

May 2022

The newsletter for AXA pensioners

# Cascade

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redefining / standards



## THE FEDERATION MANAGEMENT COMMITTEE

# Welcome to Cascade



**Cascade is the annual magazine for all pensioners of AXA UK. Many of you are members of one of the six Pensioners' Associations which make up the Federation of AXA UK Pensioners' Associations. If you are not a member of one of them and would like to be then please get in touch with the Chairman or Secretary of the appropriate Association. Telephone numbers and email addresses are in the Directory sections of each of the following Association sections.**

Happily, the future looks a lot brighter than when I last put pen to paper for Cascade 12 months ago. The roll-out of the vaccination programme and the relative mildness of the Omicron strain has led to sharply reduced numbers of serious illnesses and hospitalisations.

As I write, this in turn has led the government to remove almost all the Covid restrictions.

So, at last, we can return to normal social activity if we choose to do so. Also, we will hopefully see inroads being made into the backlog of medical treatment and an end to the disruption of children's education.

The Federation Committee (FC) meets in January and July each year and has the following responsibilities:

- To agree the equitable distribution of the annual grant provided by AXA UK between the six Associations
- To monitor the financial health of each Association
- To produce the magazine Cascade

- To monitor the service being provided by the Pensions Scheme administrator
- To consider any other matters that could impact on pensioners.

The FC held 'virtual' meetings last July and in January this year. Discussions covered all of the above topics. The distribution of the annual grant was confirmed to AXA. The timetable for the production of Cascade 2022 was agreed. Association Chairmen confirmed satisfaction with the service from Capita, the Pension Scheme administrator.

Each of the Pensioner Associations uses its annual grant to pursue activities for the welfare of its pensioners.

These activities include:

- Keeping in touch with their pensioners about matters of interest and sources for advice and support
- Arranging conferences, coffee mornings, lunches etc. where their pensioners can meet former colleagues.
- Some Associations give modest gifts to pensioners on, for example, significant birthdays.

The pandemic has disrupted such activities over the last two years and so discussion at both of the above meetings centred around sharing plans to increase activities over the coming years. One thing that the pandemic highlighted was the importance of human contact for elderly people and so increased activities in the second category will be pursued wherever there is a demand and it is practical for us to do so.

Rebecca Shevill, Head of Pensions Administration and Trustee Services,

will be retiring after 12 years' service with AXA UK. Rebecca has been the link between members of the FC and the Company. She has been enormously supportive of and helpful to the FC over the years and we will all miss her cheerful and constructive input to our meetings and individual help with pensioner problems. We all wish her a very long, happy and fulfilling retirement.

I hope that you enjoy this latest edition of Cascade and please do let your Association Chairman know if you have comments or suggestions about content or style. We are committed to ensuring that the magazine continues to be a useful, enjoyable and wanted magazine.

Please keep safe and well.



**Peter Moss**

Chairman of the AXA UK Federation of Pensioners' Associations

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# News from the Chair

Hello everyone,

**An old Chinese curse was said to run: 'May you live in interesting times' – I trust the last 12 months have not been too 'interesting' for you all. As I write, we are looking forward to the final removal of the remaining anti-pandemic restrictions and life returning to normal, assuming we can all remember what 'normal' looks like. We are certainly planning for a resumption of our normal communications between pensioners and their representatives (our new designation for 'visitors'), as much of it as possible face-to-face, rather than by electronic means.**



### Reunions

As a very promising sign of a gradual return to normal, in November we held our first national reunion lunch for two years in a new venue – the Vincent Rooms at Westminster Kingsway College. Nearly 120 pensioners were present (despite a handful of unavoidable 'no shows' resulting from last-minute positive Covid tests), and all agreed that the new arrangements had been very successful. Thanks for this are due to our two organisers – John Gurney and Stewart Fairhead – who took over the role that had previously been so admirably performed by Stephen Gore. A booking has already been made for the 2022 lunch at the same location – please keep Monday, 7 November free in your diaries.

Local reunion events have also been held in various regional locations, and I hope that most pensioners who have expressed an interest will have an opportunity to attend one in the coming year.

### **In memoriam**

As you will see from the obituaries section, several former colleagues and friends have passed away since publication of the last issue of Cascade. Please take some time to remember them and their families.

### **Committee and pensioner representatives**

I'm still very much finding my feet as Chairman, but I've been greatly assisted by the support of the Committee and John Langley in particular – not only for his sterling efforts as my predecessor but also for stepping into Jeanette Hopkin's shoes as Hon. Secretary. We also lost our Hon. Treasurer – James Emery – to cancer, with his place being taken by Stewart Fairhead, formerly our Hon. Auditor. I'm pleased to inform you that Bob Ellisdon has agreed to take over from Stewart the work of auditing the accounts.

After many years acting as a pensioner visitor, Bunny Durham has stepped down from that role, although she remains a valued member of the Committee. Her work as a representative has been taken up by Phil Hart and I thank him for volunteering. It's only through the hard work of the representatives and the committee, alongside



financial support from AXA, that the Association is able to continue, so my thanks are also due to all of them and to all of you for your continuing support.

With all best wishes for the coming year.

*Chris Miller*

**Chris Miller**

# DIRECTORY

## Visitor Areas and Officers

Region	Visitor	Telephone	Email address
North London, Herts, Beds and part of Essex	Bob Edwards	01923 270259	aelpa.oaktreecottage@gmail.com
West Surrey, part of South London and East Hampshire	Pravin Patel	0208 3375743	prav1npatel@hotmail.co.uk
South and East London, part of Kent and South Essex	Peter High	01737 479849	peter.high94@hotmail.co.uk
High Wycombe area	Chris Miller	01494 563707	chris@clonmere.co.uk
High Wycombe area	Phil Hart	01494 816367	philiphart@hotmail.com
High Wycombe area	Paul Hewett	01789 842582	pj237hewett@btinternet.com
High Wycombe area	John Gurney	01494 438351	jkgurney@tiscali.co.uk
High Wycombe area	Pat Evans	01844 346589	patriciaevans2903@gmail.com
Sussex and part of Kent	Colin Pearson	01622 891123	colin_pearson@btopenworld.com
Somerset, Dorset, East Devon, Gloucestershire, North Hampshire, Wiltshire, South Wales	Dave Rothwell	01453 843789	djrothwell972@gmail.com
Southampton and Bournemouth area	John Nicholas	01202 892793	jhnicholas@gmail.com
East Anglia	Dave Czerwinski	01603 270513	david.czerwinski@hotmail.co.uk
Coventry area and part of Warwickshire	Helen Hehir	02476 467022	helenhehir@aol.com
Lancashire and Greater Manchester	Position vacant		
Shropshire, Cheshire and North Wales	Rick Johnson	01939 270437	ra0se15@gmail.com
Nottinghamshire and Lincolnshire	Kevin Sturgess	01949 831104	kebbo@hotmail.co.uk
South Scotland, Edinburgh and Glasgow	Roddy Surfleet	01620 895147	roddy@rsfs.co.uk
Northern Scotland	Margaret Lamb	01241 873648	milamb.fagray@btinternet.com
Midlands	Nicola Woodhouse	01926 771964	nawoodhouse@aol.com
Northern Ireland	Dougie Crowe	02891 852578	dougiecrowe@hotmail.com
North-East England and the Lake District	Colin Stewart	07895 092616	colin.stewart55@btinternet.com
Yorkshire	Mike Bielby	01937 573350	mwbielby@talktalk.net
Cornwall and West Devon	Peter Gaston	01626 439160	petergaston1951@icloud.com
Chair	Chris Miller	01494 563707	chris@clonmere.co.uk
Secretary	John Langley	01636 814062	aelpasec@gmail.com

## Obituaries to 31 March 2022

We regret to announce the death of the following members.

Name	Retirement date	Date of death
Mrs V E Balsdon	26/07/2008	18/05/2021
Mrs A U C Blood	20/01/2008	06/06/2021
Mr S J Bowen	10/04/1984	26/02/2022
Mrs M A Brookman	29/11/2003	15/05/2021
Mr R T Coleman	07/12/1986	01/09/2021
Mrs V Combes	27/06/1996	01/05/2021
Mrs A J Cramer	30/12/2017	09/08/2021
Mr J R W Emery	05/09/1998	21/08/2021
Mrs C A Keough	11/11/2000	17/08/2021
Mr D A King	17/03/1986	27/02/2022
Mrs E L Leonard	07/02/1993	14/06/2021
Mrs J I Lowe	31/01/2003	01/11/2021
Mrs S Mehra	14/06/1982	02/05/2021
Lady M Moser	05/09/2015	02/03/2022
Ms J B North	05/03/2007	25/05/2021
Mr B Pickston	02/04/1990	25/10/2021
Mrs M P Pierce	18/08/1996	29/07/2021

Name	Retirement date	Date of death
Mr J A Rodgers	02/01/1988	02/10/2021
Mrs M H Rodgers	03/10/2021	08/01/2022
Mr R W Stone	27/07/1989	27/12/2021
Mr R M Swain	01/01/2002	07/08/2021
Mr W B Tebb	02/01/1988	27/10/2021
Miss I J Todd	15/08/2001	13/01/2022
Mrs O M Ward	31/01/2018	26/11/2021
Mr A H Williams	02/05/1990	21/10/2021





## SUN LIFE PENSIONERS' ASSOCIATION



# News from the Chair

**Dear Friends and Colleagues,**

**As I sit down to write this brief article in late February, I am feeling a slight touch of déjà vu since coronavirus has continued to dominate our lives. However, 12 months on, I do feel ever more sure that we are coming to the end of the pandemic thanks to our health service and our superb vaccination programme.**

I do hope that you and your families have coped well during the past year. As Spring and Summer approach, there are encouraging signs that things are returning to normal, albeit with a need for continuing caution, and that includes our own Pensioners' Association.

