

In Focus

For NAPS Active and Deferred members
February 2017

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Welcome

Welcome to the new look In Focus newsletter for 2017, in which we look back on another very busy year which saw the end of 'contracting out' for pension schemes, completion of the formal scheme funding valuation and a move to a Corporate Trustee structure. We've also included in this edition; how to manage your pension online including sending us your instructions online, tax updates and changes, pension increases, protecting yourself from scams, along with a timely reminder (for active members) if you want to change your Plan and/or pension build-up rate and lots more.

New look – we're reviewing our communications

You'll notice that this edition of In Focus looks different to previous versions. This year we've produced a version for active and deferred members and one for pensioner members so that we only provide you with the information you need. There'll be further changes to future editions as we aim to ensure we're communicating in the best, most effective and efficient way to members.

Around 78% of NAPS members view In Focus online and are able to access it at any time. This year we've launched a new interactive online In Focus, which allows you to hover over certain parts of the newsletter and drill down for more information if you want this. You can access websites and links direct from the newsletter and watch a video of one of our Trustee Directors discussing the impact of State Pension changes. We're also able to run surveys and ask you questions which is something we'll be introducing in next year's edition.

You can take a look at this year's more interactive In Focus by going to the 'News' page of our website (www.mybapension.com/naps).

Get communications quicker by switching to receive online communications – registering is easy!

If you have a computer/tablet with access to the internet and an email address, it's really easy to register to receive communications online – just go to the 'Register' button at the top of our website (www.mybapension.com/naps).

We'll then keep in touch by email sending you updates and links to communications you should be aware of.

We hope you find the information in this newsletter useful and encourage you to tell us about items you'd like featured in future editions. Send us your feedback/comments to enquiries@bapensions.co.uk

What does contracting out mean?

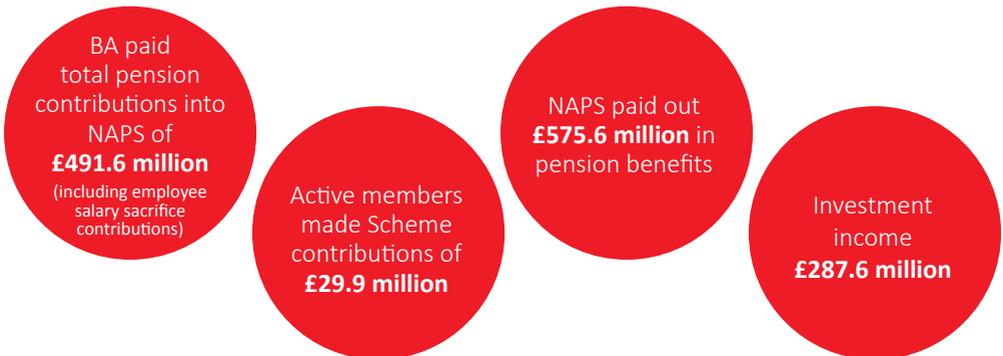
Prior to April 2016, most active members were contracted out of the State Second Pension (S2P), formerly the State Earnings Related Pension (SERPS), meaning you paid lower National Insurance (NI) contributions and didn't build up benefits in the S2P. Instead, the Scheme agreed to pay a pension that was at least as much as the S2P. With effect from 6 April 2016, the Government replaced old State Pension arrangements with a new flat-rate State Pension for those reaching State Pension Age (SPA) after 5 April 2016. Pension schemes can no longer contract out and as a result employees and employers NI payments increased. More on this on page 17.

Good to know - membership numbers

On 31 March 2016, the total membership of NAPS was 66,561, made up of:

	2016	Change from 2015
Active members	19,604	▼ 1,115
Deferred members	22,046	▼ 307
Pensioners	21,035	▲ 757
Dependant pensioners	3,876	▲ 186

At a glance - contributions paid in and out over the year to 31 March 2016



Manage your NAPS pension online

More than 49,000 NAPS members receive their pension communications online along with being able to make changes and updates to their pension options, as well as access to do lots more.

New! We've added new online forms so you just need to click to send your instructions to us - no need to post a paper form although we'll still accept paper forms if you prefer.



Active members

Active members, you can:

- Use the online modeller to see your pension and tax-free lump sum options at different retirement ages.
- Model your Additional Voluntary Contributions (AVCs) online.
- View your annual benefit statements, AVC statements and Annual Allowance statements (if you usually receive one of these).

