
PENSIONS BRIEF



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

Issue no. 84
Winter 2021





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An introduction from the Chair



Welcome to the winter 2021 issue of *Pensions Brief*.

Lockdown restrictions were finally being lifted when the previous newsletter went out in the summer. I hope you have been able to enjoy the freedom of meeting up with family and friends again.

This issue includes the annual Summary Funding Statement on page 11, which explains any changes in the Group's funding position since the last actuarial valuation in March 2019.

I'm pleased to announce that the Group's investments have shown strong resilience following the outbreak of Covid-19, and this has resulted in a significant increase in the Group's funding level, from 90.5% as at 31 March 2020 to 99.4% as at 31 March 2021. More information and an overview of the 2021 Group Report and Financial Statements are provided on page 14.

In other news, RPMI, the Group's administration team, has undergone a rebrand (in name only) and is now known as Railpen. The services provided to our members remain the same, although there is a change to the email address you should note for your records. Please see page 4.

We now live firmly in a digital age where information can be shared securely, efficiently and conveniently online, with options as to how you choose to engage and transact with the Group. Railpen is developing PenNet, a new online service for members where you will be able to view and update certain aspects of your Group pension record.

Subject to confirmation of timing, Railpen aims to launch the new services to Group members during Q.2. 2022. More information is available on pages 6 & 7, and we'll update you in the summer issue of *Pensions Brief*.

Finally, on behalf of all the Group Trustee Directors, warmest season's greetings to you and your families, and all the very best for the new year.

Take care and stay safe.

Jon Carlton
Chair of the NGE Group



Information for all Group members

RPMI has been rebranded and changed its name to 'Railpen'

In September RPMI underwent a rebrand and changed its name to Railpen. The rationale behind the decision is to align the names of the investment business (RPMI Railpen) and the administration service (RPMI) so that both operate under the single brand name Railpen.

On the rebrand, Railpen noted: 'While we are proud of our long heritage of being an administration provider since 1965, having been borne out of the rail industry, we are equally proud of the last 22 years in which we have served the needs of schemes, employers, trustees and members from a wide variety of sectors outside of the industry.'

'Supporting the NGE Group and its members remains at the heart of our strategy for the future. Our long history as a third-party administrator enables us to understand complexity and, as importantly, the diverse needs of different schemes and their members.'

There is no change to the services provided – this does not affect the Group, your pension or benefits, or the administration services. The same team based in Coventry will continue to provide the usual pension support services to Group members.

You will notice that letters from the team are now issued on Railpen-headed paper featuring their new logo. The team's member enquiries email box address has also changed.

If you use email, please contact the team using their new email address: enquiries@railpen.com

Emails sent to the former email box (enquiries@rpmicom) will continue to be picked up for a short time.

Railpen will issue a reminder of its new name and contact details in its letters and correspondence to Group members until the new name becomes established.

RAILPEN

www.railpen.com

The Group website is now open for access!

We're pleased to tell you that the Group website is now available to access without the need for you to register and log in first.

The site is a good point of reference for understanding more about your Group benefits, including what happens if:

- you get married or divorced or die
- you leave National Grid or are made redundant
- you're planning for or approaching normal retirement age
- you're thinking about taking either early or late retirement
- you receive a pension from the Group.

The Group website will provide a link to PenNet, a new means of accessing online information about your own Group pension, when it is launched to members during 2022.

If you haven't used the Group website before, we hope that the easier access encourages you to visit for regular news and updates.

To go to the Group website directly, please always use this web address: <https://ngeg.nationalgridpensions.com>

The Group is required to make certain Scheme information publicly available online, including the Privacy Notice, the Group Statement of Investment Principles and the Group Engagement Policy and Implementation Statement – the latest documents can be found on the footer of the Group website homepage and within the Library section.

A change to the Panel

Panel Member Alun Robinson stepped down in September, having left National Grid. Alun had been a member of the Panel since April 2018 and sat on the Member Experience & Engagement Committee (MEEC), where his commercial awareness, personal insight, warmth and good humour were valued and much appreciated. Tony Salisbury, who has also been a Panel Member since April 2018, replaced Alun on the MEEC with effect from October 2021.

Panel Members provide additional skills and knowledge to support the work of the Board, while gaining the opportunity to build on their experience and learn more about Trustee matters. The Panel provides a possible source of succession should a Group Trustee step down from the Board mid-term.