Due to the virus, our local lunches and social events for 2021 were cancelled, but we did manage to organise a Christmas Roy's Rolls in Bristol in December, enjoyed by 62 pensioners. This signals a return to business as usual, with other lunches and events planned across the country and shown on the next page. We will write to you in good time with invitations to these events.

I would like to thank all members of the Committee for the valuable work they continue to do on behalf of our Association throughout the year, to the organisers of our regional lunches (John Glencross, David Williams, Peter Fenwick and Steve Blanchard) and to our network of local Correspondents for their ongoing support of our members.

### **Our membership**

Our current membership is around 950 pensioners and dependants. My thanks to Mike Bailey and Arthur Scarborough for the work they continue to do in maintaining our database of members, which enables us to keep in touch with you.

### **In memoriam**

A number of our friends and colleagues have sadly passed away since the last issue of Cascade (please see pages 12–13). Please take time to remember them and their families.

## **Events scheduled for 2022**

### **Sun Life Pensioners' Association AGM**

on Wednesday, 16 March at The Lawns in Bristol

### **Northern Lunch**

on Thursday, 7 April in Harrogate – further details can be obtained from David Williams: (ddavidwilliams@aol.com or phone 07703 259716)

### **London Lunch**

on Thursday, 28 April at The Oaks Golf Club in Surrey – further details can be obtained from Peter Fenwick: (peter94fenwick@aol.com or phone 0208 6510016)

### **Bristol Lunch**

on Wednesday, 11 May at The Bristol Golf Club – further details can be obtained from Steve Blanchard: (steveblanchard22@gmail.com or phone 01761 462468)

### **Roy's Rolls**

on Wednesday, 10 August at The Lawns in Bristol

### **Scottish Lunch**

on Monday, 3 October in Edinburgh – further details can be obtained from John Glencross: (johntglencross@tesco.net or phone 07530 970542)

### **Christmas Roy's Rolls**

in December at The Lawns (date yet to be scheduled).

I hope that you all have a wonderful summer and I wish you all the very best for the coming year.



**Steve Sweeney**

## Officers and Committee Members

Position	Name	Telephone	Email address
Chair	Steve Sweeney	0117 3826198	sweeneysteve22@gmail.com
Vice-Chair	Steve Blanchard	01761 462468	steveblanchard22@gmail.com
Secretary	Arthur Scarborough	01454 418639	arthurscarborough@gmail.com
Treasurer	Chris Green	0117 9562478	chrisandsally77@btinternet.com
Welfare Officer	Jill Minchin	0117 9659148	jillminchin@yahoo.com
Correspondent Network	Mike Bailey	0117 9311918	slpambailey@outlook.com
Events Co-ordinators	Steve Blanchard	01761 462468	steveblanchard22@gmail.com
	Peter Fenwick	0208 6510016	peter94fenwick@aol.com
Committee Members	Graham Shrubsole	01275 855871	shrubsoles@blueyonder.co.uk
	Jane Holdaway	07771 808653	janeholdaway@sky.com
	Robin Smith	07516 349314	robin.d.smith@blueyonder.co.uk
	Ian Madge	01275 851458	ianmadge@hotmail.com

## Correspondents

Correspondent	Code	Responsible for Post Codes	Telephone	Email address
Ian Radcliffe	<b>A01</b>	BB, BL, CA, FY, L, LA, OL, PR, WN	01204 493248	iandoradcliffe1@gmail.com
Stuart Hamilton	<b>A02</b>	DH, DL, NE, SR, TS	01661 871207	sandihamilton@sky.com
David Williams	<b>A03</b>	BD, DE, DN, HD, HG, HU, HX, LE, LN, LS, NG, S, WF, YO	07703 259716	slpadwilliams@outlook.com
John Glencross	<b>A04</b>	Scotland	0131 3363968 07530 970542	glenx0591@gmail.com
Tony Tollerton	<b>A05</b>	Overseas & Ireland	07910 771418	tctollerton@blueyonder.co.uk
Robin Smith	<b>B01</b>	HP, LU, MK, MN, NN	07516 349314	robin.d.smith@blueyonder.co.uk
Mike Chambers	<b>B02</b>	B, CV, DY, WS, WV	0121 7050884	mikecham@blueyonder.co.uk
John Caine	<b>B04</b>	CH, CW, LL, M, SK, ST, SY, TF, WA	0161 9626122	johndcaine@gmail.com
Dave Emms	<b>B06</b>	NR, PE	01692 406273	

## Correspondents (continued)

Correspondent	Code	Code	Telephone	Email address
Steve Blanchard	<b>C01</b>	AL, EN, HA, SG, SW, TW, UB, WD	01761 462468 07807 295818	steveblanchard22@gmail.com
Peter Sutters	<b>C02</b>	IP,CB	07876 493813	petersutters@gmail.com
Alan Shearring	<b>C03</b>	CM, CO	01245 323803	alanshearring@gmail.com
Christine Wilkins	<b>C04</b>	IG, RM	01708 746743	chriswilkins52@virginmedia.com
Kevin Neild-Wildsmith	<b>C05</b>	SS	01702 586751	knwildsmith@btinternet.com
Paul Medlycott	<b>D01</b>	E, EC, N, NW, W, WC, OX, RE, RG, SL	0118 9266824	medlycottlondon@aol.com
Bill Kemp	<b>D06</b>	KT, SM	0208 6421491	wfkemp@hotmail.com
Paul Joslyn	<b>E01</b>	CT, ME, TN1-31, TN33	01622 201281 07813 938574	pauljoslyn@blueyonder.co.uk pauljoslyn@me.com
Peter Fenwick	<b>E03</b>	DA, BR, SE	0208 6510016 07765 303817	peter94fenwick@aol.com
Janet Humphries	<b>E06</b>	BN1-3, BN5-18, BN20-27, BN41-45, CR, PO, TN32, TN34-40, RH	01243 264329	janethumphries7@gmail.com
Barry Luckie	<b>F01</b>	EX, PL, TQ, TR	01752 242804 0783 6694034	luckie960@gmail.com
Ken Passmore	<b>F02</b>	CF, GL, HR, LD, NP, SA, WR	02920 842888	ken.passmore.slpa@gmail.com
David Gilks	<b>F03</b>	SO, GU	01794 523159	davidgilks@msn.com
Geoff Harman	<b>F05</b>	DT, BH, SP	01202 872248 07742 579523	geoffharman45@gmail.com
Fred Gomm	<b>F06</b>	BA, SN, TA	01460 68014	
Alan Bennett	<b>G01</b>	BS1-7, BS14	0117 9620201 07813 499416	alanandwendyb@gmail.com
Jill Minchin	<b>G03</b>	BS16	0117 9659148	jillminchin@yahoo.com
Barbara Waterhouse	<b>G04</b>	BS20-21	07742 916036	barbarawaterhouse@live.co.uk
Dave Mortimer	<b>G05</b>	BS22-29, BS38-40	01934 838515	cleeve.mortimers@gmail.com
Jim Scarborough	<b>H02</b>	BS8-9, BS10-13	0117 9623972	jimscarborough@btinternet.com

## Correspondents (continued)

Graham Jenkins	<b>H04</b>	BS30-31	01275 852228	grahamannj1536@outlook.com
Ian Madge	<b>J01</b>	BS20 (6), BS21 (6), BS40 (9) BS41, BS48 (1-4)	01275 851458	ianmadge@hotmail.com
Bob Moore	<b>J02</b>	BS48 (4), BS49 (4-5)	01934 834202 07771 277747	SLPABMoore@outlook.com
Mike Bailey	<b>J03</b>	BS15, BS32, BS34-37	0117 9311918 07791 275124	slpambailey@outlook.com

## Obituaries to 31 March 2022

We regret to announce the death of the following members.

Name	Retirement date	Date of death
Mrs J A Allen	01/05/2005	12/10/2021
Mrs E Allison	01/06/2013	01/09/2021
Mr P Ansell	01/07/1991	10/01/2022
Mr J L Ard	25/12/2015	30/10/2021
Mr D J Atkins	02/08/2004	03/12/2021
Mrs J Austen	16/01/2015	30/05/2021
Mr R L Beckwith	30/01/1992	09/01/2022
Ms M G Bird	02/08/2003	21/09/2021
Mrs R Bond	30/10/2010	09/01/2022
Mrs B M Bonner	13/12/1998	23/12/2021
Mr M Brown	01/12/2009	09/12/2021
Mrs D M Burgess	01/09/1990	27/07/2021
Mrs M Childs	11/09/1995	18/03/2022
Mrs S M J Counter	01/01/1997	16/09/2021
Mr G Cross	02/05/2010	09/08/2021

Name	Retirement date	Date of death
Mrs M J Dickie	15/05/1988	10/06/2021
Mr J A Duce	01/03/1987	08/02/2022
Mr T Evans	01/01/1994	22/11/2021
Mrs D S Ferris	07/06/2003	11/04/2021
Mr B R Gazy	01/10/1995	29/12/2021
Mr C A Golding	01/12/1992	07/03/2022
Mr D Gosling	27/11/2017	08/10/2021
Mr K Grzybowski	31/03/2014	07/10/2021
Mr W J Houlston	01/08/2002	29/10/2021
Mrs J L Hunt	01/06/1975	28/08/2021
Mrs M Jackson	07/12/2001	09/08/2021
Ms P A Lambert	01/10/2007	20/04/2021
Mrs I A Lungley	15/08/2019	24/06/2021
Ms K Moffett	07/11/2018	02/05/2021
Mrs A I Morris	02/11/1991	18/11/2021