New! Start, stop or change your regular SmartAVCs and switch your existing AVC investments.

New! See which pension plan you're in and change build-up rate if you wish.

New! Nominate preferred beneficiaries for lump sum death benefits.

New! Register a surviving dependant.



Deferred members

Deferred members, you can:

- View your annual pension statements and AVC statements (if you usually receive these).
- Update your postal address.

New! Switch your existing AVC investments (if you have a BA AVC account).

New! Nominate your preferred beneficiaries for any lump sum death benefits.

New! Register a surviving dependant.

How do I register?

If you haven't already, it doesn't take long to register to manage your pension online – here's what you'll need:

1. Your pension reference number (you'll find this on any pension statements we've sent to you recently).
2. The password we originally sent to you (don't worry, call us on 020 8538 2100 if you don't have your password and we'll help you with a reminder).

Register at www.mybapension.com/users/sign_up

Don't forget to nominate!

New! You can now complete an online Notice of Wish naming the beneficiaries you would like the Trustee to consider to receive the lump sum.

- 1 Log in to mybapension – www.mybapension.com/users/sign_in
- 2 When you've completed the online Notice of Wish just click 'submit' to send your request straight to the BA Pensions team – no need to post!



Active members

If you die whilst you are still working for BA, your beneficiaries could receive a lump sum broadly equal to three times your pay, plus any AVCs.

If you work part-time, the lump sum is three times your part-time equivalent of your pay.



Deferred members

If you die and no Adult Survivor's pension is payable, your beneficiaries could be entitled to receive a lump sum made up of your pension contributions with interest up to the date of death, plus any AVCs.

You should keep your Notice of Wish regularly updated. We can also accept paper forms if you prefer.

Who manages NAPS?

Move to a Corporate Trustee structure

NAPS is now managed by a Corporate Trustee, New Airways Pension Scheme Trustee Limited. This change brings NAPS in line with best practice of other large pension schemes. The individual Trustees are now Trustee Directors of the Corporate Trustee and remain responsible for managing the Scheme through the Corporate Trustee. You can read more about this on the 'News' page of our website (www.mybapension.com/naps).

The Trustee Directors

NAPS is managed by twelve Trustee Directors. Six Trustee Directors are elected by the active and pensioner members of NAPS (as Member Nominated Directors) and six are appointed by BA (as Employer Nominated Directors).

The current Trustee Directors are:

Employer Nominated Directors

Virginia Holmes – Chair, Independent Trustee
Andrew Fleming – Head of Legal and BA Company Secretary, BA
Bill Francis – Head of Group IT, IAG Group
Ian Howick – Director of Heathrow, BA
Charlie Maunder – Head of Flight Operations, BA
Jude Winstanley – Head of Network, Alliances and Compliance, IAG Cargo

Member Nominated Directors

Neil Blackburn – Cabin Crew
Ian Bretherton – Pilots
Graham Fowler – Pensioners
Ian Rycraft (until 31 March 2017)* – Engineering, TMGs, Ground Services
Dave Southcott – Administration and the rest of Management
Jack Wheale – Pensioners

*Christopher Daw will be the Trustee Director for this constituency from 1 April 2017.

Wishing Teresa a happy retirement and welcome to our new Scheme Secretary and CEO, Fraser.

After 38 years with British Airways Pensions, Teresa Suriyae retired from her roles as Managing Director and Scheme Secretary of NAPS. Succeeding Teresa is Fraser Smart. Fraser is a qualified actuary with over 25 years' experience in pensions. Fraser joins us as Scheme Secretary and Chief Executive Officer of BA Pensions, with responsibility for administration and investment teams.



Are you scam proof?

You may have heard in the news about a growing number of people falling foul of pension scams. To help protect yourself and your savings, here's a few useful steps to follow:

1. Be cautious of cold calls and unwanted texts or emails.
2. Never be rushed into making a decision and take the time to do your research.
3. Make sure financial advisers are registered with the Financial Conduct Authority (FCA) to check if they are approved. You can also check the FCA's list of known scams. Check all of these by going to www.fca.org.uk
4. Avoid overseas investment deals and promises of 'guaranteed' high returns, even if they are communicated via professional looking websites and brochures. No matter how credible something appears, you should always question it!

If you have any doubts at all, contact The Pensions Advisory Service for free help and advice. You can reach them on 030 0123 1047 or visit www.pensionsadvisoryservice.org.uk

If you've already signed something you're now unsure about, call Action Fraud on 030 0123 2040 and contact us immediately on 020 8538 2100. We may be able to stop a transfer that hasn't taken place yet.