Information for all Group members (continued)

PenNet - new online services from Railpen

PenNet is a new system for members where you will be able to view and update certain aspects of your Group pension record. Railpen plans to launch PenNet to members next year. Here's some of the functionality that will be available online depending on which category of member you are:

Pensioner and Dependant members will be able to:

- view your monthly pension payslips, your annual P60 and pension increase letter (when made available in April each year)
- update your personal details – your home address, email address and bank account details
- update your Expression of Wish (death benefit nomination form), if you are a pensioner who has retired within the last five years.

Deferred members will be able to:

- run estimates of your retirement calculations based on your normal pension age*
- update your personal details – your home address and email address
- update your Expression of Wish (death benefit nomination form).

Contributing members will be able to:

- run estimates of your retirement calculations based on your normal pension age*
- update your email address
- update your Expression of Wish (death benefit nomination form).

* There will be some members who will not be able to use this option depending on the complexity of the calculations required. For these members, quotes will still be available from Railpen on request.



Keeping your data safe

PenNet is a secure site due to the nature of the data it contains, so the login process will require multi-factor authentication, similar to online banking.

Railpen will invite you to register when the service goes live next year and provide help with registration and web support if you run into any difficulties.

Keep up to speed

Over the last 18 months, we've seen a steady increase in the number of Group email notifications sent to members in between newsletters being issued, to update them on developments. The ability to communicate with members by email during lockdown proved invaluable.

As a result, we're looking to build on the existing email subscription service during 2022.

First steps on the online journey

PenNet is the start of the Group Trustee's journey towards offering you more choice in how you access information about your own Group pension and benefits.

It helps fulfil the Group Trustee's objective to increase the amount of information available to members online, and in doing so, it:

- adds convenience
- considers the environment
- makes cost savings
- improves operational efficiencies
- fulfils requests from members.

The online functionality and services available with PenNet are in line with industry best practice, and the system has undergone comprehensive cyber-security testing. We'll let you know more in the next issue of *Pensions Brief* and keep you posted on the Group Trustee's future online plans.

Information for Contributing and Deferred members

Planning for the future - coming soon

A new area of the website will be launched soon which is dedicated to Contributing and Deferred members who are considering retiring or accessing their benefits, or simply doing a spot of pre-retirement planning.

The *Planning for the future* site will provide an overview of the general benefits available from the Group and look in more detail at things like:

- When you can retire, including the process for early, normal and late retirement
- The alternative options to taking your Group pension
- Transferring your pension
- Taking financial advice
- What happens if you're made redundant
- Protection for your dependants.

The new site will include documents that you can download or print if you want to look into a particular topic in greater depth, flowcharts showing the steps of the retirement process and how it works in practice, and links to relevant external sites.

The site has been developed to help you make informed decisions at the point of accessing your benefits, based on what's right for you and your personal circumstances; it isn't intended to tell you what to do or steer you in any particular direction.

Eligible Group members who are considering their retirement options also have access to funded independent financial advice, should they need it.

The new *Planning for the future* site is expected to go live during December.

Please visit the Group website:

<https://ngeg.nationalgridpensions.com> for more information.

Changes to the minimum pension age

The Government has recently confirmed that the earliest age at which people can normally start to take their pension benefits will increase from age 55 to age 57. The change will take effect from 6 April 2028.

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

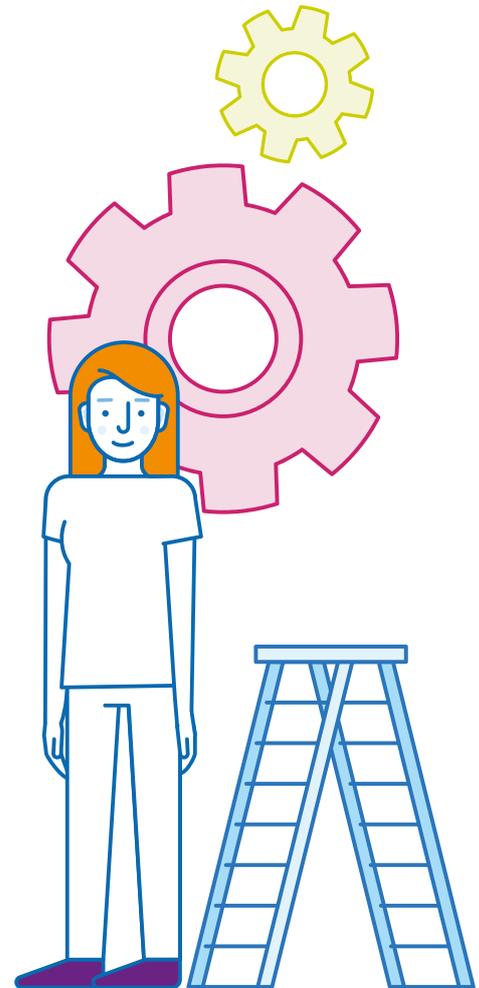
Reminder to Contributing members about Additional Voluntary Contributions (AVCs)

If you're a Contributing member and would like to open an AVC account or top up an existing account during the 2020/2021 tax year, please return your completed AVC form to Railpen by **Friday 4 February 2022**.