Name	Retirement date	Date of death
Mr E Overy	18/12/1988	01/01/2022
Mrs I M Pattison	26/01/2007	15/05/2021
Mrs J V Pearson	31/07/1990	22/09/2021
Mr R C Perkins	22/08/1991	01/01/2022
Mrs J M Phrakun	11/03/2005	01/06/2021
Mr J Procter	01/12/1998	30/05/2021
Mr B W Ramplin	01/10/1996	21/07/2021
Mr S Robson	31/08/2020	04/12/2021
Mrs D Rylie	13/08/1984	22/11/2021
Ms S L Sanders	31/01/2018	14/12/2021
Mrs M K Sexton	02/12/2010	23/05/2021
Mr W J Squire	31/07/1991	23/05/2021
Mrs L Sykes	27/03/2005	14/05/2021
Mr B C Symonds	01/01/1994	09/02/2022
Ms E V Telford	17/11/2015	12/12/2021
Mrs J J Thresher	31/12/2018	05/06/2021
Mrs J C Tinkler	08/06/1991	01/10/2021
Mr A J Tombs	01/04/1989	08/07/2021
Mr A W Trafford	22/08/2011	14/01/2022

Name	Retirement date	Date of death
Mr J W Travis	12/08/2010	01/06/2021
Mr M W Webster	01/07/1993	15/07/2021
Mrs H Wilson	07/11/2014	14/02/2022
Mr C C Woolley	19/04/2009	25/07/2021
Mr R D Worner	19/06/2012	30/06/2021
Mrs A D Wright	23/12/1978	01/02/2022



## AXA PROVINCIAL PENSIONERS' ASSOCIATION

# Dear friends and colleagues

**As I write this update, we have just seen the back of Storms Dudley, Eunice and Franklin. I do hope you and your loved ones managed to avoid the worst of these.**



The Prime Minister has also just announced all legal restrictions relating to Covid are being removed in England, imminently.

Despite the announcement, it still feels a long way from normality, but I am delighted to report that many of our Regions have managed to hold Keeping in Touch events with increased numbers everywhere, and a record turnout forecast at the forthcoming Glasgow event on 6 April this year. I think it demonstrates the desire to meet up with old friends following the difficult two years.

Despite my best intentions to get to most of the events last year, alas several of them were booked in November and December, at a time when I had plucked up courage to go to Madeira for three weeks. Despite passenger locator forms, pre- and post-departure testing etc., queuing with the locals in Funchal for weekly testing, it was worth it and hopefully it won't be long before these things are a distant memory.



If you would like to know what is going on in your Region, then please get in touch with your regional representative or feel free to drop me a line (contact details are enclosed on the following pages).

I would like to take this opportunity to thank the regional representatives who do a wonderful job of organising events and trying to stay in touch with members.

The AGM was held in Kendal in August at The Castle Green Hotel, with close on 80 members attending, which in the circumstances was a great turnout.

If any member would like a copy of the minutes or the accounts, then please drop the secretary, Tony Ryan, a line. Details of this year's AGM are shown overleaf – a note for your diary!

The annual service of Remembrance was held on Armistice Day at St George's Parish Church in Kendal on 11 November 2021, to commemorate the lives of Provincial staff who lost their lives in the two Great Wars, and to give thanks for those who served in other conflicts. We were fortunate to have been joined by Sir Christopher Scott and his wife Lady Emma Scott representing the founding family. Ashley Henderson (previously Head Office underwriter) conducted the service.

There will be a further service of Remembrance on Friday, 11 November 2022 at the same church in Kendal. We would be delighted to welcome any members and families if you happen to be in the Kendal area. The service will start at 10.50am. Refreshments will be provided at the Castle Green Hotel after the service so if you intend coming, please let Janis Mildwater know (**[j.mildwater1@btinternet.com](mailto:j.mildwater1@btinternet.com)**).

A few of our colleagues and friends have passed away since the last issue of Cascade. We take time to remember them and their families (please see page 19).



## Correspondents (continued)



We are still looking for volunteers as regional representatives for the West Midlands, East Midlands and Reading areas so please send me an email if you want to know more. We would love to see some events in these areas.

If there are any new retirees out there who would like to be included in events, then you need to complete your GDPR form, which will have been sent to you, or contact the secretary **tony.ryan11@btinternet.com**.

For those of you who are interested in social media, Chris Braysher has set up 'Provincial Insurance old boys' and girls' Facebook page, which currently has 810 members.

There are some great posts with photos from years gone by and, who knows, you may connect with an ex-colleague or friend who you have lost touch with.

Finally, a note of thanks to Rebecca Shevill, Head of AXA UK Pensions Administration and Trustee Services who has chosen to retire from AXA at the end of March 2022. We wish her and her husband, John, happy travelling.

I look forward to seeing many of you at the forthcoming regional events but until then, stay safe.

*Pat Brady*

**Pat Brady**

## AXA PROVINCIAL PENSIONERS' ASSOCIATION

### Annual General Meeting

Thursday, 8 September 2022, 10.30am for coffee

Kendal Suite, Castle Green Hotel, Castle Green Lane, Kendal LA9 6RG

All members and partners are welcome. However, for catering purposes would those who wish to attend please advise Janis Mildwater by email (preferred) at [j.mildwater1@btinternet.com](mailto:j.mildwater1@btinternet.com) or phone 01539 735404 by 10 August, please.

## Regional Representatives and Pensioner Contacts

Chair	Pat Brady	07590 323270	p-brady@sky.com
Vice Chair	John Lyons	07974 833850	johnplyons43@gmail.com
Secretary	Tony Ryan	07759 213388	tony.ryan11@btinternet.com
Treasurer	Ray Dee	07811 186647	mail@raydee.co.uk
<b>Region 1</b>	<b>Cornwall, Devon, Somerset, South Wales, Gloucestershire, Avon, Wiltshire, Hampshire, Dorset, Isle of Wight, Channel Islands</b>		
Regional representative	Andrew Crocker	0117 9626542	andrew.crocker53@gmail.com
<b>Region 2N North</b>	<b>Middlesex, Essex, Cambridgeshire, Norfolk, Suffolk, Hertfordshire, Buckinghamshire</b>		
Regional representative	Frank Appleyard	01223 678835	appleyardf@aol.com
<b>Region 2S South</b>	<b>Sussex, Kent, Surrey, London</b>		
Regional representative	Joan Rhodes	01732 844953	rhodjo@aol.com
<b>Region 3E East</b>	<b>Bedfordshire, Northants, Leicestershire, Derbyshire, Notts, Lincs.</b>		
Regional representative	Vacant		
<b>Region 3W West</b>	<b>Hereford &amp; Worcestershire, Warwickshire, West Midlands, Shropshire, Staffordshire</b>		
Regional representative	Vacant		

## Regional Representatives and Pensioner Contacts (continued)

<b>Region 4E East</b>	<b>North, South, East &amp; West Yorkshire, North &amp; South Humberside, N.E. Lincs</b>		
Regional representative	Ken Taylor	01943 873192	kenneth-taylor@hotmail.com
<b>Region 4W West</b>	<b>Gtr Manchester, Cheshire, Lancashire (South of Preston), Preston, North Wales, Isle of Man</b>		
<b>Region 4WM</b>	<b>Merseyside</b>		
Regional representative	Adrian Smith	07495 448555	arattyman@gmail.com
<b>Region 5</b>	<b>Lancashire (North of Preston) and South Cumbria</b>		
Regional representative	Janis Mildwater	01539 735404	j.mildwater1@btinternet.com
<b>Region 6</b>	<b>Scotland, Northern Ireland</b>		
Regional representative	Andrew Clark	01416 379942	andrew.clark720@virgin.net
<b>Region 6N</b>	<b>Northumberland, Tyne &amp; Wear, Durham, Cleveland, North Cumbria</b>		
Regional representative	David Skuse	01670 510651	skuse82.david@gmail.com
<b>Region 7</b>	<b>Expats</b>		
<b>Region 8</b>	<b>Reading, Berkshire, Oxfordshire</b>		
Regional representative	Vacant		
<b>Region 9</b>	<b>Prudential (members allocated to residential areas)</b>		
Regional representative	Harvey Pennington	01325 362285	harveypennington@hotmail.com

## Obituaries to 31 March 2022

We regret to announce the death of the following members.

Name	Retirement date	Date of death
Mrs N Ansdell	31/12/1985	01/03/2022
Mrs D E Armer	30/11/1989	11/10/2021
Mrs D T Baker	01/06/2010	22/01/2022
Mrs K I Binnion	30/04/1998	03/03/2022
Mr A Binstead	31/12/1991	12/02/2022
Mr B Creighton	31/12/1991	23/01/2022
Mrs A Dobson	31/05/1992	03/05/2021
Mr B W Drew	31/10/1994	15/04/2021
Miss I N Evans	28/02/1991	19/04/2021
Mr K J Farrant	14/03/2020	04/12/2021
Mr D J Foley	01/07/2011	02/10/2021
Mrs B H Greenwell	06/12/1996	19/04/2021
Mr I H Hardman	31/08/1989	03/05/2021
Mrs M J Hunter	26/04/2002	17/09/2021
Mrs D M Hyland	31/12/1991	26/08/2021
Mr K Jack	13/12/2016	27/11/2021
Mr A E Jackson	31/05/2000	03/12/2021
Mrs M J Johnson	11/02/2016	29/12/2021
Mr J L Keith	02/02/2004	27/08/2021
Mrs M Kirkby	17/12/1996	30/12/2021
Mr S A Leach	01/01/2004	11/10/2021
Mr I F Martin	30/11/1998	21/06/2021

Name	Retirement date	Date of death
Mr J McNulty	31/03/1998	07/04/2021
Mrs H A Outridge	26/07/2020	18/09/2021
Mrs E A Pearson	01/08/2013	15/02/2022
Mrs S A Reddyhoff	30/09/2005	10/10/2021
Mrs R B Richmond	31/03/1992	12/02/2022
Mrs R Robinson	31/03/1990	24/03/2022
Mr E F Rogerson	01/01/2002	30/06/2021
Miss V Santoro	01/01/2013	15/12/2021
Mrs S A Smith	31/03/2002	23/12/2021
Mrs G E Snarey	31/10/1994	08/05/2021
Miss K Strachan	31/01/1983	20/01/2022
Mrs M M Sweeney	30/09/2003	22/05/2021
Mr T Walton	30/06/1992	10/04/2021
Mr G C Whitwham	31/10/1998	28/11/2021
Mrs M E Woodcock	01/07/2006	14/11/2021
Mrs L P Wright	31/10/1999	20/03/2022



## AXA WINTERTHUR PENSIONERS' ASSOCIATION



# Dear friends,

**In our efforts to help us all get back to some degree of normal life the Committee is currently organising an additional event for you. It will probably take place at about the same time as this issue of Cascade is published, so I cannot yet boast of its success. We can also look forward to an AGM lunch later in the year, and the Committee is looking for a new venue for this.**

At the AGM our Secretary, Nila Naik, has decided she will retire from the post after many years of looking after us and we owe her an enormous debt of gratitude for managing our affairs so well, and for her warm friendship and generosity. We will therefore be seeking a new Secretary and ask anyone who wishes to be considered for the role, or wishes to serve on the Committee, to contact Nila or any other Committee member.