Want to change your Plan and/or pension build-up rate?

The 1 April election date for changing your pension build-up rate for future service is fast approaching. A reminder of the build-up and contribution rates you can choose are shown below. Plan 65 members who are under age 60 and Option 55 members can also choose to switch to Plan 60 for future service. You can now make any changes online, simply log in to 'mybapension' on our website (www.mybapension.com/naps), complete the online NAPS Options form and then click 'submit' to send your instructions straight to the BA Pensions team **before 31 March 2017**.

If you'd prefer a paper copy, these are available to print on our website or phone BA Pensions and we'll send you one.

Plan	Slower rate	Default/ Standard rate	Faster rate	Fastest rate
Plan 65	1/83	1/75*	1/67*	1/60*
Percentage of pensionable pay	5.25%	5.25%	7.50%	9.75%
Plan 60	1/83	1/75*	1/67*	1/60*
Percentage of pensionable pay	8.50%	8.50%	10.75%	13.00%
Option 55	1/83	1/75*	1/67*	1/60*
Percentage of pensionable pay	17.50%	17.50%	19.75%	22.00%

*In addition to the amounts above, members who are under State Pension Age pay 3.1% of their *Band Earnings* to the Scheme unless they have chosen the 1/83 build-up rate, in which case BA covers this amount. Contributions are paid as a percentage of your *Pensionable Pay*. A lower build-up rate (currently 1/130), is also available to NAPS members whose *Unabated Pensionable Pay* is above a qualifying level, which is currently £60,000 a year.

Explanations of these terms can be found on the 'Glossary' page of our website (www.mybapension.com/naps).



AVCs



Active members

Save more with AVCs

While you are an active member, you can save more for retirement by paying AVCs. You can choose one or more of three AVC funds offered by British Airways Pensions, each offering different potential investment returns. The AVC funds and the potential returns each provide are explained further in the AVC Plan leaflet under the 'Forms' page of our website. You can also check AVC rates for any of the three AVC funds we offer by visiting the 'AVCs' page of our website (www.mybapension.com/naps).

Equity Biased (EBF) AVC Fund – interest rate change

The Equity Biased Fund is one of three in-house AVC funds offered by British Airways Pensions. It provides interest made up of a bonus element and a guaranteed element. The index used to set the guaranteed element of the interest rate in this fund had been discontinued so the Trustee agreed to change the index used, based on advice from the Actuary.



Deferred members

Scheme pension increases

Most deferred pensions within NAPS increase each year, as described in the Scheme Rules. You can check the increased amount on your next deferred pension statement which will be posted to you at the end of May. Deferred pensioners from British Caledonian or Davies & Newman/Dan Air who have different increase arrangements will continue to receive the relevant increase applicable to the rules of their arrangement.

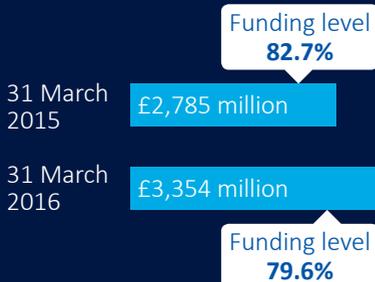
Scheme funding valuation

A detailed financial health check of the Scheme, known as a valuation, is carried out every three years. The NAPS valuation as at 31 March 2015 was agreed in principle by the Trustee and British Airways on 26 October 2016 and entered into formally on 13 December 2016.

Headline results

- Since the last formal valuation in 2012, the funding level of NAPS has increased to 82.7% (2012: 78.3%).
- The funding shortfall (called the 'deficit') slightly increased to £2,785 million (2012: £2,660 million).
- BA will increase its pension contributions to £300 million a year, to address the deficit. They will pay this as £25 million a month from January 2017 to September 2027 (plus a possible extra contribution each year, depending on specific financial conditions). As a result, the deficit is expected to clear 12.5 years from the valuation date (2012: 14 years).

Funding shortfall (Deficit)



Further information on the Scheme's funding

In between formal valuations, the Actuary provides an update on the development of the Scheme's funding. For the period to 31 March 2016 the funding level had decreased to 79.6% and the deficit had increased to £3,354 million over the year since 31 March 2015.

