
PENSIONS BRIEF



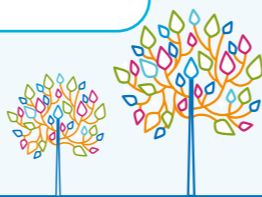
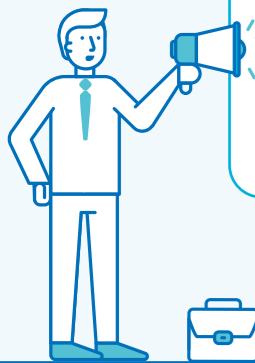
The newsletter for the National Grid Electricity Group of the Electricity Supply Pension Scheme

Issue no. 83
Summer 2021



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An introduction from the Chair

Welcome to the latest newsletter. This issue features the results of the Group Trustee election and includes details of the current Board and the new Panel Members.

Thank you to everyone who took part in the election and used their vote. The turnout was good with over 32% of Contributing and Pensioner members taking part in the ballot.

RPMI is currently testing new online services, which should be available later this year. 'PenNet' is a secure, online dashboard, where you'll be able to register to view and update aspects of your pension record.



"We know from feedback that you'd like access to more information online and so PenNet is an exciting step for the Group in this direction."

If all goes to plan, and subject to final testing, PenNet will go live later in the year. More information is available on page 6.

Over the course of the summer, work will also take place to remove the registration process from the homepage of the Group website so that it's more convenient to use. This means there'll be no need to log in when using the website in future.

With the government confirming plans to ease lockdown restrictions during July, it is reassuring that most of us are within an age range where we're likely to have received both vaccines.



Fingers crossed, we'll all return to some form of social normality over the course of the summer.

Enjoy yourselves and take care.

Jon Carlton
Chair of the Group Trustee



Group Trustee news

NGE Group Trustee Election 2021: the results

Following the ballot in January, the voting in the Group Trustee election closed on 5 February 2021, and the election and selection processes were completed during the same month.

The Group Trustee Board is pleased to announce that Graham Commons and John Ong are the candidates who were directly elected via the ballot. The third successful candidate, chosen by the Selection Board, was Philip Johnson.

Graham, John and Philip have all been re-elected to their roles on the Board and started their new five-year term as Group Trustee Directors on 1 April 2021.

The Panel

Candidates who stood for election but were not successful in being elected (or selected) to the Trustee role were eligible to be considered to join the Panel, and a new Panel was selected, effective from 1 April 2021.



The Group Trustee Board

The Board consists of ten Group Trustee Directors – four appointed Group Trustee Directors (Appointed Trustees) who are appointed by the Principal Employer, National Grid Electricity Transmission plc, and six elected Group Trustee Directors (Elected Trustees) who are elected/selected by both members of the Group and existing Elected Trustees.

Appointed Trustees



Jon Carlton,
Chair
appointed
1 Aug 2008*



Darren
Pettifer
appointed
1 April 2017



Roisin
Quinn
appointed
3 July 2020



Linda Ryan
appointed
12 October
2011

*Jon became Chair in 2012.

Elected and selected Trustees



Ray
Arrowsmith
re-elected
1 June 2018



Graham
Commons
re-elected
1 April 2021



John Dyke
re-elected
1 June 2018



Paul
Hernaman*
selected
3 July 2020



Philip
Johnson
re-selected
1 April 2021



John Ong
re-elected
1 April 2021

*Paul Hernaman was selected from the panel to replace Richard Smith for his remaining tenure, after Richard stepped down from the Board in July 2020.

The new Panel

Associated with the Group Trustee Board is the Panel. Panel Members receive training, provide support, contribute to and gain experience of the Group Trustee Board's work. The members of the Panel are not Trustees and don't vote on Board matters.

Following the 2021 election, the current Panel was agreed by the Selection Board. Henry Lu, Yogesh Nakarja, Alun Robinson, and Anthony Salisbury will form the new Panel. We welcome back Henry, Alun and Anthony and welcome new member Yogesh.



Henry
Lu



Yogesh
Nakarja



Alun
Robinson



Anthony
Salisbury

Information for all Group members

Plans for you to access information about your Group pension online

Later this year, and subject to final testing, our pension administrator, RPMI has plans to roll out access to a new online service, 'PenNet', which has been developed so members can register to view and update aspects of their own pension records.

If you're a **Contributing or Deferred member**, you'll be able to:

- Update your Expression of Wish form and Nomination form
- View details of your latest benefit statement.

If you're a **Pensioner or Dependant member**, you'll be able to:

- View your monthly payslips and annual P60
- Update your contact details – both your postal and email address
- Update your bank details.

PenNet supports the Group Trustees' strategy to make more information available to members online.

As PenNet will provide access to individuals' personal information, the Group Trustee is working with RPMI to ensure appropriate security is in place to protect confidential and personal data. When it goes live, PenNet will require you to register and log in using multi-factor authentication. RPMI will write to you with information on how you can register, once PenNet goes live. More information will be provided in future issues of *Pensions Brief*.