*Keith Thompson*

**Keith Thompson**

# DIRECTORY

## Contacts

Position	Name	Telephone	Email address
Chair	Keith Thompson	01438 840553	ktis855@gmail.com
Secretary	Nila Naik	01932 857449 / 07928 663037	nilanaik5@gmail.com
Treasurer	Alan Fullforth	01256 325989 / 07867 800393	alpam226@tiscali.co.uk
Pensioner Contacts	Howard Short	01420 80418 / 07401 709041	howardshort20@gmail.com
	Len Diggins	01920 464023 / 07971 269549	len@lendiggins.co.uk
	Dave Griffith	01256 475541 / 07768 751179	davegriffith12@gmail.com
	Matt Dooley	01256 461310 / 07778 345136	mattjpdooley@gmail.com

## Obituaries to 31 March 2022

We regret to announce the death of the following members.

Name	Retirement date	Date of death
Mr D V Beard	19/05/1990	22/09/2021
Mr H Finn	04/09/1993	01/11/2021
Mrs E J Holland	22/08/2015	10/04/2021
Mrs M H Kerr	01/07/2000	22/11/2021
Miss E M Morrissey	19/06/2005	19/01/2022
Mrs B P Muddle	01/08/2003	10/06/2021
Mr K C Page	20/12/1998	11/05/2021
Mrs G M Paine	06/05/1985	01/02/2022
Mrs N Palmer	16/06/2010	02/05/2021
Mrs L Pashley	19/10/1985	06/04/2021
Mrs E E Pearce	20/09/1981	03/03/2022
Mrs F M Russell	11/09/2019	06/02/2022

Name	Retirement date	Date of death
Mrs A Stephens	02/06/2006	05/03/2022
Mrs E M Thomas	26/10/1985	18/08/2021



## AXA PPP PENSIONERS' ASSOCIATION

# Dear friends and colleagues,

**Well as summer approaches, hopefully we can all enjoy our new-found 'freedom', allowing us, for example, to go on holiday in either the UK or abroad, to meet up with friends and family without masks and to see life returning to the way we used to remember it before Covid struck.**



After nearly two years of lockdowns, isolation, PCR and lateral flow tests, as well as enormous restrictions on personal and family life, there does now seem to be a lot of light at the end of what has been a long tunnel. Whilst Omicron led to high levels of infections, fortunately, after the fantastic vaccine roll-out, it proved much less harmful than the Delta variant and did not result in our hospitals

being overwhelmed. We trust you, your family and friends kept safe and well during the dark days of the pandemic.

As you know, we managed to hold our two reunions in the latter half of 2021, both of which were well attended and enjoyed by all. We are now in the stages of finalising the Tunbridge Wells reunion and AGM to be held at the Nevil Golf Club on Friday, 27 May. Please make a note in your diaries for that, albeit we will be sending the normal invitation and papers nearer the time.

The Eastbourne reunion is expected to revert to its usual October slot, which we will of course confirm later in the year. These reunions are a great opportunity to meet up with old friends and exchange 'war stories' of days past and present, so please do come along, if you can.

We started sending out new birthday cards at the beginning of the year, which some of you will no doubt have received and which we hope you will like. It is important to note that, if you wish to join our Association or have changed any of your contact details, we will need your written consent to add or change your details.

Do let Ros Brown know, so that we can keep our membership records up to date.

The contact details of all the Committee members are shown at the end of our section, so please feel free to contact any of us if you feel we can be of help. Also included at the end of our section are the obituaries of colleagues who have passed away during the last year. Please take a moment to remember them and their families.

My thanks as ever go to the Committee for all their hard work and support and which has the good fortune to have two new members, Susanna Way and Jerry Miller.

Take care and all best wishes.

*David Torrance*

**David Torrance**



# DIRECTORY

## Contacts

Position	Name	Telephone	Email address
Chair	David Torrance	01435 883158	davidtorrance@btinternet.com
Secretary	Chris Drury	01892 522580	chrisdrury@icloud.com
Welfare/Membership Officer	Ros Brown	01323 848577	ros_brown@sky.com
Treasurer	Danny Neely	01892 535686	dannycneely@msn.com
Member	Susanna Way	01892 662041	landsway@googlemail.com
Member	Jerry Miller	01825 749831	djwindy60@gmail.com

## Obituaries to 31 March 2022

We regret to announce the death of the following members.

Name	Retirement date	Date of death
Mrs A J Barnard	01/03/2009	25/10/2021
Miss S I Bright	01/08/2008	10/08/2021
Mr J A Chalmers	26/01/2011	13/10/2021
Mrs J Cox	31/12/2006	16/11/2021
Mr J A Davies	13/11/2003	22/02/2022
Mrs S D Dudkiewicz	05/05/1995	28/12/2021
Mr K A Finch	31/12/1997	30/11/2021
Mrs P Grinsted	14/05/2005	30/01/2022
Mrs V L Hills	01/07/1990	04/12/2021
Mrs H E Hutchins	29/11/2007	22/12/2021

Name	Retirement date	Date of death
Mr G I Logan	17/05/1996	04/10/2021
Mrs J Newmarch	31/01/2002	10/05/2021
Mrs E P Rogers	07/10/1994	17/01/2022
Mrs D P Rudd	24/03/1995	26/10/2021
Mr O N G Scholte	31/12/1987	12/01/2022
Mrs E R Smith	31/03/2003	27/04/2021
Mrs J E Usher	13/07/1991	04/07/2021
Mrs V B Waddington	31/03/1986	04/10/2021
Mrs M A Wratten	14/07/1989	18/04/2021

## GRE PENSIONERS' ASSOCIATION

# Dear pensioner,



**If you are a pensioner in the GRE Section of the AXA pension scheme, you are receiving this edition of Cascade as one of nearly 5,800 pensioners at the end of 2021, of which 310 started taking their pensions last year. All GRE pensioners**

**are welcome to join the GRE Pensioners' Association, which has some 2,800 members. Joining does not happen automatically when you start taking your pension, we do need you to register with us by completing a simple consent form, a copy of which is enclosed with Cascade.**

Some of our regions have yet to finalise meeting arrangements for the second half of 2022, but I have received reports from the regions shown on pages 26–33. Spouses, partners and friends are welcome at all events. Pensioners who attend a region's lunch may well have worked outside the region – for instance the Essex lunch is attended by those who have worked in Chelmsford, London or Ipswich, or have moved to the region. If you think you will not know anyone, you may be surprised. Indeed, even if you

do not know anyone, we are a friendly bunch and welcome new attendees.

Our thanks to Jennifer Simms, Janet Storar and Nick Weaver who have recently retired as our regional representatives. We are very pleased to welcome Ashley Seath as our new representative for South Wales, Neil Smedley as our new representative for the East Midlands, and Maggie Kennett as our new representative for West Midlands and Shropshire. We have three more of our regional representatives who would like to step down, as indicated in their region's report, so please consider helping us and your region's pensioners by volunteering.

*Richard Wood*

**Richard Wood**

To be a member of the Association, pensioner colleagues need to register their details with us and for those of you who are not already registered there is a further form enclosed with this magazine. Without your written consent we are unable to add your details to our register. If you are not sure whether you are registered with the GRE Pensioners' Association, then please contact your local Regional Representative – see the enclosed listing – who will be able to confirm whether you have already registered.

# Regional updates

## REGION 1 – Devon & Cornwall

Roy Young has been our representative for 30 years and will be 90 this year. He no longer organises lunches for the Region, but he continues to carry out some of the other welfare duties.

An invitation is extended to you to join the Region 3 lunch at Easter Compton on Tuesday, 13 December.

## REGION 2 – South Wales

Ashley Seath is now the representative for the South Wales section. We will again be holding our annual lunch at Jurys hotel in central Cardiff sometime in November. There is a hard core who usually attend but any member is most welcome to attend. Please remember that spouses/ partners are also welcome.

If you would like to join us, then please contact Ashley on 07377 381590 or [ashpaul617@gmail.com](mailto:ashpaul617@gmail.com).

## REGION 3 – Bristol & Mid-West

We have resumed our lunch meetings on the second Tuesday of each month, alternating between Portishead and Easter Compton (north of Bristol).

Our Christmas lunch will be held on Tuesday, 13 December at The Fox at Easter Compton. [Please contact Lynne Stutter on 01454 202750 or \[lmstutter@outlook.com\]\(mailto:lmstutter@outlook.com\) if you would like to be added to the mailing list.](#)



## **REGION 4 – Hampshire & Dorset**

Sadly, due to insufficient support, lunches have been discontinued in this region.