This deterioration is primarily caused by a reduction in the rate that is used to discount the Scheme's liabilities (pension benefits due to be paid now and in the future) back to a present day value, which is based on gilt yields. Salary increases were also higher than expected. As a result, the value of the Scheme's liabilities increased more than the value of the Scheme's assets. This was partly offset by ongoing deficit contributions and an additional payment of £227 million paid by the Company in June 2015.

Since 31 March 2016, gilt yields have continued to fall, increasing the value of the Scheme's liabilities further. The Scheme has experienced positive asset returns and the Company paid an additional contribution of £283 million in June 2016. Despite this, the deficit at the end of November 2016 increased by around £750 million when compared with the position at 31 March 2016.

How is the deficit being addressed?

The Scheme has a Recovery Plan in place to address the deficit. This runs to 2027 and includes measures such as BA paying additional contributions to the Scheme on top of its normal contributions and a ‘cash sweep’ arrangement which would bring a further payment to the Scheme of up to £150 million a year should BA’s cash balance at 31 March each year exceed a certain level. More information on the Recovery Plan can be found on page 2 of the 2016 annual report and financial statements, and on page 7 of the 31 March 2015 valuation report available on our website (www.mybapension.com/naps) under ‘Scheme documents’.

Company consultation

British Airways announced on 26 October 2016 that it intends to consult with employees and trade unions on future plans for NAPS. The Trustee and BA Pensions will work with the Company to understand any potential impact to members’ future pension build-up but we have no further information just yet. Members should be reassured that the benefits they have already built up in NAPS to the date of any potential change are unaffected.

Other measures

As part of every formal valuation, the Actuary is also required to consider whether there is enough money within the Scheme to buy out benefits built up to date with an insurance company and, if not, to estimate what proportion of the benefits could be secured in this way. This is known as the solvency level.

This doesn’t mean that consideration is being given to winding up the Scheme. The solvency level is just another piece of financial information that helps with understanding the Scheme’s financial position. The NAPS solvency level as at 31 March 2015 was 50.2% (51.3% at 31 March 2012).

How are my benefits protected?

The Pensions Regulator acts as a watchdog, working with pension scheme trustees, scheme managers and employers to help protect your pension. The Pensions Regulator has powers to intervene in the running of schemes if necessary and can issue directions to trustees and companies operating pension schemes which require the employer (or a person associated with the employer such as a holding company) to pay money to the scheme or put in place another form of financial support. We are required to report to you that the Pensions Regulator has not issued any such directions to the NAPS Trustee, and that the Scheme has not made any payments to the employer in the year to 31 March 2016.

“The detailed financial health check of the Scheme as at 31 March 2015 has been completed. The funding shortfall has slightly increased.”

Scheme funding valuation continued...

Money going in and out of the Scheme

The Scheme's annual report and financial statements for the financial year to 31 March 2016 were approved in September 2016 and showed that at 31 March 2016, the assets of NAPS were just under £13.1 billion.

The annual report and financial statements show the financial position of the Scheme on a particular day and are different to a valuation. A valuation looks at the longer-term position of whether the Scheme is likely to be able to pay the benefits that are due to be paid.

	Million
Value as at 31 March 2015	£13,279.7
+ Income (member and employer contributions, and investment income)	£809.1
- Outgoings (such as payment of pensioner and dependant benefits)	(£590.4)
- Change in market value of investments	(£403.3)
Value as at 31 March 2016	£13,095.1

The Scheme's Auditor, KPMG, gave its opinion that the Scheme's report and financial statements provide a true and fair view of the financial transactions of, and the investments held by, the Scheme.

Scheme's investments

British Airways Pension Investment Management Limited (BAPIML) manages the day to day investment decisions for NAPS on behalf of the Trustee. The Scheme's Statement of Investment Principles is available on the 'Scheme documents' page of our website (www.mybapension.com/naps).

Investment update

The Fund's investment returns are measured against a strategic benchmark. The NAPS Trustee has set a target for the Fund's investment managers to beat the investment returns of the benchmark by 0.5% over a five-year rolling period. Over the year to 31 March 2016, returns on the NAPS investments that are measured against the benchmark, including stocks, equities (shares) and bonds (gilts) were positive.

The actual investment returns over one year and ten years were better than the target benchmark but returns over three and five years were below the target benchmark (due mainly to the significant falls in yields on bonds, with shorter term bonds continuing to underperform the benchmark). The Investment Report on page 14 within the annual report and financial statements (available on the 'Scheme documents' page of our website) describes investment performance in detail.