Changes to the Group website

For general information about your pension and benefits, visit the Group website:

<https://ngeg.nationalgridpensions.com>

Please make sure you use this web address to avoid any confusion with the gas pension scheme website.

The website acts as a virtual guidebook for Group members. The information available is set out by member category, with general information available via the menu.

The Group website provides information about:

- How and when your benefits are calculated and paid
- Your options at retirement
- The Group and how it's run
- The investment and funding position
- Group Trustee activities
- Latest news, including updates on legislation that might be relevant to you.

The site also features certain information, which trustees of defined benefit pension schemes such as the Group must make publicly available, e.g. the latest Group Privacy Notice and the Statement of Investment Principles (both documents are available from the footer on the homepage).

The website is a good way of keeping up to date with Group activities, new initiatives and legislation updates, between newsletters.

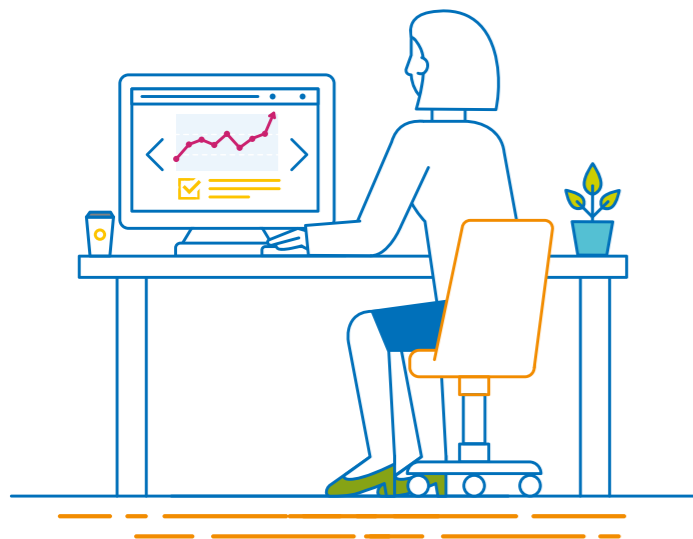
Although the information available on the Group website is principally generic, members have previously had to register to view the content and we appreciate this hasn't been ideal.

Noting that the Group website doesn't hold individuals' personal data and having taken appropriate advice, the registration process will be removed from the Group website homepage over the course of the summer. Going forward, there'll be no need to register or log in when visiting the site.



Planning for the future – information for Contributing and Deferred members

There are different choices for how and when your Group benefits are paid, and deciding which option to take is complex. This may involve taking your pension monthly from the Group or by alternative means that involve transferring your benefits out of the Group to other approved pension arrangements, and there will be pros and cons to this.



To help you make informed decisions based on what's right for you and your personal circumstances, the Group Trustee is developing a new area of the Group website designed to help you understand your options, but not tell you what to do. For most Group members who are considering their retirement options, there is also access to funded independent financial advice, should you need it.

The new area of the website will provide an overview of the general benefits available from the Group and look in more detail at things like:

- When you can retire
- The alternative options
- Transferring your pension – the steps and decisions involved
- Taking advice
- If you're made redundant
- Protection for your dependants.

The information provided will be available from the Group website over the course of the summer.

Introducing MoneyHelper

MoneyHelper is the new name for the services available from the Money and Pensions Service (MaPS). Sponsored by the Department for Work and Pensions, MaPS is committed to ensuring that people in the UK have guidance and access to the information they need to make effective financial decisions over their lifetime, including about workplace and personal pensions.

From the end of June, the existing websites under the MaPS umbrella – the Money Advice Service, The Pensions Advisory Service and Pension Wise – will be replaced by a new service called MoneyHelper, as referenced on our usual contacts list on the back page.

A new website, which contains all the information previously available under MaPS' former sites, can now be found at: www.moneyhelper.org.uk



Information for Contributing and Deferred members

Changes to the minimum pension age

The Government has recently run a consultation on increasing the minimum pension age, the earliest age at which people can normally start to take their pension benefits, from age 55 to age 57. The change will take effect from 6 April 2028.

While the consultation has now closed, we're still waiting for final details on how this will affect the Group.

If you're thinking about taking a transfer from the Group after April 2028, with an expectation that you can start to take benefits from the receiving arrangement prior to age 57, you should consider this and discuss it with your financial adviser.

This change doesn't impact the ability to take pension benefits before the minimum pension age as a result of ill-health.