Andrew Beadle is the local representative and will help with any welfare issues. He can be contacted on 01962 851588 or [andrew.beadle1@btinternet.com](mailto:andrew.beadle1@btinternet.com). Please contact him if you wish to be added to the mailing list for occasional emails.

## **REGION 5 – Sussex**

Our twice-yearly lunches are at Jurys Waterfront Hotel in Brighton. This remains very popular, especially as the dining venue overlooks the sea. This year our summer lunch will be held on Tuesday, 7 June and all are welcome. The date for the Christmas lunch is not yet available, but full details will be notified to members later in the year.

Please contact Peter Davey on 01444 250321 or [p.davey47@btinternet.com](mailto:p.davey47@btinternet.com) if you would like to be added to the mailing list.

## **REGION 6 – Kent**

Pam Ames, our regional representative, is 89 this year and we would very much like to find a new representative for the Kent region.

Whilst a regional lunch was organised this May, Sandra and Mike Buck, who have for many years organised the lunches, have now moved out of the Region and will not be able to organise future lunches. Members in Kent are very welcome to come to the Surrey Region lunch on Wednesday, 12 October at Chipstead Golf Club, which is just off the M25 at junction 8. If you wish to come to this lunch, please contact Brian Astley, our Region 7 representative.

## **REGION 7 – Surrey**

Our Autumn lunch at Chipstead Golf Club will be on Wednesday, 12 October. The details will be sent out nearer to the time.

Please contact Brian Astley on 01483 223982 or [mariebrian2@hotmail.com](mailto:mariebrian2@hotmail.com) if you would like to be added to the mailing list.

## **REGION 8 – London (Postal)**

Our November lunch last year at our new venue, which is Browns, St Martin's Lane, Covent Garden was considered a great success, but an increase in their prices means that we are looking for a new venue for this year, date to be confirmed.

Please contact Ken Franklin on 020 8856 8171 or [kenfranklin9@hotmail.com](mailto:kenfranklin9@hotmail.com) if you would like to be added to the mailing list.

## REGION 11 – Essex

As some of you know, our regular venue for the Spring and Christmas lunch will have to be changed as Channels can no longer accommodate us. I am in the process of finding a new venue but for those who attend Channels regularly it will be a hard act to follow. With prices rising it is hard to find somewhere that offers really good food at an affordable price. You will hear soon.

If you think you would like to join us and have not heard from me, please contact me either on 01245 478439 or [patricia-nicholson@hotmail.co.uk](mailto:patricia-nicholson@hotmail.co.uk)

## REGION 12 – Anglia

The Suffolk members continue to enjoy the hospitality provided by Hintlesham Hall Golf Club and it is intended to hold our Autumn lunch there on Thursday, 3 November. We currently have an extensive list of invitees, but if you have not previously been invited and would like to join us then please contact either Brian Sleight ([brian.sleight@btinternet.com](mailto:brian.sleight@btinternet.com)) or Shaun Cochrane ([shaun.cochrane@btinternet.com](mailto:shaun.cochrane@btinternet.com)).

A small gathering attended an excellent Christmas lunch in Norwich last year. Provided there is sufficient interest it is hoped to organise a similar event in December this year. Further details will be sent out nearer the time.

Our local committee member for Cambridgeshire and Bedfordshire, Jan Grieve ([janicegrieve@gmail.com](mailto:janicegrieve@gmail.com)), would like to reintroduce the local coffee mornings and will be making contact with the relevant members.



## REGION 14 – East Midlands

Following our late Autumn Lunch last November, Janet Storar MBE decided for personal reasons to ‘retire’, and the baton has been passed to me.

Since the last issue we have to report the sad loss of Keith Rutt (22/11/2021) who, until quite recently, arranged an annual Christmas lunch for those pensioners living in the Leicestershire area.

For many years Marjory Draper has taken care of those pensioners living in the Sheffield/South Yorkshire areas, arranging outings during the summer months and the acclaimed Christmas Buffet Lunches at the Scout Hut. Marjory has now ‘stepped down’ and we would like to take this opportunity to thank her for all the support and hard work on behalf of the pensioners in the East Midlands Region 14.

Derick Jewell will be carrying on where Marjory left off. Derick can be contacted on 01433 620838, or 07814 956747, or by letter to Fifield, Eccles Close, Hope, Hope Valley, Derbyshire S33 6RG.

As a Region we arrange an annual Spring Lunch, usually during March, at Mapperley Golf Club on the northern outskirts of Nottingham – accessible by public transport. The intention is to circulate full details of the next Spring lunch to all Region 14 pensioners. We have already booked a Christmas lunch for 1.00pm on Thursday, 24 November 2022 at Mapperley Golf Club.

Any other pensioners with their companions who would like to receive notifications of future lunches or other events should contact Neil Smedley, our Regional Representative, on 07800 962205, or 0115 9652248, email [neil.smedley46@btinternet.com](mailto:neil.smedley46@btinternet.com), or by letter to 82 Mansfield Lane, Calverton, Nottinghamshire NG14 6HL.



## REGION 15 – West Midlands & Shropshire

Having finally emerged from all the Covid restrictions we were able to host our first Christmas lunch in almost two years on 25 November 2021. Olton Golf Club is always a popular choice. The dining room has a wonderful view overlooking the golf course and provides an excellent setting to meet up with some old friends.

It was well attended this year and we were treated to an excellent meal with wine and recounted stories of days gone by and the people we knew and had worked with.

Maggie Kennett, our excellent organiser, ran a very successful raffle for charity and everyone seemed to get a prize.

We will be returning to Olton for the late Spring lunch in June and will confirm the final details in due course. If you haven't attended a lunch before, come along and you will be made very welcome.

We have had several calls this year from members asking if they can be put in touch with old friends or if we had any news of their whereabouts; it's nice when we can help.

Anyone wishing to receive notification of future events should contact Maggie Kennett, our new regional representative, on 07802 681086 or email [kennett.maggie@sky.com](mailto:kennett.maggie@sky.com).



## REGION 16 – Greater Manchester

We came out of the lockdown restrictions to host our traditional Christmas Dinner at Manchester Hall. This was well attended with several new attendees who we hope to see at future events. Everyone enjoyed the meal and the 'one-off' bargain price.

At the time of going to press we are searching for a venue for our Spring Lunch. Our usual venue, The Britannia Hotel, has yet to open its restaurant, with staff shortages being cited as the cause. We will seek an alternative venue.

Our Bowling Day has been shelved for the last few years. The club we use, West Heaton, will be approached for a date in July. Members will be advised directly.

Looking further ahead, our Christmas meal will again be held at Manchester Hall in early December.

Our committee will become active again, despite the loss of use of the AXA premises.

If anyone would like to contact fellow pensioners or former colleagues, please contact me by email at [mikemelia@live.co.uk](mailto:mikemelia@live.co.uk) or by phone on 07837 251346.

## REGION 17 – Merseyside & North Wales

Following relaxation of the Covid restrictions we were delighted to resume our lunch meetings in December 2021.

We are intending to hold three regular lunches in addition to our Christmas lunch during 2022. We have established a close relationship with the Catering College in Liverpool who provide a varied three-course meal plus tea or coffee at a very reasonable cost.

All pensioners and partners are most welcome to attend and in particular we would encourage old and new pensioners to join us. You will be assured of a delicious meal in comfortable surroundings.

We hold a list of email addresses to notify dates as meetings are arranged and if you wish to add your details, please contact Derek Corlett.

All pensioners (old and new) with companions are welcome to join us and if you would like to attend, please contact Derek Corlett ([derekandnin@msn.com](mailto:derekandnin@msn.com)) who will ensure your details are included in the distribution list.



## **REGION 18 – West Lancashire & South Cumbria**

Unfortunately, due to Covid and Allen's kidney stone problems last year, we have not had our 'Annual Lunch' for over two years. We are hoping to organise an 'Afternoon Tea' in the summer and the 'Annual Lunch' later in the year.

We are also pleased to advise that Allen has approached two pensioner members to assist the committee in getting ideas for future events and helping to run them.

Allen Dearing will send details of future events to all those on his membership list for whom he has an email address. Please contact Allen on 01772 683810 or [allen.dearing@btinternet.com](mailto:allen.dearing@btinternet.com) if you would like to be added to the mailing list.

## **REGION 19 – Yorkshire**

At our Christmas Lunch I advised those present that I would be standing down as Regional Representative and asked if anyone present was prepared to take over. No one did.

Two members, who were not at the lunch, who I thought may be interested, were approached but neither was prepared to take over.

Consequently I have made no reservations for lunches in summer or at Christmas.

The main matters to be dealt with are lunches and significant birthdays and I will continue to deal with the latter until a successor is in place, failing which social functions for region 19 will cease.

I have enjoyed my time as Regional Representative and thank many members for their support and hope my successor has the same support.

Anyone prepared to take over or wanting any further detail or information can contact me by email at [janber65@yahoo.com](mailto:janber65@yahoo.com) or telephone 0113 2658926.

## **REGION 20 – North East**

Hopefully, we will be able to have a Christmas get together in early December. I will contact the members in my region nearer the time.

Please contact Dave on 01670 712659 or [des30@talktalk.net](mailto:des30@talktalk.net) if you wish to be added to the mailing list.

## **REGION 21 – East & South East Scotland**

We managed to have our Christmas Lunch on Friday, 26 November 2021 at Charwood Restaurant, attended by 24 of our pensioners. It was good to meet up with our members as, like everywhere else, it had been two years since we had been together. We receive great service Charwoods and the Manager and his staff are all

very attentive to us. I am going to arrange a lunch in April/ May and hopefully our regulars will be able to attend. I will be in touch with our pensioners in the next few weeks.