How NAPS investments performed

Financial years to 31 March 2016		NAPS returns (a year)	Benchmark returns (a year)
2016	1 year	0.47%	0.03%
2014/2016	3 years	6.92%	7.37%
2012/2016	5 years	8.10%	8.22%
2007/2016	10 years	6.61%	6.53%

What is a benchmark?

The performance of each of the main asset classes is measured against a market index. For example, the performance of UK equities is measured against the FTSE All Share. The indices are selected to ensure that the investment performance objectives are linked to the liabilities of NAPS. The aim is to meet this level of return and investment performance is judged against this target.

Investment strategy

The Trustee aims to choose investments that meet the cash flow needs of the current membership, by providing the right mix of growth and security. This is done by investing in a mixture of assets.

NAPS investments as at 31 March 2016

UK equities	15.9%
Overseas equities	37.1%
Private equity	4.4%
Alternative investments	4.2%
Property	9.8%
Real assets (infrastructure)	2.0%
Bonds fixed	14.8%
Bonds indexed	10.8%
Cash	1.0%
Total	100%

Want to know more?

The full annual report and financial statements for the year ending 31 March 2016 is available on our website, under the 'Scheme documents' page and show a further breakdown of the Scheme's investments, including on page 14 a detailed Investment Report on how they performed over the year to 31 March 2016.

Changes to GMP increases

We mentioned in the last edition of In Focus that the Government has changed the way it pays increases on Guaranteed Minimum Pensions (GMP).

If you were a member of NAPS at any time between 6 April 1978 and 5 April 1997 (except married women or widows who paid a special reduced rate of NI contributions), you will have a GMP. Your GMP is the minimum amount of pension we must pay you from GMP Age (60 for women, 65 for men), or set aside and increase if you choose to draw your NAPS pension later than this. The GMP is paid as part of your total NAPS pension, rather than being paid on top.

So, what has changed?

The old State Pension arrangements were replaced with the New State Pension (NSP) from 6 April 2016 for anyone who reaches State Pension Age (SPA) after this date. If you reach your SPA on or after 6 April 2016 the Government will no longer pay increases to an amount equivalent to any GMP which built up before 5 April 1988 and any increase due above 3% on GMP built up after 5 April 1988. It used to pay these increases as part of your State Pension. Instead, it will now currently pay 'triple lock' increases to your NSP at the higher of the increase in average earnings, CPI or 2.5%.

Members who reached their SPA before 6 April 2016 are unaffected.

Your GMP is paid as part of your NAPS pension and the Scheme will continue to increase GMPs in the way it always has.

The Scheme must increase any GMP in payment until you reach your GMP Age. After this, the Scheme will increase your GMP built up between 6 April 1988 and 5 April 1997 by the lower of the rate stated in the Government's GMP increase orders (currently CPI) each year, or 3%.





Go to the 'Videos' page of our website (www.mybapension.com/naps) to hear Ian Heath, BA pensioner and Trustee Director, explain how this change impacts him.

The Department for Work and Pensions maintains that most individuals will be better off under the new arrangements as they will be entitled to the higher of the NSP or old State Pension arrangements at 6 April 2016. Individuals will then be able to build further NSP after 6 April 2016 if they are eligible to pay NI contributions or secure NI credits.

Your SPA

Your SPA is the earliest age you can start receiving your State Pension and is set by the Government based on your gender and date of birth.

Check your SPA

www.gov.uk/state-pension-age

Check your State Pension

www.gov.uk/check-state-pension

Tax updates

Annual Allowance (AA) 2016/17 = £40,000

The AA is a limit set by HMRC on the total amount of pension savings you can make (excluding the State Pension) each year and still receive tax relief.



Active members

For NAPS active members the value to compare against the AA is the growth in your NAPS pension each year (above CPI increases) plus any AVCs you have paid. We'll send you a statement in the summer following the end of the tax year if your BA benefits exceed the £40,000 AA.



Deferred members

If you are a deferred member your NAPS benefits do not count towards your AA but you will need to check any pension savings you are making elsewhere. You should also read about the change to the tapered AA below to see if this applies to you.

Tapered AA

For the 2016/17 tax year onwards, HMRC has reduced the AA for some higher earners. If your taxable income is over £110,000 a year and your 'adjusted income' is over £150,000 then your standard AA is tapered. This means that for every £2 your adjusted income is over £150,000, your AA goes down by £1.

