

**Chris Essex – 01225 873878**

If anyone is not already in touch with Chris and would like an invite or information on future reunions, please phone (above) or email:  
[essexes@aol.com](mailto:essexes@aol.com)

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**Pearl Chief Office**

**Roger Jeary – 21 Ocean Wharf, 60 Westferry Road,  
London E14 8LN**

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**Pearl Pensioners Club – Peterborough**

**Joy Wilson – 01733 244982**

Email: [justjoy293@gmail.com](mailto:justjoy293@gmail.com)

Please check with the group which events are taking place.

- Every Monday at 1.30pm – snooker at the Court, Bretton
- Monthly walk
- Music society – monthly meeting on a Friday
- Club meeting monthly at the Colonel Dane Memorial Hall in Alwalton on the second Thursday, at 2.30pm

# Get in touch

If you have a general query about your pension, please contact the Scheme administrator in Peterborough.

**Call us:**  
01733 447620

**Email us:**  
[pearl@firstactuarial.co.uk](mailto:pearl@firstactuarial.co.uk)

**Website:**  
[www.pearlstaffpensionscheme.co.uk](http://www.pearlstaffpensionscheme.co.uk)

**Write to us:**  
First Actuarial LLP  
First House  
Minerva Business Park  
Lynch Wood  
Peterborough PE2 6FT

## If your details change

Please let us know if there are any changes to your personal details or address.

If you no longer wish to receive *Pension news* by post, please contact the Scheme administrator.



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