Forms are available from Railpen or can be downloaded from: Library / Forms on the Group website.

Please note: your AVCs will be combined with the increase in the value of your pension over the year to establish whether you have exceeded the Annual Allowance. If you exceed the standard Annual Allowance of £40,000*, then you may be subject to a tax charge.

**Your individual Annual Allowance may be lower if you're a very high earner or have accessed your retirement savings flexibly in the past.*



Information for Pensioner members

Pensions increase 2022

National Grid Electricity Group pensions will increase by 4.9% from 1 April 2022, in line with the Retail Prices Index for September 2021.

This rate also applies to spouses' and dependants' pensions, and pension benefits other than those that are a replacement for State benefits, e.g., Guaranteed Minimum Pension (GMP). The GMP part of your pension, if you have one, gets a different increase, set by the Government. GMP increases are applied to pensions of male members over age 65 or female members age 60 and over, and to spouses of all ages.

Proportionate increases will be applied to any pensions that came into payment on or after 2 April 2022. The 4.9% increase also applies to children's allowances, whether or not they have been in payment for more than a year as at 1 April 2022.

GMP equalisation

Work on the process to analyse data and agree the approach for the Group continues, and it is still too early to understand who will be affected or the timescales by which we might be in a position to update the relevant Group members.

GMP equalisation is an industry-wide issue which is being undertaken by most occupational pension schemes. For many members, there will be little or no change at all. If you are affected, any top-up is expected to be relatively small.

December 2021 pay date for pensioners and dependants

This year, pensioners and dependants of the Group will be paid their pension on Thursday 16 December 2021. This is earlier than usual to allow for Christmas.



Summary Funding Statement 2021

Each year, the Group Trustee is required to provide an update on the level of the Group's funding that supports your benefits. This year's Summary Funding Statement shows the updated position as at 31 March 2021.

The Group's position as at 31 March 2021 has significantly improved over the previous 12 months due to the recovery in the financial markets from the initial impacts of the Covid-19 pandemic. The funding level increased to 99.4%, representing a rise of 8.9% compared with 31 March 2020. The funding level has since increased further to 102% as at 30 June 2021, as a result of the continued strong performance from the Group's investments. In addition, the Group continues to enjoy significant additional financial protections provided by National Grid Electricity Transmission plc (the Company) which were extended during the 2019 valuation.

The Group Trustee remains satisfied that the Company continues to be able and willing to continue to support the Group. In May 2021, the Group Trustee appointed PricewaterhouseCoopers (PwC) as its new independent covenant assessor. PwC will monitor the ability of the Company to provide the funding needed by the Group in future on an ongoing basis and provide advice to the Group Trustee.

2021 Group funding update

The Group is set up as a shared fund of money, into which both members and the Company make payments. These assets are invested with the aim of increasing their value to pay for all of the pensions and other benefits due from the Group in the future.

One way that the Group Trustee monitors the financial health of the Group is to ask the Group's Actuary to carry out a regular valuation – an in-depth assessment of the Group's finances at a specified date. Detailed valuations are usually carried out every three years, with the most recent valuation completed as at 31 March 2019.

The Group is continuing to make progress towards full funding and remains well supported by the strength of the Company.

Summary funding statement 2021 (continued)

Funding position as at 31 March 2021

In addition to valuations every three years, the Group Trustee also receives an annual update from the Group's Actuary. The most recent update was prepared as at 31 March 2021. The table below compares the 2021 update with the 2020 position:

	31 March 2021	31 March 2020
The value of the Group's liabilities (technical provisions) was:	£3,352 million	£3,452 million
The value of the Group's assets was:	£3,330 million	£3,124 million
This means that there was an estimated deficit (i.e. the difference between the value of the liabilities and the assets) of:	£22 million	£328 million
The Group's estimated funding level (i.e. the value of the assets divided by the value of the liabilities) was:	99.4%	90.5%

Changes in funding levels

The table above shows that the Group's funding level increased from 90.5% to 99.4% over the 12 months to 31 March 2021. This was largely due to the performance of the Group's return-seeking assets since the market contraction from the Covid-19 global pandemic, as well as contributions from the Company over the year.

Since 31 March 2021, the Group's funding level has increased further as the result of continued favourable investment returns on the Group's assets, together with additional Company contributions.

As at 30 June 2021, the funding level was 102.0%.