Please contact Janice Couper on 0131 333 2619 or [jancouper@hotmail.com](mailto:jancouper@hotmail.com) if you wish to be added to the mailing list.

## **REGION 22 – Scotland, excluding East & South East Scotland**

This short note for the Cascade magazine is being written on a very windy, cold, dull and simply dreich mid-February afternoon and hopefully when you are reading this around summertime it will be a belter of a summer's day.

However, to more important things. First, I hope you are all well and have survived these last two years without too many problems.

Unfortunately, we have not managed to meet for lunch over this difficult period, but hopefully by the time Cascade drops through your door a provisional date for a Christmas Lunch 2022 will have been arranged... and we might even have had the opportunity of meeting up prior to you receiving the Cascade magazine.

As I have said previously, a warm invitation to meet up with former colleagues at this enjoyable event is extended to all GREPA members within Region 22 and those members for whom I have an email address will be

contacted in due course: if you are uncertain as to whether you are on this list, have changed your contact details or wish to be added to it please contact me as per the details below. Meantime, take care.

Ken Lawson: Tel. 07711 394639 or [kenlawson1@aol.com](mailto:kenlawson1@aol.com)

## **REGION 23 – Northern Ireland**

I hope by now that the coffee mornings for the gentlemen on the first Tuesday of each month at the Stormont Hotel (except July and August) have resumed. Attendees should contact Geoff if in doubt. The monthly lunches for the ladies have not taken place for a few years. If any of the lady members would be interested in a revival of same, please contact Mary on 028 90621540. Our Christmas 2021 and Spring lunch this year did not take place by common consent, but hope is in the air for a Christmas lunch to be held at the Helens Bay Golf Club in the first week of December. Invites will be issued to those on the revised mailing list in due course.

Please contact Geoff McRobert, your representative, on 028 91873685 or 07759 947882 if you would like to be added to the mailing list, or you have changed your contact details.

## Regional Representatives and Officers



Region	Representative	Telephone	Mobile	Email address
1. Devon & Cornwall	Roy Young	01297 552228		
2. South Wales	Ashley Seath	07377 381590	07377 381590	ashpaul617@gmail.com
3. Bristol & Mid-West	Lynne Stutter	01454 202750	07531 206513	lmstutter@outlook.com
4. Hampshire & Dorset	Andrew Beadle	01962 851588	07881 300736	andrew.beadle1@btinternet.com
5. Sussex	Peter Davey	01444 250321	07919 408054	p.davey47@btinternet.com
6. Kent	Pam Ames	01689 838786	07803 294898	pamames@btinternet.com
7. Surrey	Brian Astley	01483 223982	07788 817574	mariebrian2@hotmail.com
8. London (Postal)	Ken Franklin (GREPA Treasurer)	0208 856 8171	07847 074805	kenfranklin9@hotmail.com
10. Home Counties North & Berkshire	Mike Fulker	01296 487783	07557 958717	michael.fulker338@btinternet.com
11. Essex	Pat Nicholson	01245 478439	07979 245429	patricia-nicholson@hotmail.co.uk
12. Anglia	Brian Sleight (GREPA Secretary)	01473 716379	07941 420463	brian.sleight@btinternet.com
14. East Midlands	Neil Smedley	07800 962205	07800 962205	neil.smedley46@btinternet.com
15. West Midlands & Shropshire	Maggie Kennett	0121 742 2098	07802 681086	kennett.maggie@sky.com
16. Greater Manchester	Mike Melia	07837 251346	07837 251346	mikemelia@live.co.uk
17. Merseyside & North Wales	Derek Corlett	0151 228 7264	07754 898477 (Spouse)	derekandnin@msn.com
18. West Lancashire & South Cumbria	Allen Dearing	01772 683810	07791 957765 (Spouse)	allen.dearing@btinternet.com
19. Yorkshire	Bernard Robinson	01132 658926	07768 334484	janber65@yahoo.com
20. North East	Dave Smith	01670 712659	07956 209888	des30@talktalk.net
21. East & South East Scotland	Janice Couper	01313 332619		jancouper@hotmail.com
22. Scotland excl. East & South East	Ken Lawson	01505 863145	07711 394639	kenlawson1@aol.com
23. Northern Ireland	Geoff McRobert	02891 873685	07759 947882	gmcrobert@hotmail.co.uk
GREPA Chair	Richard Wood	01737 271839	07703 134852	woodgavil@sky.com

# Obituaries to 31 March 2022

We regret to announce the death of the following members.



Name	Retirement date	Date of death
Mr J R Allard	31/05/1990	03/03/2022
Mrs D Anderson	31/12/1999	26/11/2021
Mrs K Aspinall	31/05/2020	08/06/2021
Mr E H Astley	30/04/1988	12/07/2021
Mr W M Aucote	01/01/2012	19/04/2021
Mr W R Axten	12/05/1987	11/09/2021
Mrs L Bailey-James	01/08/2012	03/06/2021
Miss L C Baker	31/08/1976	18/05/2021
Mrs M A Balbirnie	31/12/1999	29/07/2021
Mrs I E Ballard	31/12/1996	11/02/2022
Mr K Bardsley	31/03/1994	07/11/2021
Mrs K M Bean	27/07/2019	29/09/2021
Mr A Beaumont	02/12/1999	14/09/2021
Mrs J L Bennett	31/08/1989	01/10/2021
Mrs F E Bentley	01/03/2018	23/04/2021
Mrs P J Bernie	08/02/2018	15/11/2021
Mr J A Biggs	01/10/2011	03/04/2021
Mrs A Bird	31/08/1990	02/07/2021
Mr P R Blackburn	30/06/1999	15/12/2021
Miss J A Boldy	19/10/2008	15/07/2021
Mrs P Bore	30/04/1991	29/09/2021
Mrs S E Brabbins	01/09/2013	08/05/2021
Mrs R A Breare	14/05/2010	12/06/2021
Mrs M Brodie	31/12/1999	03/02/2022
Mrs D V Brown	28/02/2001	25/07/2021

Name	Retirement date	Date of death
Mr T B Brown	11/03/2015	05/07/2021
Mr J M Brown	30/09/1992	31/12/2021
Mrs P J Brown	31/01/2021	06/05/2021
Mrs R Browne	09/12/1999	17/05/2021
Mrs P P Brumwell	18/12/2019	02/05/2021
Mr J Buchanan	11/10/2009	07/05/2021
Mrs L A M Buchele	01/03/2013	12/10/2021
Mrs H Burkitt	01/02/2014	08/09/2021
Mrs K M Calvert	31/12/1999	18/09/2021
Mrs L M Campbell	09/05/2020	25/04/2021
Mrs A Cardwell	01/01/2003	09/10/2021
Mrs L M Carter	01/11/2019	16/02/2022
Mrs M Chadwick	31/12/1999	19/10/2021
Mr D R Chambers	27/07/2013	13/10/2021
Mr G E Chard	31/07/1998	07/12/2021
Mr N L Clayton	31/12/1999	15/08/2021
Miss B M Clinch	08/04/1986	10/12/2021
Mr D W Coleman	31/12/1997	04/06/2021
Miss I M Collier	31/12/2000	14/07/2021
Mrs K A L Coombs	31/10/1986	05/07/2021
Mr R J Cording	31/01/2001	10/05/2021
Mrs M C Cording	11/05/2021	29/11/2021
Mrs D Cresswell	01/10/2010	11/04/2021
Mrs A B Crombie	01/08/2011	05/03/2022
Mrs H R Crowther	08/03/2011	25/07/2021

## Obituaries (continued)

Name	Retirement date	Date of death
Mrs R R Croxford	30/06/1989	20/05/2021
Mrs J O Cruse	31/05/1996	03/04/2021
Mr F R E Curzon	31/07/1996	09/05/2021
Mrs J B Dixon	16/01/2017	05/05/2021
Mr R I Dorrell	20/04/2020	17/10/2021
Mrs M I Doxey	01/06/2010	26/11/2021
Mrs E C Dugdale	31/12/1999	29/11/2021
Miss J M Edmunds	24/03/2001	16/03/2022
Miss W E B Edwards	30/09/1982	14/04/2021
Mrs B E Edwards	22/02/2021	12/01/2022
Mrs S J Edwards	27/02/2021	20/12/2021
Mrs R Eldridge	31/05/2000	17/10/2021
Mr D G H Evans	31/05/1983	13/09/2021
Mr C L Evans	04/07/2020	05/03/2022
Mrs C B A Farmer	29/02/2000	04/01/2022
Miss L M Fay	31/03/1992	02/09/2021
Mrs J E Felstead	13/11/2020	02/10/2021
Mr A S Fletcher	02/01/2009	03/11/2021
Mr J A Foort	31/12/1994	13/04/2021
Mr P L Fosbrooke	30/04/1988	24/09/2021
Mr K C Fraser	30/11/1999	25/07/2021
Mr P R Friend	31/12/1997	31/10/2021
Mr S A Frost	12/02/2010	17/09/2021
Mrs B Froud	31/07/1992	05/03/2022
Mr M T Fullbrook	31/07/1990	07/09/2021
Mrs G Fuller	31/10/1991	24/12/2021
Mr W J Gale	30/09/1987	18/01/2022
Miss D Gill	30/09/1995	29/05/2021

