

The Airways Pension Scheme (APS) ADULT SURVIVOR'S PENSION

OPT IN FORM (for active members of APS)

Start paying higher contributions towards the Adult Survivor's pension

Most active members of APS pay a higher rate of contributions to provide a pension for an Adult Survivor when they die (you can check this on your last annual benefit statement, if you get one, and you can also find this in the 'mybapension online' section of the website). If you are not currently paying the higher rate of contributions towards this cover you can pay an extra 1.5% of Pensionable Pay to provide a pension for an Adult Survivor.

An Adult Survivor could be your husband, wife or civil partner or, if you are not married, your Scheme's Trustee has a discretionary power to pay the pension to a surviving dependant (this could be your common-law spouse, partner, or someone who is financially dependent on you at the date of your death to a substantial extent – see the Member's handbook on the Scheme Documents page of our website for more information about who can qualify).

You can elect to start paying contributions towards Adult Survivor's pension cover from the first day of a future month after giving a calendar month's notice in writing to the Trustee. Being able to contribute towards Adult Survivor's pension cover is subject to the Trustee receiving satisfactory medical evidence - a questionnaire will be sent to you when you send this form to BA Pensions.

The amount of Adult Survivor's pension your husband, wife, civil partner or surviving dependant may receive will be based on the period you have paid the higher contributions towards this cover and for active members who die whilst paying the higher contributions, 50% of your future potential service up to your normal retirement date will be included too. The option to start paying for an Adult Survivor's pension is not available if you have previously opted in to this cover.

If you decide not to have Adult Survivor's pension cover, your beneficiaries may still be entitled to a minimum amount required to be given by legislation.

DECLARATION

1. I wish to start paying higher contributions to provide a pension for an Adult Survivor.
2. Please arrange for my normal contributions to the Scheme to be appropriately increased from the next available date.
3. I understand that if I die leaving a widow/widower/civil partner or surviving dependant, any Adult Survivor's pension becoming payable under the Rules of the Scheme will only relate to the period during which I have paid the higher contributions towards the Adult Survivor's pension cover (and potential service for active members).
4. I understand that the option to start contributions towards the Adult Survivor's pension cover may be subject to me passing a medical examination, if required by the Scheme's Trustee.
5. I understand that, if I am participating in *SmartPension*, British Airways will pay the relevant pension contributions on my behalf and will adjust my gross pay by the same amount.

Name: _____

Staff Number: _____

Signed: _____

Date: _____

Please print this form, then complete and return it to:

British Airways Pensions, PO Box 2074, Liverpool, L69 2YL

By fax to: 020 8538 2190 (this number is not on the BA internal network)