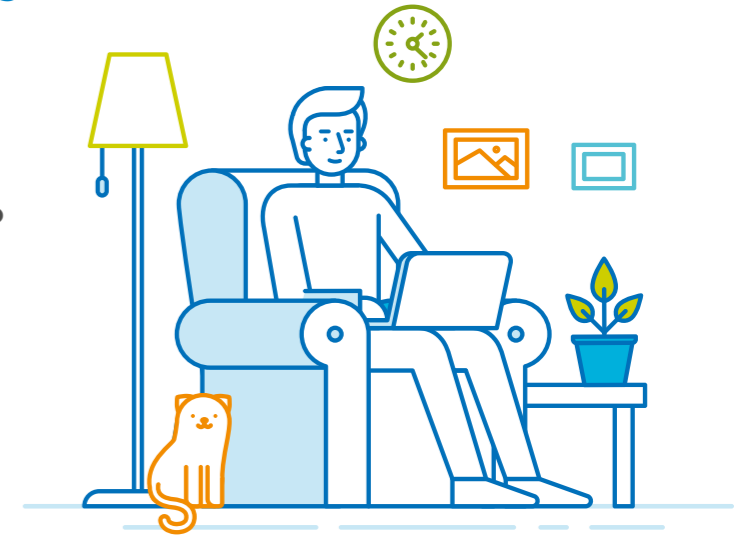
Deferred members – who to contact about your Group benefits

All questions regarding your benefits as a member of the Group should be directed to RPMI, the Group's administrator. You can contact them via the Group website or directly at: **enquiries@RPMI.co.uk**

Before they can deal with your query, RPMI will need to verify your identity, so when you contact them, please provide **TWO** items of personal data from the following list:

- Full name or address
- Date of birth
- National Insurance number
- Payroll number or Member number (if you know it).

RPMI will normally get back to you within 10 working days.



Keep in touch!

Please remember to keep RPMI updated if you move to a new house or change your email address. If you're a Deferred member, this is important so that we can contact you as you approach retirement to ensure that your Group benefits are paid when they are due.

Contact details for RPMI appear on the back page.

Information for Pensioner members

Guaranteed Minimum Pension

Guaranteed Minimum Pension, known as GMP, is the name given to the minimum level of pension income that workplace pension schemes had to provide to employees who were 'contracted out' of the State Pension (up until April 1997, when GMP stopped being accrued).

GMP reconciliation

GMP reconciliation is the term for the process used to ensure the Group records agree with those of the National Insurance Contribution Office (NICO), part of HM Revenue & Customs (HMRC).

Most UK defined benefit pension schemes, including the Group, have been required to undertake an exercise to reconcile the two records, and the process may result in some members' pensions being adjusted.

RPMI has been working to validate the GMP information held for Group members on their administration database and will look to rectify any inconsistencies that come to light in due course. If this affects you, RPMI will contact you.

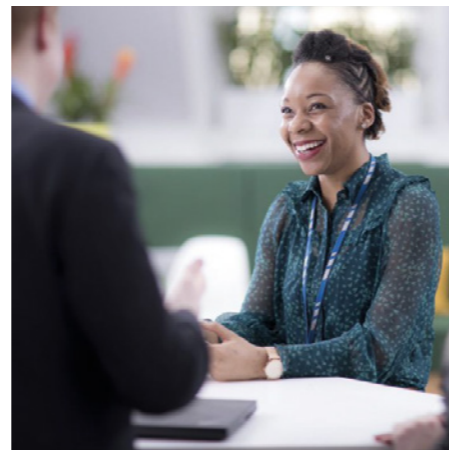
GMP equalisation

GMP equalisation is the name given to the process of reviewing the benefits people built up when they were contracted out between 17 May 1990 and 6 April 1997, and correcting these benefits where necessary, so that men and women are treated the same.

In October 2018, a court case in relation to GMPs and gender equality was determined, which has implications for many defined benefit schemes across the UK, including the Group.

The Group Trustee is currently working with its support team and advisers to consider what this means for the Group and to identify members who are affected.

This is a complex process for all affected occupational pension schemes, and the results for the Group will not be known for some time. It's not yet possible to say exactly who will be affected and how. For many members, there will be little or no change at all. If you're affected, your benefits may need to be adjusted when they come into payment or in future, although please note that any top-up is expected to be relatively small.



Group Trustee Key Priorities 2020/21

Board effectiveness & governance

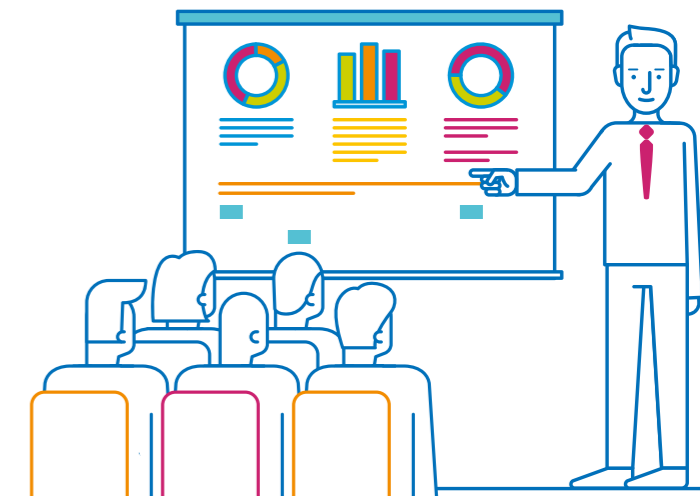
Maintaining Board effectiveness is integral to the duties of the Group Trustee to ensure it's using its time efficiently, and good governance is essential to the obligations of the Group Trustee Board and paramount in managing the pension scheme.