Bridging the gap

To reduce the shortfall identified at the 2019 actuarial valuation, the Company is making deficit payments of £53.6 million per year until 2022, with a final payment of £26.4 million due in 2023, increasing in line with inflation from the date of the 2019 valuation.

Additional protections are in place, over and above the deficit contributions that the Company is required to make. These arrangements include:

- £500 million of additional funds that the Company has committed to provide to the Group, should its credit rating fall below a certain level; and
- £100 million of additional security which would be passed to the Group Trustee should certain conditions arise which would affect the Company's ongoing business.

The funding requirements will be assessed again at the next actuarial valuation, due to be carried out as at 31 March 2022.

Group members will be informed of the results in a *Valuation Update* issued during 2023.

Solvency funding level

The Group Trustee is also required to compare the value of the Group's assets with the estimated level of assets that would be needed to buy annuities from an insurance company, in order to cover the Group's liabilities. This comparison is called the 'solvency funding level'.

The level of assets that would be needed to buy annuities to cover the Group's liabilities is expected to be much higher than the value of the technical provisions.

As at 31 March 2021, the Group's solvency funding level was 84.4%.

Other information

We are also required to inform you that no payments have been made to the Company out of the Group's funds since the 2020 Summary Funding Statement was issued. In addition, the Scheme has not been subject to any modifications or directions imposed by the Pensions Regulator.

Summary of the Group Annual Report & Financial Statements 2021

Group membership

Contributing members 738



Pensioner members 4,646



Dependant members 1,495

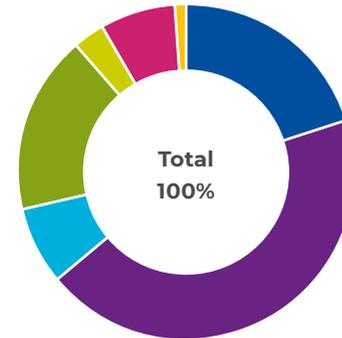


Deferred pensioners 1,424



Total members 8,303

How the Group assets are invested



Asset type	% of Group assets (Total 100%)
Global Equities (active)	20.1%
Insight LDI	44.0%
Longevity Swap Collateral Portfolios	7.3%
Unconstrained Bonds	17.3%
Absolute Return Fund of Funds	3.2%
Property and Cash	7.0%
Private Credit	1.1%

Change in value of Group assets

As at 31 March 2021	£ million
2021	3,356.9
2020	3,200.9
2019	3,220.2
2018	3,050.9
2017	3,010.3

More information on the Group's investments, including a glossary of terms and an explanation of the asset types, is available from the Group website under: Library / Valuation update.

A copy of the 2021 Group Annual Report & Financial Statements is available on the Group website at: <https://ngeg.nationalgridpensions.com> or in hard copy from Railpen at enquiries@railpen.com

Money paid in

For the year to 31 March 2021	£ million
Contributions receivable	80.5
Transfer values received	0.1
Net increase on investments	217.2
Total	297.8

Money paid out

For the year to 31 March 2021	£ million
Pension and dependants' benefits	114.3
Payments to and on account of leavers	25.8
Administrative expenses	1.7
Total	141.8

Group Trustee Key Priorities 2021-22

Board Effectiveness & Governance

Maintaining a good standard of governance, coupled with an effective support structure, helps ensure the smooth and effectual running of the Group Trustee Board and the pension scheme, as the Group matures. Good governance includes the maintenance of a robust governance framework which includes integrated risk management to ensure compliance with legislative, Scheme and regulatory requirements.

Member Experience & Engagement

The Member Experience & Engagement Committee develops the Group's communications strategy. The Board has developed and agreed a Long-Term Non-Financial Objective which is designed to provide cohesive and targeted information for Group members in tandem with a quality administrative service.

The Board believes it is imperative to ensure members are aware of and fully informed of their pension benefits as well as the overall position of the Group, including its funding. It is also important that members have a positive experience when dealing with their pension, especially when making very important financial decisions.

Investment & Funding

During 2020, the Board, with the help of its advisers, agreed its Long-Term Financial Objective (LTFO) to reach full funding in the near future. This included considering the key risks in achieving the LTFO along with an investment strategy designed to help the Group reach full funding.

The Investment Committee (IC), on behalf of the Board, continues to monitor the Group's progress towards its LTFO, making appropriate changes to the Group's investments as the Scheme approaches full funding and the Group's risk profile changes.

In addition to this, the IC continues to develop the Group's Responsible Investment Policy, which defines the Group's approach to Environmental, Social and Governance (ESG) factors to comply with both current and upcoming regulations as well as the Group's own ESG ambitions.

