

Freedom of Information request 1894/2013

Received 18 April
Published

Information request

Can you please please assume in the two examples they both received their state second pension/SERPS pension on 6 April 1997 on their state retirement age, that the current contracted out pension is say £60 a week is in payment and that they have state second pension/SERPS of £10 a week and that their spouses contracted out pension is say £60 per week in payment and that they also have £10 state second pension/SERPS in payment. Also assume they both received their pension from 6 April 1997. If this is not enough information for Dave Annison to work out what would be payable please tell me what information he would like to have to be able to work out what would be payable.

DWP response

Thank you for your further letter. As the man and the woman in your examples reached State Pension age in 1997, both their surviving spouses would be able to inherit 100% of SERPS. The only difference is that a widower is unable to inherit a GMP for any period before 1988.

The table below uses the figures in your example. This assumes the £60 from the scheme is the GMP and is split between pre and post 88 GMP.

Widow			Widower		
	state	scheme		state	scheme
own SERPS	£70		own SERPS	£70	
Inherited SERPS	£70		Inherited SERPS	£70	
gross SERPS	£140		gross SERPS	£140	
own GMP		£60	own GMP		£60
inherited half pre 88 GMP		£15	inherited half pre 88 GMP		£0
inherited half post 88 GMP		£15	inherited half post 88 GMP		£15
total GMPs		£90	total GMPs		£75
net AP (gross AP - GMPs)	£50		net AP (gross AP - GMPs)	£65	