Throughout the year, Covid-19 has impacted everyone, including the Group Trustee Board, which has had to adapt how it conducts its trusteeship while ensuring compliance with legislative, scheme and regulatory requirements. During 2020/21, the Board took several steps to continue working towards strengthening its governance and effectiveness. These included:

- Reviewing and agreeing its long-term financial and non-financial objectives and corresponding strategies
- Ensuring compliance with the Pensions Regulator's requirements
- Appointing an internal auditor and agreeing a three-year audit plan to review scheme procedures.

Member experience & engagement

The Group Trustee Board recently agreed to create the 'Member Experience & Engagement Committee' to allow an holistic overview of the services and communications members receive from the Group.



The Group Trustee believes it's important to engage effectively with all Group members to ensure they're aware of their pension benefits and the Group's funding position, and that the necessary information is available to all, especially during the Covid-19 pandemic. The Committee has been busy with several projects delivered over the course of the past year, including:

- Implementing the provision of regulated independent financial advice by WPS Advisory Ltd to eligible Contributing and Deferred members – a Q&A covering the services available can be found on the Group website under: *Taking your pension*
- Communicating and running a successful Group Trustee 2021 election – further information can be found on pages 4 and 5
- Redesigning *Pensions Brief*, with the winter 2020 edition issued in the new A5 style format and branding
- Developing a dedicated pre-retirement area on the Group website – this work is currently in progress.

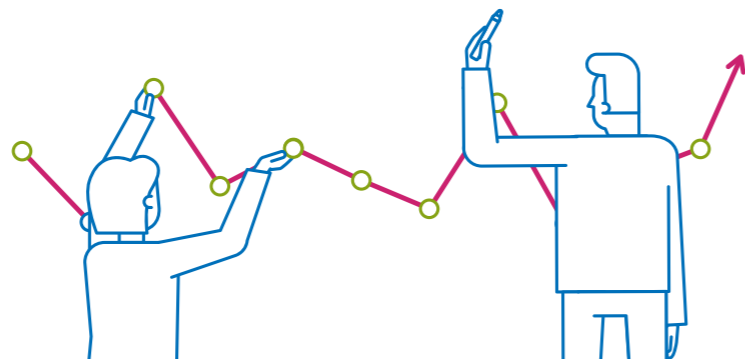
Investment & funding

The Investment Committee and Group's advisers have devised and agreed an appropriate long-term approach to funding for the Group with a corresponding investment strategy.

The Committee has continued to review the level of risk in the Group's investment portfolio, choosing to diversify the Group's assets further by investing in new asset classes such as infrastructure and property debt, while reducing their equity risk in the portfolio.

As the Group approaches full funding, the Committee is keen to reduce the level of risk in the portfolio, as appropriate, without compromising the ability to deliver the required returns.

It has therefore put in place a de-risking flight plan with funding level triggers to de-risk the Group as the funding level improves. This should reduce volatility in the Group's funding level, while ensuring full funding is achievable in an appropriate timescale.



The Electricity Supply Pension Scheme AGM 2021

This year's Scheme AGM will be held on **Monday 22 November 2021**, starting at **1.00pm**.

The purpose of the Scheme AGM is to:

- Receive the Scheme Annual Report & Financial Statements, the Auditor's Report, and the Report of the Scheme Trustee
- Conduct any general business, including the consideration of any Resolutions proposed by members.

If you wish to attend, you'll need to register with EPTL in advance to access the video link.

More information on how to attend will be issued in due course, and we'll email you to let you know when this is available.

The minutes of the 2020 Scheme AGM are available on the *Scheme AGM* page of the Group website at: <https://ngeg.nationalgridpensions.com>

Resolutions

Members have up to 28 days before the date of the Scheme AGM to submit a written Resolution to the Scheme Secretary. Therefore, this year members will have until **Monday 25 October 2021** to submit any written Resolutions.

If you wish to attend and exercise your vote on any Resolution this year, you must attend the online meeting. If you don't have internet access, you can join by phone and listen, but please be aware that you won't be able to vote or ask questions (online access is therefore recommended).

If there are any Resolutions, the individuals proposing and seconding the Resolutions will be able to speak using the videoconferencing facilities.



Group calendar of events

Summer 2021

- *Pensions Brief* Issue No. 83
- Annual Benefit Statements issued by RPMI to Contributing members
- Planning for the future – a new area of the Group website, designed for Contributing and Deferred members, to help you understand your retirement options



Autumn 2021

- Pensions Increase 2022 – the annual percentage increase is announced on the Group website in October each year
- Electricity Supply Pension Scheme AGM – virtual event commencing at 1.00pm on Monday 22 November



Winter 2021

Pensions Brief Issue No. 84 – including more information on how to register to use the new online services



The work of a Trustee

Paul Hernaman, Trustee Director

Why did you become a Trustee?