Trustee Services review

The Group Trustee is currently undertaking a review of its secretariat support. We'll update you on the outcomes on the website and in the summer 2022 *Pensions Brief*.

2022 Group calendar of events

Spring

- Preparations for the launch of PenNet
- Pensions increase letter 2022
- P60s



Summer

- *Pensions Brief Issue No. 85*
- Annual benefit statements issued by Railpen for Contributing members



Autumn

- Pensions increase 2023 – the annual percentage increase for the following year is published on the Group website
- Electricity Supply Pension Scheme AGM – a virtual event that Group members are invited to attend; usually held in November each year
- Group Annual Report & Financial Statements – available on the Group website or from Railpen upon request

Winter

- *Pensions Brief Issue No. 86* to include the annual Summary Funding Statement and overview of the Group Annual Report & Financial Statements



The work of a Trustee

Graham Commons MBE, JP, Trustee Director



What is your background?

I started my career as an apprentice church organ builder and tuner shortly after my 15th birthday and worked for three years under my mentor (who practically adopted me). I worked on York Minster's organ repairing the 64ft

wooden stops, St Michael's Church, Headingly, and once on the Wurlitzer organ at Blackpool Tower.

While it might seem a tenuous link, the work, which involved hoisting long pipes on blocks and rope out of organs and understanding knots, followed the same principles for what I was to go on and do later when I joined National Grid (when it was still the CEGB), working first as a fitter's mate, and then as a rigger scaffolder. Those early skills actually set me in good stead for the next 37 years, working on and with overhead lines.

After I completed my apprenticeship in 1974, I joined the British Army based in Shrewsbury, when I met my wife. We were married after six months and in 1975 we went on honeymoon to Bridlington and then immediately onto

Westphalia, Germany where we lived for three years. During this time, I served two tours in Northern Ireland based in Londonderry in the Bogside and Creggan, and at Springfield Road/Falls Road, Royal Ulster Constabulary station in West Belfast.

I left the Army in 1978 and returned to England, where I went to work for the CEGB at Thornhill Power station. There were power station closures in the early 80s and I transferred to Transmission overhead lines.

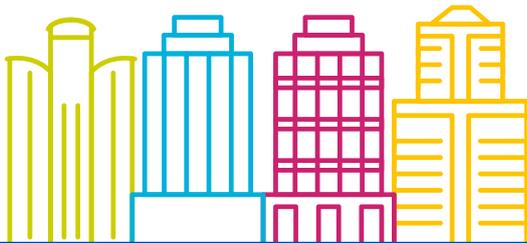
I spent my career working with overhead lines, first as a linesman's mate, then as leading hand, technician, national contracts officer and on quality assurance for overhead lines. I was part of the Central Line Gang, Leeds, led by Walt Dubber and Charlie Pickles, and learned a lot about the importance of teamwork there. We were like one big happy family, looking out for each other while sometimes working under extreme weather conditions, such as in 1984 at Blackstone Edge, which is at the top of the Pennines. Over a four-day period, Jim Exton filmed the damage that the 116mph winds, snow and ice loading caused over a four-day period to 96 L6 Towers. In some places, there were 26ft snow drifts. Scaling a tower in those conditions was like trying to clamber up blocks of ice!

We battled through the Great Storm in 1987, and in 1993 we worked to repair lines and restore power when heavy snowfall and ice loading snapped earth wires like carrots. To this day, most of us still keep in touch and we enjoyed a reunion in 2020.

In 2000, I took my first diploma in management (National Examining Board in Supervisory Management qualification), and in 2001, I was awarded the MBE for services to the electricity supply industry by Her Majesty the Queen.

What experience do you bring to the role?

I was an elected Trade Union representative for 35 years, campaigning for workers' rights, including pay, health and safety, and equality and diversity in the workplace. I've got a strong sense of equality and fairness. I'm proud that members re-elected me as their TU rep. over the years to represent them and industry staff at national level within the Amalgamated Engineering Union (AEU & AEEU), AMICUS and Unite.



What motivated you to become a Trustee?

I initially became interested in pensions after learning about the Barber Report which dealt with inequality in pensions between men and women. I've been involved in pensions as a staff representative since 1991.

I became a Trustee for similar reasons to why I became a Trade Union rep. – it's about contributing to a worthy cause and giving something back. The role of Group Trustee involves acting in the best interests of the members and beneficiaries, and I want to ensure the Group is well managed and remains in safe hands for its duration.