Name	Retirement date	Date of death
Mrs J M Godfrey	20/04/1992	04/02/2022
Mrs M B Gowen	01/01/2013	06/09/2021
Mrs A G Gower	01/05/2019	29/10/2021
Mrs S V Gower	24/12/2019	15/03/2022
Mrs J M Graham	01/11/2013	09/11/2021
Mr C G Grant	31/01/1994	27/06/2021
Mrs M R Grantham	05/06/2001	05/01/2022
Mr P R Hale	30/04/1993	04/01/2022
Mr D J Hall	30/09/1990	12/11/2021
Mr J K Halsall	30/09/1972	15/08/2021
Mrs M Hamblin	31/07/1996	14/02/2022
Mr J Hamill	30/06/1994	22/04/2021
Mrs V Hardy	22/02/2017	02/09/2021
Mrs F L Harrison	01/06/2003	24/04/2021
Mrs M E Harrison	19/07/2020	30/12/2021
Miss R A Hart	31/10/1991	09/06/2021
Mr M J Havard	31/12/1989	29/04/2021
Mr A C Hayes	31/07/1997	20/09/2021
Mrs M D Haygarth	30/09/1972	11/09/2021
Mrs D Haywood	30/09/2000	07/12/2021
Mr F P Hipkiss	31/05/1981	27/09/2021
Mr D Hitchen	30/09/1992	24/08/2021
Mrs J Hogan	01/02/2010	06/09/2021
Mrs B M Holdbrook	22/06/2016	12/01/2022
Mrs J M Homer	31/12/1999	24/04/2021
Mrs M G Houlden	31/12/1990	21/07/2021
Mr B Hudspith	31/12/1989	21/12/2021
Mr J S Inverarity	07/04/1992	22/11/2021

Name	Retirement date	Date of death
Mrs M B Jack	12/11/2018	18/10/2021
Ms M Jackson	08/06/2014	27/03/2022
Mr J N Jackson	31/12/1997	30/08/2021
Mrs S D Johnson	13/06/2001	23/10/2021
Mrs B Johnson	27/12/1984	17/05/2021
Mrs M A Johnston	19/03/2000	09/10/2021
Mr B Jones	31/12/1988	13/05/2021
Mrs P R Jones	31/10/1993	01/12/2021
Mr A M Joyce	31/10/1993	15/04/2021
Mr R H King	31/08/1991	02/01/2022
Mrs A G Kirkham	28/02/2021	22/05/2021
Mrs S A Landers	30/11/1999	07/02/2022
Mrs T T Leach	30/11/1991	20/09/2021
Mrs J M Lee	17/10/2001	17/06/2021
Mrs K Lee	07/12/1999	11/04/2021
Mr C B F Llewellyn	31/08/1991	27/09/2021
Mr D M Loader	31/01/1994	14/06/2021
Mr J M Mackie	31/05/2002	01/12/2021
Mrs J E P Mansfield	21/11/1993	05/07/2021
Mrs M Matthews	01/02/2010	28/03/2022
Mr J E Maxted	30/04/1989	18/02/2022
Mr R F Mayle	30/04/1997	13/12/2021
Mrs M McAuley	31/12/1999	20/03/2022
Mrs A McClure	01/07/2006	13/11/2021
Mr J L Mellow	31/03/1993	26/10/2021
Mrs A Melton	31/12/1999	05/07/2021
Mr V A Metherall	27/04/2006	26/07/2021
Mrs D G Mildenhall	31/05/1994	23/07/2021

Name	Retirement date	Date of death
Mrs D P Miles	01/09/2011	16/05/2021
Mr E R S Moir	28/02/1999	15/09/2021
Mr N B Morley	31/12/1988	24/05/2021
Mr A Morris	31/07/1993	18/01/2022
Mrs M Mullins	12/06/1987	01/01/2022
Mrs C A Munro	17/04/2016	08/11/2021
Mrs G A Murdoch	31/12/1999	09/11/2021
Miss I Nelson	30/06/1993	08/10/2021
Mrs D M Nettel	01/05/2012	28/06/2021
Mrs J M Norris	31/12/1999	31/08/2021
Mr A M P North	05/04/2006	14/11/2021
Mr D G Oaten	31/07/1991	11/06/2021
Mr F J O'Gorman	30/04/1991	18/10/2021
Mrs M D O'Grady	26/01/2019	01/10/2021
Mr B A Osborn	31/05/1983	18/05/2021
Mr J E Owen	31/12/1993	27/02/2022
Mr R L Padgham	30/09/1991	23/11/2021
Mrs S A Padley	02/03/2014	21/12/2021
Mrs P Page	31/05/2016	06/08/2021
Mr C F Paine	31/07/1994	18/02/2022
Mr D Palmer	14/04/1993	04/12/2021
Mrs M R Pearce	31/12/1999	07/11/2021
Mrs P M Pemberton	05/10/2005	26/04/2021
Mrs J Platt	01/05/2011	19/02/2022
Mrs E B Porter	01/03/2005	26/11/2021
Mrs C M Porter	07/05/2012	01/07/2021
Mr M A Preston	03/04/2000	03/01/2022
Mrs C Quinn	01/11/2012	03/10/2021

## Obituaries (continued)

Name	Retirement date	Date of death
Mrs V F Ransome	30/06/2000	28/07/2021
Mrs H M Redman	31/12/1997	25/08/2021
Mr K D Reece	19/02/2000	30/06/2021
Miss E A Reed	23/08/2002	20/04/2021
Mrs D I Reeves	28/02/1981	07/06/2021
Mrs J E Reynolds	14/07/2002	25/07/2021
Mrs C Rhone	01/04/2014	07/04/2021
Mr E V Richardson	31/12/1992	07/02/2022
Mrs B D M Ridgway	31/12/1999	09/04/2021
Mrs A Rimmer	22/05/2017	09/09/2021
Mrs B E Rimmer	28/02/1983	23/12/2021
Mrs J B Roberts	31/12/1999	18/06/2021
Mr P F Roberts	31/10/1996	21/10/2021
Mrs B J Rowe	31/12/1999	02/04/2021
Miss C M Rubidge	31/07/1994	07/06/2021
Mrs A Rule	01/12/2009	04/02/2022
Mr K Rutt	31/08/1991	22/11/2021
Mr G H Sarsfield	26/03/2021	31/05/2021
Mrs A P Sayer	28/02/1981	02/02/2022
Mrs B P Z Sayn Wittgenstein	01/03/2010	15/10/2021
Mrs P A Shackleton	31/12/1999	08/08/2021
Mrs A E Simmons	20/11/2019	16/05/2021
Mr J M Simpson	09/03/1992	07/04/2021

Name	Retirement date	Date of death
Mrs D D Simpson	19/11/1983	18/08/2021
Mrs E I Smith	30/04/1996	23/04/2021
Mrs J I Smith	31/05/1996	26/05/2021
Mr W P Smith	31/07/1997	13/02/2022
Mrs E M Spargo	31/08/1984	10/04/2021
Mr R Stephenson	31/12/2013	14/03/2022
Mrs I M Stewart	01/02/2012	03/01/2022
Mrs G Strong	22/04/2002	29/07/2021
Mr R C Sullivan	29/02/1988	01/08/2021
Mr D Sweeney	08/01/2009	09/05/2021
Mr J R Taylor	31/10/1997	14/10/2021



Name	Retirement date	Date of death
Mrs M J Taylor	24/06/2014	20/02/2022
Mr P J Templeman	30/09/1988	08/01/2022
Mrs G M Theobald	07/01/2000	06/05/2021
Mr J Thompson	28/02/1993	11/08/2021
Mr A E Tongue	31/01/1974	06/07/2021
Mr R E Topple	14/02/2021	02/04/2021
Mr A J Turvey	30/11/1988	30/03/2022
Mr P J Upward	31/08/1986	17/12/2021
Mrs B G Walker	31/08/1984	23/04/2021
Mr S L Ward	29/03/2018	01/05/2021

## AXA 2001 SECTION

### Obituaries to 31 March 2022

We regret to announce the death of the following members.

Name	Retirement date	Date of death
Mrs S F Aldred	20/07/2014	12/03/2022
Mr G P Foxley	30/06/2020	06/10/2021
Mrs R Inam	18/06/2014	08/07/2021

Name	Retirement date	Date of death
Miss A B S Wares	30/04/1994	27/07/2021
Mrs M G Webb	31/07/1990	21/06/2021
Mr P R Wellesley-Davies	31/01/1996	02/10/2021
Mrs L J Wells	02/06/2010	09/09/2021
Mr F Wilton	31/07/1994	30/10/2021
Mr R Woods	30/11/1991	21/10/2021
Mrs I C Woolford	28/11/2018	25/03/2022
Mr P G Wright	27/02/2008	22/02/2022
Mr I A Young	31/07/1993	31/12/2021

## AXA INSURANCE BENEFITS SCHEME PENSIONERS' ASSOCIATION

### Obituaries to 31 March 2022

We regret to announce the death of the following members.

Name	Retirement date	Date of death
Mrs A M Keitch	01/05/2014	16/05/2021
Mr J A Mullin	26/05/2015	09/10/2021

## 2021 Full Year Financial Results



Considering the events of last year, our financial position remains healthy. We're in a strong position to move forward and weather the challenges to our business and sector, which will be a feature of 2021 as the pandemic continues to affect everyone and every industry.

**Claudio Gienal**  
CEO, AXA UK & Ireland

### UK & Ireland Results



**Underlying Earnings  
(U/E)**

**£308m**

Decrease of  
**4%**  
(2020: £322m)



**Gross Written  
Premiums (GWP)**

**£4.61bn**

No change  
(2020: £4.62bn)



**Combined Operating  
Ratio (COR)**

**96%**

More profitable by  
**0.5pts**  
(2020: 96.5%)

**eNPS**



**Feefo**

feefo<sup>co</sup> **2021**  
**4.6**  
**5**

# UK & Ireland Operating Company Results



## Underlying Earnings (U/E)

Our actual underwriting profit plus investment return plus reserve movements minus tax. It would however exclude one off events like market movements, sales and acquisitions or restructures in the business.