I'd just taken early retirement from National Grid and wanted to give something back while all my experience and acquired skills were still fresh; and knowing there was overlap with what I'd been doing in Business Development and Corporate Finance. It was at this time that the Group Trustees introduced the role of Panel Members, who help the Trustees with various projects while learning more about the Board and how it operates. This was a great way to learn about the Group and all it undertakes. With the benefit of a few years' Panel experience behind me, and by helping out with the last two valuation exercises, I got the chance to become a full Trustee last year.



Which aspects of being a Group Trustee Director do you enjoy most?

- It's been a great way to carry on seeing a number of people I worked with over the previous 25 years. Most of my former colleagues were not only very skilled at what they did but were also people you enjoyed working with. I've also got to know people with in-the-field backgrounds much better. People like Graham Commons and Ray Arrowsmith, who've done great work on the benevolent side for the Union members – it's been interesting finding out more about that.
- Being advised by an excellent set of advisers such as firms like Aon, and the Trustee Team Partnership which is comprised of National Grid's Trustee Services team who provide governance support, and TEL (Trustee Executive Limited), who provide investment services to the Group.
- Gaining comfort that the pensions and benefits of nearly 10,000 people are being properly looked after.

The work of a Trustee (continued)

Which aspect do you find the most challenging?

Anyone who has savings in a bank or building society at the moment will know how low savings interest rates are. Against that backdrop, making sure that pension fund investments earn enough to support pensions while not taking unwise risks in the process is certainly challenging. Fortunately, our advisers and the Trustees, together with support from the Company, have seen this position significantly improve over the last few years, despite all the external challenges thrown at us.

Which committees do you sit on?

As a Panel Member with corporate finance experience, I got involved in the valuation working groups that support the three-yearly valuation process. The working groups support the Investment Committee, which in turn reports to the Group Trustee Board. This has carried on into my commitments now I am a Trustee.

Like any business with over £3 billion worth of assets, there are lots of things that need regular attention and so the work we do is split up between members of the Board to deal with. I helped Jon Carlton and Philip Johnson when the administrators, RPMI, were updating their pensions payments systems – it's a measure of success that pensioners won't

have seen any changes over the last couple of years while that was happening! Most recently, I've been involved in helping appoint specialist advisers who carry out covenant reviews to make sure the sponsoring employer (National Grid plc) is financially sound and that the Group's financial security remains high. It's these types of specialists who can raise the alarm before schemes run into funding problems, as witnessed with BHS and Carillion's defined benefit pension schemes following the collapse of their sponsoring employers.



What does this involve and what skills/experience do you bring?

The Group's investment adviser, Aon, manages a portfolio of different investments for us and updates/presents us with how financial markets are doing and what may be best for the Group at any given moment, and over time.

I'd studied finance and accounting as a degree at university (and can't think why I didn't get invited to the best parties!). I then trained as an accountant, working with the likes of British Leyland, Diageo, RTZ and Elf, before joining National Grid in the run up to privatisation. Once at National Grid, I went on to study Corporate Finance part-time at the London Business School, studying alongside lots of people working in the City of London.

While it sounds like lots of boring theory, this gave me the background to become involved in some of the most exciting projects National Grid has delivered over the past 20 years, including seeing Grain LNG transformed from a small gas storage site to the key national infrastructure it is today. More recently, there was the Basslink interconnector, connecting Victoria and Tasmania in Australia; this was excellent schooling for getting the Dutch, Belgium, Norwegian, Danish and second French interconnectors underway. It was obvious at that time that all the wind power available close to the UK was eventually going to become a commodity that would be shared around Europe, so it was great to be involved in that.

Working on all these projects involved dealing with similar sorts of advisers to those that guide the Group's investments, so I can use my past experience to keep them closely on track. Fortunately, the finance managers we use are very good, so it's more a case of minor trimming of the strategic path rather than making wholesale changes.

What qualities are best needed for the Trustee role?

Listening! The other Group Trustees have a massive amount of combined experience and we have great advisers. When issues crop up, there's always going to be someone in the room who's likely to be an expert, with ideas and solutions for how to resolve them. The wisdom of others puts this to the test, so it's rare that we don't get a good way forward to deal with challenges. Having worked with a number of company boards, the Group Trustee Board is on a par with the best of them.



The work of a Trustee (continued)

What are the main challenges that the Board faces today?

As Linda Ryan referenced in the winter 2020 issue of *Pensions Brief*, when interest rates are low, making sure the investments earn their keep is something that requires our full attention. All the good work of the last few years means we're doing this with a low-risk approach.

What are your hopes for the Group in the future?

Fully funded pensions as fast as possible. It's always good to be on the winning side in sport, so there's nothing better than looking a pensioner in the eye and being able to say things improved while I was involved. Besides, I'm a Group Pensioner myself and I'm married to another one!



What are your interests outside of work and being a Group Trustee?