For most of my working life, I've been involved in improving working conditions – as an employee, as a Trade Union rep. and as a Group Trustee. It's something I continue to do in my present role with Balfour Beatty, where I work as lead technical adviser and assessor, undertaking electrical training and authorisation of staff (appointed for the Energy & Utilities Independent Assessment Service Apprentices scheme). So, I have an overview of the health and safety for the next generation of apprentices, craftspeople and engineers.

The work of a Trustee (continued)

What is the most rewarding aspect of the role?

Working with experienced, professional people who are generous with their time, knowledge, and support. Throughout my tenure as a Trustee Director with the Group Board, I've worked with some genuinely excellent people, and this remains the case with the existing Board.

In my early years on the Board, I was fortunate to work with and learn from Mervyn Jones, Ian Harvey and John Lowen, not forgetting Richard Markham, as well as current, long-standing Group Trustee, John Dyke. Legends all. Regardless of whether you were appointed by the Company or elected by the membership, as Trustees we all shared a common goal, to ensure pensions are paid on time and to make sure the Group is fully funded to the very end. This unity and democratic attitude remains firmly in place with the current Board today.

Being re-elected as a Member Nominated Trustee over the years has been personally fulfilling as it's an important role and a position of trust.

Which part of the role do you most enjoy?

The Board is made up of a diverse group of individuals who all bring different experience and skills to the table and, together, we have remained focused on the same goals we first started out with, albeit aligned to meet present-day circumstances and challenges. It's an environment where you can bounce ideas, share information and challenge as necessary – everyone is equal and has something of value to input.

I've enjoyed all my roles since starting work, including my responsibilities as an NGE Group & EPTL Trustee. I've been very lucky throughout my working life, as whatever I've undertaken has been so enjoyable, it hasn't really felt like work.

What are your other interests?

In my spare time, I'm Vice President for the West Yorkshire Football League. I have links with the league going back 27 years and was a referee for many years. I've also been a magistrate since October 2003.

I've been very fortunate in life, but I couldn't have achieved everything that I have without the love, help and support of 'Our lass', my wife Lynne – she's an absolute star.

Company news

2021/22 half-year results

National Grid's results for the half year ended 30 September 2021 were published in November.

'I'm very pleased with the Group's financial, strategic and regulatory progress in the last six months. In the UK, we have made a strong start to the new RIIO-T2 period in electricity transmission, and we are preparing our business plan submission for Western Power Distribution (WPD). In the US, we have completed a full refresh of rates across our distribution businesses. In National Grid Ventures, we commissioned the North Sea Link, our new interconnector to Norway.

'Whilst delivering this strong performance, we have completed our acquisition of WPD, launched the process to sell a majority stake in National Grid Gas, and the sale of our Rhode Island business is on track to be finalised by the end of our financial year, progressing our strategic pivot towards higher growth electricity, all made possible by the commitment of our people.

'Looking ahead, the new organisational structure that we have implemented, alongside a major cost-efficiency programme, will ensure we are in a strong position to capitalise on the

significant growth opportunities ahead. Our focus will be on delivering critical and green investment to enable the decarbonisation of power, transport and heat, and lead a clean, fair and affordable energy transition across the jurisdictions we serve.'

John Pettigrew, Chief Executive

Unaudited underlying results

Operating profit £1,407m HY21: £924m	↑ 52%	Earnings per share 22.8p HY21: 13.7p	↑ 66%
Dividend growth 17.21p HY21: 17.0p		Capital investment £2,840m HY21: £2,320m	↑ 22%

£m at constant exchange rates

For more information, please visit: www.nationalgrid.com/investors/events/results-centre

REA noticeboard

North Kent REA

Chair Gillian Babbs writes, 'Our AGM was held in August to approve the Accounts and Report when 14 of us met up at a great pub called The Woodcock Inn at Iden Green. Some of us had a lovely walk through the fields beforehand.

We mourned the death of four of our members this year and noted that folks are still a bit cautious about trips too far from home. However, our Committee will be meeting shortly to plan a programme of events for next year. This year is our 20th anniversary."



REA contacts

BECCA HALL:

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email: gg@talktalk.net

DEVON AND CORNWALL:

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Secretary: Jenny Devey
tel: 01752 406121

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Secretary: Dennis Williams

MANCHESTER:

Secretary: Peter Salt
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Chair: Derek Newman
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Secretary: Mike Evans
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NORFOLK:

Please contact Railpen for branch information.

NORTHUMBRIA:

Secretary: Ian Miller
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NORTH KENT:

Chair: Gillian Babbs
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NORTH WEST ANGLIA:

Please contact Railpen for
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NORTH YORKSHIRE:

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PENNINE:

Secretary: Martyn Tait
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ROSENEATH:

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SEVERNSIDE:

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SOMERSET:

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With regret

We are sorry to inform you of the death of the following National Grid Electricity Group members and offer our condolences to their families and friends. This covers the six-month period 1 April – 31 October 2021. The obituaries page of the Group website is updated quarterly each year (in January, April, July and October).