Retail Insurance	Commercial Insurance	Ireland Insurance	AXA Health
<b>£46m</b>	<b>£83m</b>	<b>€99m</b>	<b>£93m</b>
Decrease of <b>49%</b> (2020: £91m)	Increase of <b>396%</b> (2020: £17m)	Increase of <b>7%</b> (2020: €92m)	Increase of <b>3%</b> (2020: 90m)



## Combined Operating Ratio (COR)

Put simply, it's how we know we're making money. A ratio below 100% shows we're making an underwriting profit. A ratio above 100% means we're paying out more money in claims and all other expenses than we're receiving from premiums.

Retail Insurance	Commercial Insurance	Ireland Insurance	AXA Health
<b>100.8%</b>	<b>99.6%</b>	<b>90.5%</b>	<b>93.6%</b>
Less profitable by <b>5.1pts</b> (2020: 95.7%)	More profitable by <b>7.8pts</b> (2020: 107.4%)	Less profitable by <b>0.1 pts</b> (2020: 90.4%)	More profitable by <b>0.2pts</b> (2020: 93.8%)



## Gross Written Premiums (GWP)

The total premium we receive from our customers.

Retail Insurance	Commercial Insurance	Ireland Insurance	AXA Health
<b>£1bn</b>	<b>£1.19bn</b>	<b>€948m</b>	<b>£1.6bn</b>
Decrease of <b>4%</b> (2020: £1.04bn)	Increase of <b>2%</b> (2020: £1.16bn)	Increase of <b>4%</b> (2020: €915m)	No change (2020: £1.6bn)



# General information

**From time to time, pensioners will wish to access information and advice on a wide range of topics. Here are some of the organisations we believe to be the most reliable sources and the topics they cover.**

## Reporting a death

When a Scheme pensioner dies, please notify Capita on 0114 273 7331.

A death must be registered with the local Register Office within five days unless the death has been reported to the coroner. Most Register Offices now offer the 'Tell us once' service which notifies government departments and agencies including DWP, HMRC, DVLA and the Passport Office in one contact.

AgeUK publishes a very useful guide called 'When someone dies', which you can download from their website or order by phoning their helpline (see page 44).

## Making a will

If you have not already done so, it is very important that you give the matter serious consideration. Sources of information are AgeUK, Independent Age and Citizens Advice (see page 44).

In later years, it could be wise to consider granting Power of Attorney, and the above three organisations all offer help.

## State Pension

The Pension Service administers the State Pension. Their general enquiry line is 0800 731 0469 and further contact details are on **[www.gov.uk/contact-pension-service](https://www.gov.uk/contact-pension-service)**

## Other State and local authority benefits

To make sure you are receiving all the other State benefits to which you may be entitled, refer to AgeUK, Independent Age or Citizens Advice (see page 44). Refer to your local authority for local benefits to which you may be entitled.

## Keeping safe from scammers

It is vital to keep safe from potential scammers who approach you on your doorstep, over the telephone or on your computer. There is a wealth of information and advice available from AgeUK and Independent Age (see page 44) and other sources like your personal bank.

## The Insurance Charities

The Insurance Clerks Orphanage was founded in 1902 and The Insurance Benevolent Fund in 1929 – both coming together almost 100 years later to form what is now known as The Insurance Charities.

The Charity supports current and former insurance employees experiencing financial hardship in the UK and Ireland. It doesn't matter what role people have had in the industry, and all applications will be dealt with in the strictest of confidence. Dependants of insurance employees

can also be supported such as spouses, former spouses and children.

It can help with one-off payments, for things such as household appliances, care costs and property repairs, provide ongoing financial help (including charitable loans), and give practical support to those with health, money and housing concerns.

The Charity understands that the recent increase in living costs such as fuel and council tax will put huge pressure on us all, so even if you have been supported in the past it is still there to help.

In addition, The Insurance Charities and Alzheimer's Society have created a partnership to support anyone in the industry affected by dementia – whether that's them or a loved one. You can now access free personalised support and advice from the Dementia Connect service, to help you navigate the challenges of dementia.

Support begins on the phone and progresses to face-to-face visits if required. Dementia Connect is there for people with all types of dementia, with a diagnosis or pre-diagnosis. If you or someone close to you is currently being affected, please contact The Insurance Charities in the first instance to establish how it can help.

The Insurance Charities wants to ensure that no one from the industry in need of help misses out. If you are struggling, then please get in touch today.

## The Insurance Charities

020 7606 3763 or 020 7726 6482  
(calls from the ROI - 1800 812 933)  
**[www.theinsurancecharities.org.uk](http://www.theinsurancecharities.org.uk)**



## General information (continued)



## Other charities

**AgeUK** and **Independent Age** provide a range of advice and support which is particularly relevant for older people, and **Citizens Advice** provides more general advice on a wider range of topics. Each has a helpline and a website with detailed information:

**AgeUK:** Helpline 0800 678 1602,  
website: [www.ageuk.org.uk](http://www.ageuk.org.uk)

**Independent Age:** Helpline 0800 319 6789,  
website [www.independentage.org](http://www.independentage.org)

**Citizens Advice:** 0800 144 8848 (England),  
0800 702 2020 (Wales) and 0800 028 1456 (Scotland),  
website [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

AgeUK and Independent Age also offer guides and factsheets that can be downloaded from their websites or ordered from their helplines. A full list of the ones available can be found on:

[www.ageuk.org.uk/services/information-advice/  
guides-and-factsheets](http://www.ageuk.org.uk/services/information-advice/guides-and-factsheets) and  
[www.independentage.org/information/get-advice](http://www.independentage.org/information/get-advice)

## Topics covered

There is a considerable (but not total) overlap between the information provided by AgeUK and Independent Age. Amongst the many topics covered are:

- Benefit entitlements including a benefit checker
- Avoiding telephone and personal computer scams
- Tax and use of allowances to ensure you are not paying too much
- Future planning including wills, powers of attorney and living wills (advance decisions and statements)
- Care and support including options and information about paying for care
- Health and welfare
- Work and learning
- Housing including equity release, adaptations and maintenance and staying safe at home.

## Citizens Advice's information and advice covers:

- Benefits
- Work
- Debt and money
- Consumer (including utilities)
- Family
- Housing
- Law and courts
- Immigration
- Health

## Other support provided by AgeUK and Independent Age

Both AgeUK and Independent Age offer befriending services. AgeUK also offer a range of other services through their 130 local branches including:

- Home help
- Foot care
- Handyperson services
- Exercise classes
- IT training
- Transport
- Dementia support
- Shopping
- Social activities

To check which services are available in your area, you can find contact details for your local AgeUK on the website or by phoning the helpline.

# Other organisations

**The following organisations offer advice and support in specific circumstances.**

## **Alheimers Society**

Supportline 0333 150 3456

**[www.alzheimers.org.uk](http://www.alzheimers.org.uk)**

Offers practical advice for those living with dementia and their carers.

## **CarersUK**

Helpline 0808 808 7777 (Monday to Friday)

**[www.carersuk.org](http://www.carersuk.org)**

Provides information and support for carers.

## **Cruse Bereavement Care**

Helpline 0808 808 1677

**[www.cruse.org.uk](http://www.cruse.org.uk)**

Offers a range of free, confidential support for adults and children after the death of someone close.

## **Elderly Accommodation Counsel (EAC)**

**[www.housingcare.org](http://www.housingcare.org)**

Helps older people make informed choices about meeting their housing, support and care needs.

## **The Money Advice Service**

Call 0800 138 7777

**[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**

Offers free and impartial money, pensions and debt advice.

## **The Law Society**

**<http://solicitors.lawsociety.org.uk>**

Enables enquirers to find local solicitors with specific specialisms.

## **University of the Third Age (U3A)**

Call 020 8466 6139

**[www.u3a.org.uk](http://www.u3a.org.uk)**

Local groups learning something new and sharing skills for fun.

## **Re-engage**

Call 0800 716 543

**[www.reengage.org.uk](http://www.reengage.org.uk)**

Brings older people together into social groups at a time in their lives when their social circles are diminishing.

## **Gransnet**

**[www.gransnet.com](http://www.gransnet.com)**

This is an online community for the over-50s with discussion forums for users to exchange advice and support on a range of topics.

## **Action for Elders**

Call 0303 303 0132

**[www.actionforelders.org.uk](http://www.actionforelders.org.uk)**

Aims to end loneliness by offering local support with physical, mental and social programmes.

# Progress on GMP Equalisation

In 2018 a High Court judgment ruled that pension schemes are required to equalise the Guaranteed Minimum Pensions (GMP) for men and women, which were built up on or after 17 May 1990. The Trustees of the AXA UK Group Pension Scheme ('Trustee') are aware of this ruling and are currently working with their advisors to consider how to proceed with this complicated area of legislation.

If your GMP was wholly accrued prior to 17 May 1990 (as you ceased working for AXA or another Company before this date), you will not be impacted by the recent High Court judgment.

If some or all of your GMP was accrued on or after 17 May 1990, then you may be impacted by the recent High Court judgment. In the event that it is subsequently determined that an adjustment is required, a small further benefit may be due to you.

If you are affected by GMP Equalisation, the Trustee will contact you in due course to explain any rights and options you might have. This is likely to be in 2023.



# Get in touch

## Useful AXA/Capita telephone numbers

### **AXA Pensions Administration – Capita**

Queries about your benefits in the Scheme

Call 0370 1234 701

Queries about pension payments, notifying deaths  
or changes of address

Call 0114 273 7331

### **Complaints**

Call 0370 1234 701

If unresolved, email [pensiontrustees.uk@axa-uk.co.uk](mailto:pensiontrustees.uk@axa-uk.co.uk)

### **AXA Insurance Help Teams – new, existing business and claims**

Motor: 0330 024 1158

Household: 0330 024 1235

Travel: 0330 024 1307

Complaints: 0345 300 0726