Lots of things, most of which have sadly ground to a halt during the various Covid lockdowns! After finishing work, we were lucky enough to do some great holidays to places like Australia, New Zealand and Canada before Covid put paid to that. Similarly, around Suffolk and Cambridgeshire, where my wife, Heather, and I live, there's a great selection of theatres and concerts halls and so we've been to many plays, concerts and shows (until that was all put on hold). I've always enjoyed old machines, be that cars, planes, trains etc., and so I help out and compete in local motorsport. It's a world away from Formula 1! Heather thinks I'm odd, but standing outside in the cold, wearing a racing marshall's tabard, and watching a rally car throw up mud and stones at me is something I greatly enjoy!

Company news

In early March, National Grid announced three transactions that, taken together, will be transformational for the business, enhancing its role in the energy transition and driving long-term shareholder value:

- The £7.8 billion acquisition of Western Power Distribution (WPD), the UK's largest electricity distribution network operator
- Selling the Rhode Island gas and electricity business for an equity value of \$3.8 billion (£2.7 billion); and
- Initiating a sale process for a majority stake in our UK Gas transmission and metering business.

National Grid's vision remains unchanged – to be at the heart of a clean, fair and affordable energy future – and with increased exposure to the UK's electricity sector, it will be able to take a more holistic approach across the entire UK electricity sector, helping the UK's wider net zero ambitions.

For example, with renewable generation, high and low voltage engineers will be able to share their knowledge and experience, to efficiently deliver increasing levels of renewables connections, both large and small. They'll also be able to share best practice across engineering and customer solutions, to help drive a more effective rollout of the infrastructure needed for electric vehicles.

While National Grid is working to deliver ultra-fast charging infrastructure at a national level, WPD is looking to deliver over 200,000 charging points across its territory by 2023.

When all three transactions are completed, nearly 70% of group assets will be focused on electricity, up from around 60% today. That's very significant at a time when electricity demand is expected to rise substantially in the years ahead. The Committee on Climate Change sees a 70% increase in UK electricity demand by 2050. As the largest electricity transmission and distribution owner and operator in the UK, National Grid plays a pivotal role in enabling growing levels of electrification.

The Company remains fully committed to its US gas and electricity distribution businesses, which are key growth drivers for National Grid, and has significant investment plans for the US. The transactions will transform National Grid's positioning and give it an even greater role to play in the journey to net zero.

Update: The purchase of Western Power Distribution (WPD) has now been successfully completed. Following National Grid's voluntary notification of the WPD Acquisition to the Competition and Markets Authority (CMA), the CMA is undertaking its merger review which has not yet concluded. As a result, and as is customary in such circumstances, the CMA has issued an Initial Enforcement Order, requiring the WPD Group to continue to be run independently from National Grid and under its existing management until the CMA review has completed.

REA contacts

BECCA HALL:

Chair: Ken Ashcroft
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BRIMSDOWN:

Please contact RPMI for branch information.

CAMBRIAN:

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email: gg@talktalk.net

DEVON AND CORNWALL:

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Secretary: Jenny Devey
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DURLEY PARK AND BRISTOL AREA:

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Secretary: Dennis Williams

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Manchester REA

Peter Salt has replaced Norman Harris as the elected Secretary of Manchester REA. Peter would like to thank Norman on behalf of all North West members, for his hard work in ensuring the continued smooth running of the group for many years.

Peter, who joined the Company in 1987 as a fitter with North West 1 area based at Kearsley, has so far presided over three cancelled AGM lunches due to Covid restrictions. However, he's hopeful that the planned Christmas AGM and lunch will go ahead on Thursday 9 December at 12 noon at the Heaton Moor Golf Club, and is looking forward to another great get-together with fellow retirees.

Thames South REA

Secretary, David Easton, has confirmed that Thames South's annual summer lunch will this year take place on Wednesday 11 August at The Roebuck Hotel, Wych Cross. Should circumstances change before then, David will let you know.

With regret

We're sorry to inform you of the death of the following National Grid Electricity Group members and send our condolences to their families and friends.