ADAMS Elizabeth, Birmingham, Dependant, aged 90

ALLINSON H, Rochester, Pensioner, aged 70

AMES Ronald, Wolverhampton, Pensioner, aged 84

ANGUS Leonard Reginald, Gavesend, Pensioner, aged 76

ARGYLE Bernard, Solihull, Pensioner, aged 85

BARTLEY Michael, Reading, Pensioner, aged 86

BEALE Pamela Ann, Kettering, Dependant, aged 81

BEAUMONT Colin James, Bedfordshire, Pensioner aged 83

BENNETT Mabel Mary, St Neots, Pensioner, aged 99

BOTHAM Sheila, Nottingham, Dependant, aged 86

BRAZIER Gloria Irene, Stourport-on-Severn, Pensioner, aged 78

BRERETON Derek Henry, Bookham, Pensioner, aged 90

BROOKS Brenda Phyllis, Bristol, Dependant, aged 89

BROOKS Ronald Phillip, Penn, Pensioner, aged 85

BROWN Joyce Clarice, Birmingham, Dependant, aged 88

BROWN Laura, Bolton, Dependant, aged 97

BROWN Lilian, Leyland, Dependant, aged 95

BROWN Margaret Elizabeth, Carlisle, Dependant, aged 80

BROWN Roger Anthony, York, Pensioner, aged 74

BULL E F, Enfield, Dependant, aged 102

BUTCHER Helen June, Ashford, Dependant, aged 91

CARTER Barbara, Filey, Dependant, aged 93

CHETWIN Kenneth Graham, Stafford, Pensioner, aged 72

CHURCHLEY June Ann, Penkridge, Pensioner, aged 86

COCKAYNE Brenda, Northampton, Dependant, aged 84

COLLINS M R, Worthing, Dependant, aged 90

COUSINS Peter Ibbotson, Rotherham, Pensioner, aged 85

CRANHAM Julie Lorraine, Gravesend, Pensioner, aged 51

CROMWELL Roger Peter, Swansea, Pensioner, aged 72

DAVIES David Wyndham, Llanelli, Pensioner, aged 86

DEWEY Vivien, Southend-on-Sea, Pensioner, aged 70

DUGGAN Hugh James, Selby, Pensioner, aged 73

ELSMERE Alan Frank, Redditch, Pensioner, aged 74

EVANS June, Dewsbury, Pensioner, aged 84

FITT Barry, Sheerness, Pensioner, aged 75

GABBITAS Ralph Wallace, Plymouth, Pensioner, aged 91

GARNHAM David, Exeter, Pensioner, aged 91
GRAINGER Hazel Jean, Worcester, Dependant, aged 80
GREENWOOD James Lewis, Lewes, Pensioner, aged 94
HACKER Rita Pearl, Gosport, Pensioner, aged 83
HALL Lilian, Knottingley, Dependant, aged 105
HANMER Kathleen Delia, Staffordshire, Dependant, aged 97
HARMER Beryl, Rochdale, Dependant, aged 93
HARRIS Harry Richard, New Zealand, Pensioner, aged 92
HARTLEY Marie, Chester-le-Street, Dependant, aged 88
HARVEY Ian Rogerson, Holywell, Pensioner, aged 71
HAWKSWORTH B E L, Gloucester, Dependant, aged 93
HAWKSWORTH R, Gloucester, Pensioner, aged 95
HAYTON Denis, West Yorkshire, Pensioner, aged 87
HEARN Lucinda Coelo, Portugal, Dependant, aged 83
HERBERT Charles Albert, Colchester, Pensioner, aged 76
HISCOCK Roger Boyd, Ashford, Pensioner, aged 75
HORLER Robert James, Wells, Pensioner, aged 78
HUGHES Robert Lloyd, Stourport-on-Severn, Pensioner, aged 91
HUGHES Roger Wingett, Winscombe, Pensioner, aged 91
HUGHES Margaret, Wrexham, Dependant, aged 100
HUNT Trevor Charles, Loughborough, Pensioner, aged 88
INGLE Ivy Florence, Knaresborough, Dependant, aged 100
JACKSON Frank William, West Midlands, Pensioner, aged 83
JEACO Michael Nicholas, Leeds, Pensioner, aged 79

