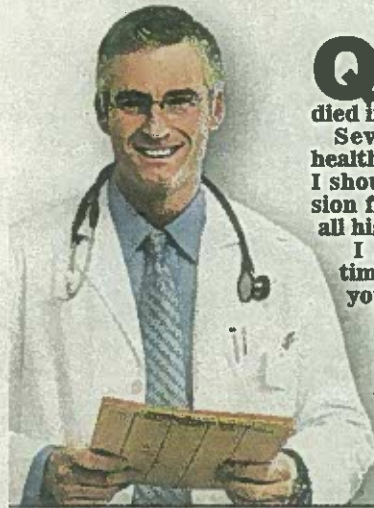


Your Money MONEY MATTERS

Am I entitled to NHS pension?



Q After being single for most of my life I married a widowed doctor when I was 71. Sadly, he died in 2004 at the age of 93.

Several people who work in the health service, including his nieces, say I should be receiving a widow's pension from the NHS, where he worked all his career.

I have telephoned them many times but am always fobbed off. Can you help?

A I have done some digging and asked around and it appears the NHS rules are not entirely clear, but it seems to me that you have a case.

Pensions lawyer Jennie Kresser, a partner in the solicitors'



Annie Shaw

firm Silverman Sherliker LLP, quoted to me a number of NHS pension scheme rules dealing with situations where a member marries after leaving pensionable employment. These may help support your case.

Another source, this time a chartered financial planner, added that you should be due a pension of between a half and two-thirds of your late husband's pension.

She recommends: "If you apply again and are refused, ask the NHS Trustees' Administrator for a copy of Scheme Rules and to include with the rules a

note citing which one precludes you from receiving a widow's pension."

She adds: "It is vital to focus on and refer to the rules of the exact NHS scheme your husband was in: you may need to find this out.

"If you still get nowhere, you need to contact the Pensions Advisory Service (TPAS) on 0845 601 2923. If that fails you can go to the Pensions Ombudsman. TPAS will tell you how to do this after its own efforts have been exhausted."

Q A friend of mine has received a cheque for dividends from shares he once owned, but he has not got a bank account. Is there any way he could put the cheque through my account?

A Teri Harman, editor of the Your Money and Your Rights section of Choice, a magazine for older readers, says: "The short answer to

your question is no. Your friend cannot pay a cheque made out to him through your bank account.

"The Payments Council, the body that represents the payments industry, gives the following advice: the person receiving the cheque could open a basic bank account with one of the high-street banks.

This could be useful for other reasons, such as the ability to receive discounts on utility bills by paying by direct debit.

"You could ask the company that issued the cheque to pay the money in cash or by postal order, a request likely to be refused.

"Finally, there is the option of one of the 'money shops' that you see on the high street that cash cheques but deduct a fee, usually a percentage of the cheque amount.

"Your friend will need to provide identification, which these shops need to see to prevent fraud."

IF your question has not appeared on this page, it may have been answered on CashQuestions.com. Log on to find out, or to submit queries directly to the site.

An ISA with interest

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