ABBOTT Eileen Francis, Coulsdon, Dependant, aged 92

ADAMS Joan Irene, Haywards Heath, Pensioner, aged 92

ANTHONEY Betty, Dewsbury, Dependant, aged 88

BAILEY Valerie, York, Dependant, aged 75

BAILEY Dennis, Saltburn-by-the-Sea, Pensioner, aged 78

BATCHELOR Brenda, Poole, Dependant, aged 100

BECHERT Herta Maria, Dunstable, Pensioner, aged 93

BENDER Alan Simon, Harrow, Pensioner aged 73

BINGLEY Eric Burman, Stockton-on-Tees, Pensioner, aged 89

BISHOP Charles Henry, Gravesend, Pensioner, aged 89

BLAKELEY Roy, Batley, Pensioner, aged 85

BOWYER-WILSON Norah Winifred, France, Dependant, aged 77

BOYLES Charles Terence, Swansea, Pensioner, aged 94

BRADBURN Stanley, Stretford, Pensioner, aged 86

BREALEY Alan Donald Robert, Guildford, Pensioner, aged 91

BREMEYER Yvette Elie Sylvia Irene, Kent, Dependant, aged 93

BRITTON Winifred Margaret, Paignton, Dependant, aged 94

BROCKFIELD Maurice Harvey, London, Pensioner, aged 93

BURTON Lily May, York, Dependant, aged 92

BYRNE Patrick Christopher, South Croydon, Pensioner, aged 78

CAMPBELL-SMITH Mary Elizabeth, East Molesey, Pensioner, aged 90

CASTLETON Norman Edwin, Portishead, Pensioner, aged 89

CHEATER William Edgar, Wirral, Pensioner, aged 82

COCKS Peter Douglas, Greenhithe, Pensioner, aged 92

COLLINS Shirley Astrid May, Scunthorpe, Dependant, aged 85

CONNOLLY James Bernard, Bewdley, Pensioner, aged 64

CORR Irene Marion, Enfield, Pensioner, aged 98

COULSON Ronald Stanley, York, Pensioner, aged 84

COULTER Mary, Chesham, Dependant, aged 96

CRAVEN Douglas, Newark, Pensioner, aged 88

CRIPPS Doris, Loughborough, Dependant, aged 94

CRITTEN Keith Leonard, Gravesend, Pensioner, aged 93

CROWE Margaret Iris, Much Wenlock, Dependant, aged 79

CROWTHER Eric Roger, Knaresborough, Pensioner, aged 77

CUBBERLEY A M Brentwood, Dependant, aged 100

CUSSEN James William, Manningtree, Pensioner, aged 87

DARBYSHIRE John Frederick, Isle of Wight, Pensioner, aged 80

DENNIS Basil Silvanus, Northampton, Pensioner, aged 99

DINGOOR Ezra Solomon, Chorley, Pensioner, aged 86

DOCKWRAY E D, Maidstone, Pensioner, aged 69

DORRELL Elsie, Stourport-on-Severn, Dependant, aged 84

DOYLE Philip Patrick, Wokingham, Pensioner, aged 73

DOYLE Kenneth Gordon, Harrogate, Pensioner aged 80

DRAY Michael Harold, Farnham, Pensioner, aged 81

EATON Herbert John, Bull, Tunbridge Wells, Pensioner, aged 82

ENGLISH Ernest Robert George, Caterham, Pensioner, aged 88

EVANS Doris Eileen, Redditch, Dependant, aged 87

EVANS Walford Owen, Cardiff, Pensioner, aged 90

FAIRBROTHER D M Gravesend, Dependant, aged 87

FAULKNER Margaret, Rochester, Pensioner, aged 85

FERRY Margaret Kathleen, Gloucester, Dependant, aged 96

FEWKES Eric, Nottingham, Pensioner, aged 81

FOGARTY Michael, Stockport, Pensioner, aged 85

GAEDKE Jean May, Southampton, Dependant, aged 81

GIBSON Colin Mcdougall, Lanarkshire, Pensioner, aged 78

GODFREY Ernest Charles, Bath, Pensioner, aged 90

GOODMAN Alice Henrietta, Peckham, Dependant, aged 89

HANCOX Reginald James Meredith, St. Albans, Pensioner aged 86

HANSON David Richard, Kent, Dependant, aged 86

HARBAN Jean Mary, Bedfordshire, Dependant, aged 82

HARDING Sheila, New Zealand, Dependant, aged 83

HARGREAVES John Peter, Bristol, Pensioner, aged 85

HARTLEY John, Crawley, Pensioner, aged 87

HARVEY Brenda Audrey, Redditch, Dependant, aged 94

HASKELL Elsie Margaret, Farncombe, Pensioner, aged 87

HENDY Edward David, Gravesend, Pensioner, aged 84

HESTER Brenda Irene, Reading, Dependant, aged 87

HICKEY Allen George, Fareham, Pensioner, aged 82

HILL John Clifford, Lancashire, Pensioner, aged 78

HOLLAND William John, Croydon, Pensioner, aged 74

HOLMES Graham Charles, Nottingham, Pensioner, aged 72

HOPKINSON Jean Gwendolene, Worthing, Pensioner, aged 90

HORNER Stephen, Nottingham, Pensioner, aged 74

HUGHES Alfred Henry, Congleton, Pensioner, aged 91

HUNT Arthur John, East Grinstead, Pensioner, aged 94

HYDE Jennifer Mary, Kidderminster, Dependant, aged 83

JOHNSON Robert Ian, Swadlincote, Pensioner, aged 83

JOHNSON M E, Ely, Dependant, aged 97

JONES Glyndwr, Caerphilly, Pensioner, aged 82

JONES Elizabeth, Ellesmere Port, Pensioner, aged 88

JOYCE A J R, Romford, Dependant, aged 85

KAY Peter David, Chichester, Pensioner, aged 88

KIBBLE Arthur Ernest, Teignmouth, Pensioner, aged 88

KITELEY David Francis, Stourport-on-Severn, Pensioner, aged 77

KNIGHT Joyce, Shipley, Dependant, aged 87

With regret (continued)