JOHN Susan Alice, Dyfed, Dependant, aged 86
JONES Colin, Wrexham, Pensioner, aged 84
JONES Ethel, Bolton, Dependant, aged 86
JURY Brian Walter, Kidderminster, Pensioner, aged 82
KENT Douglas Arthur, Plymouth, Pensioner, aged 78
LEVER Jean Dorothy, Colyton, Dependant, aged 93
LINES Terence Malcolm, Norwich, Pensioner, aged 90
LINN D L B, Eltham, Dependant, aged 97
LUCAS Joanne, Nuneaton, Pensioner, aged 54
MARKWICK Ronald Philip, Aldershot, Pensioner, aged 95
MASTERMAN Stella Eileen, Norwich, Dependant, aged 87
MAYHEAD Charles Henry, Hayes, Pensioner, aged 102
MCALOON Thomas Andrew, Alcester, Pensioner, aged 85
MCDONALD V A, Purley, Dependant, aged 78
MCEWEN Mary Joyce, Worthing, Dependant, aged 100
MULLINS Maureen, Rotherham, Dependant, aged 83
MURPHY Joseph Charles Alfred, Gravesend, Pensioner, aged 88
NASH Jill Gladys Pamela, Kidderminster, Dependant, aged 89
OLEARY Harry William, Pontefract, Pensioner, aged 79
PARKINSON John, Preston, Pensioner, aged 88
PHELAN John Fintan, Merton Park, Pensioner, aged 101
POWER Thomas Christopher, Blarney, Pensioner, aged 92
RILEY A, Knaresborough, Pensioner, aged 65
RILEY James Lyndon, Cranleigh, Pensioner, aged 77

With regret (continued)

ROBERTS Henry Thomas, Southampton, Pensioner, aged 82

ROOKS Susan Hilda, Leeds, Pensioner, aged 76

ROSE Renee Elizabeth, Charlton, Dependant, aged 96

SHAFTO Stephen, Liphook, Pensioner, aged 87

SHAW Clifford, Blackpool, Pensioner, aged 81

SHAW Dorothy, Liverpool, Dependant, aged 91

SIBBALD Mary Margaret, Gateshead, Dependant, aged 93

SMITH Colin Graham, Colwyn Bay, Pensioner, aged 88

SMITH Rupert Constantine, Birmingham, Pensioner, aged 80

SMITH William Robert, Didcot, Pensioner, aged 63

STEAN Geoffrey Vincent, Alton, Pensioner, aged 93

STEPNIEWSKI Jadwiga, Enfield, Dependant, aged 95

STRANGER John Richard, York, Pensioner, aged 77

SURTEES William Fenton, York, Pensioner, aged 84

TAIT Alan George, New Milton, Pensioner, aged 92

THOMAS Mary, Stalybridge, Dependant, aged 92

THOMPSON Derek Ernest, Reigate, Pensioner, aged 93

THOMPSON Graham Leader, Redditch, Pensioner, aged 76

TINSON Richard Edward, Harrogate, Pensioner, aged 81

TYACK Muriel Grace, Bristol, Dependant, aged 95

VICKERS Margaret Joyce, Bristol, Dependant, aged 87

VICKERS Roy Bernard, Bristol, Pensioner, aged 86

VINNICOMBE Betty Lydia, Harwich, Dependant, aged 95

WALTERS David Ivor, Newport, Pensioner, aged 99

WARBURTON John, Harrogate, Pensioner, aged 62

WARD Leslie John, Clwyd, Pensioner, aged 70

WATERS John, Milton Keynes, Pensioner, aged 78

WEBSTER Elsie, Ashtead, Dependant, aged 97

WHITELOCK Averil, Swansea, Dependant, aged 83

WILES Geoffrey Bernard, Flitwick, Pensioner, aged 85

WILLIAMS John Terence, Swansea, Pensioner, aged 78

WILLIAMS Peter George, Sheerness, Pensioner, aged 72

WILLIAMS Rowena May, Carmarthen, Dependant, aged 83

WITHERS Roger Newton James, Clevedon, Pensioner, aged 83

Notification of the death of former Trustee and retired Group member, Ian Harvey

The Group Trustee was very sorry to learn of the recent passing of former Group Trustee, Ian Harvey. Ian was a much-respected Member Elected Trustee who served on the Group Trustee Board for 15 years from 1991 to 2006, making him one of the longest-serving Trustee Directors. Our respects and best wishes to his family.

Contact us

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Pensions Brief:

If you have any comments about this newsletter or content for future issues

Email: uk.pensions@nationalgrid.com

Useful contacts

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

Website: www.pensions-ombudsman.org.uk

HM Revenue & Customs (HMRC)*

Customer Operations, Queensway House, East Kilbride, Glasgow G79 1AA

Telephone: 0300 200 3300

*Please quote ref. no: 875/MZI7066



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