LAMB James William, Romford, Pensioner, aged 96

LAWS David, Kent, Pensioner, aged 83

LINFORD Patricia, Harlow, Dependant, aged 88

LOCKWOOD Marjorie, Epping, Dependant, aged 91

LUCK Bryan Alan, Norwich, Pensioner, aged 82

MAAS John, Falmouth, Pensioner, aged 75

MALLON Martin, Cheshire, Pensioner, aged 90

MARTIN Norman, Oldham, Pensioner, aged 81

MATHER Julie Frances, Knaresborough, Pensioner, aged 64

MATTHEWS Gordon John, Bexley, Pensioner, aged 94

MCGRORY Nancy Elizabeth, Bexhill-on-Sea, Dependant, aged 83

MCLEODJONES K E M, Suffolk, Dependant, aged 83

MELSOM P M, Romney Marsh, Dependant, aged 93

MENZIES Alan, Manchester, Pensioner, aged 73

MOORE David Lisle Thomas, Cornhill-on-Tweed, Pensioner, aged 78

MORRIS Graham Richard, Harlow, Pensioner, aged 63

MORRIS Betty, Godalming, Dependant, aged 82

MURPHY Edward Stanley Marquiss, Bexleyheath, Pensioner, aged 80

NIBLETT Peter John, Potters Bar, Pensioner, aged 80

PALLETT Evelyn Jean, Bishops Stortford, Dependant, aged 87

PEGG Everil Margaret, Wilmslow, Dependant, aged 99

PHILLIPS Margaret Olive, Alresford, Dependant, aged 91

PICKERING Neil John, Southport, Pensioner, aged 75

PIELAGE Iain George, Leamington, Spa Pensioner, aged 63

POWELL Teresa Christine, Bristol, Pensioner, aged 74

POWNALL Patricia Margaret, Staines, Dependant, aged 94

PRITCHARD Noel Frederick, Sheerness, Pensioner, aged 76

REES Freda Mary Rhondoa, Cynon Taff, Dependant, aged 87

RUSSELL Ella Hilda, Canterbury, Dependant, aged 88

SANDELL Valerie, Bournemouth, Dependant, aged 73

SAXTON David Michael, Pontefract, Pensioner, aged 82

SHAW Patricia Anita, Sheerness, Dependant, aged 83

SHAW Graham, Bourne, Pensioner, aged 80

SHERIDAN Florence, Preston, Dependant, aged 90

SHIRTCLIFFE Daphne Eileen, Downham Market, Dependant, aged 88

SKIPPER Donald John, Godalming, Pensioner, aged 95

SMITH Mary May, Chichester, Dependant, aged 94

SOKMENER Margaret, Renfrew, Pensioner, aged 70

SPRING Ethel Betty, Enfield, Dependant, aged 97

STIFF Ronald James, Shoreham-by-Sea, Pensioner, aged 83

STOTT Joyce Margaret, Epsom, Dependant, aged 92

SUTTON John Ralph, Loughborough, Pensioner, aged 83

TALBOT Marie Florence, Birmingham, Dependant, aged 103

TAYLER John Edward, Wickford, Pensioner, aged 90

TENNISON Dennis Amos, Boston, Pensioner, aged 93

TERRY Dorothy Valerie, Birmingham, Dependant, aged 82

THATCHER Nora Edith June, Battle, Dependant, aged 88

THOMSON Derek John, Worcester Park, Pensioner, aged 90

THORNLEY Sylvia Doreen, Birmingham, Dependant, aged 88

TURNER Christopher Bernard Maurice, London, Pensioner, aged 59

WALKER William, Shadwell, Pensioner, aged 94

WALTER Brenda May, Guildford, Dependant, aged 98

WATERS Frank Stanley, Stockport, Pensioner, aged 88

WESTON Margaret, Preston, Pensioner, aged 90

WILD Brian Molyneux, Stockport, Pensioner, aged 90

WILDING Christine Carol, Wolverhampton, Pensioner, aged 72

WILLIAMS Geoffrey Charles, Cheddar, Pensioner, aged 75

WILLIAMS Margaret, Ashton-under-Lyne, Dependant, aged 92

WORSLEY Joan, Poulton-le-Fylde, Pensioner, aged 87

WRAIGHT Jean, Eastbourne, Dependant, aged 80

WRIGHT Patricia, Godalming, Dependant, aged 84

WYNNE E L, Swindon, Dependant, aged 93



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Pensions Brief:

If you have any questions about this newsletter or content for future issues, please email:

uk.pensions@nationalgrid.com

MoneyHelper

This is the Government's financial information and guidance service that provides free and impartial support about workplace and personal pensions to anyone aged over 50 with defined contribution pension savings. It also provides information about general financial issues.

MoneyHelper is available online at **www.moneyhelper.org.uk** and by telephone on 0800 138 3944.

Pensions Ombudsman

The Pensions Ombudsman assists members and beneficiaries of pension schemes with any dispute they have. **Telephone:** 0800 917 4487

www.pensions-ombudsman.org.uk

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