If your adjusted income is £150,002, your allowance reduces to £39,999. This taper continues down to a minimum of £10,000 – everyone gets at least this much AA.

Unfortunately, we can't work out your tapered AA for you, this is something you must do yourself, but later in 2017 we will be writing to members who we estimate may be affected, based on BA pensionable salary (you'll need to check the information we send as we don't hold details of your gross earnings or salary).

You'll find helpful information on our website on the 'Scheme information' page of our website (www.mybapension.com/naps) along with HMRC guidance on how to work it out.

What is adjusted income?

Your taxable income plus the increase in the value of your pension during the year, not including any AVCs you've made.

Ask the Scheme to pay

If you exceed your tapered AA or the standard AA, you'll have to pay some extra tax. You can ask the Pension Scheme to pay any AA tax relating to your NAPS benefits on your behalf as long as your total tax charge exceeds £2,000. You can choose for BA Pensions to pay this immediately out of your AVC account if you have one, or by reducing your NAPS pension when you leave NAPS, retire or die. Please contact us if you'd like to pay your AA tax in this way or would like further information.

Lifetime Allowance (LTA) 2016/17 = £1 million

If your total benefits will exceed the LTA when you draw them, you can use HMRC's new online service – Lifetime Allowance Protection – to apply to protect your pension savings from the LTA charge. The service includes guidance for members, including help with valuing pensions for individual protection 2016. Access the new service at www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance. **Reminder:** The deadline to apply for individual protection 2014 (for individuals with benefits valued over £1.25 million at 5 April 2014), is **5 April 2017**. If you wish to rely upon protection you'll need to provide us with details of your valid LTA protection status before drawing your benefits.



Active members

State Pension changes – Increase in NI contributions

In April 2016, the Government introduced the New State Pension and with it contracting out of the old State Pension ended, meaning an increase in NI contributions for active member employees. BA consulted with employees about the changes and how they intended to pass the increase in employer's NICs onto members.

A lower pension build-up rate of 1/83 was introduced for those members who didn't want to pay the additional amount. A reminder of the build-up rates available is provided on page 8. Election dates to change build-up/contribution rates are 1 April and 1 October each year but in 2016 an extra window was provided on 1 July.

Good to know

Transfer values update

Following the Government's introduction of measures allowing greater access to defined contributions benefits, an early review of factors used to calculate transfer values was undertaken. From 1 April 2016 transfer value factors were updated, leading in general, to a fall in transfer values calculated on or after this date for members close to, at or over Normal Retirement Age and an increase in transfer values for younger members.

Scheme factors review 2017

Scheme factors are used to calculate your pension options including; exchanging pension for a tax-free cash lump sum, early retirement pensions and late retirement pensions. Scheme factors are reviewed from time to time approximately every three years, usually at the end of the formal valuation process. Now that the 31 March 2015 valuation has been finalised, a review of factors has commenced. Once any changes together with an implementation date have been agreed, we will give members a period of notice.

Pensionable dependants

The following point of law was clarified: where a pensioner's pension commenced after 1 July 2008, legislation restricts the Scheme paying an Adult Survivor's pension to an adult child over age 23 unless the adult child is mentally or physically impaired. Payment outside of the legislation would be an unauthorised payment with tax implications for the dependant and the Scheme. Adult Survivor pension applications are considered on an individual basis by the Trustee. You can register a surviving dependant by logging on to 'mybapension' on our website (www.mybapension.com/naps) and submitting details online. If you can't log on you can print a paper form from the 'Forms' page of our website, complete it and send to us. Our contact details are on the back page.

Are we reaching everyone?

Please help us keep in touch!

Are you in touch with former friends or colleagues of British Airways? Have they received their In Focus (by email or in the post) or any other pension communications from us in the last year or two? Although it's hard to believe, some of our members and pensioners don't always notice they've not heard anything from the team at BA Pensions for a while. Often they've moved and forgotten to tell us, making it difficult for us to get back in touch.

If mail we send is returned to us we use a tracing service to try to reach members or pensioners but often, all it takes is a friend or neighbour mentioning In Focus in conversation. If someone you know has not received either an email alert or copy of In Focus, please ask them to call us on 020 8538 2100.



Useful contacts

The BA Welfare and Benevolent Fund

Set up by British Airways to help current and former employees who are experiencing financial hardship. Grants are awarded to assist with the purchase of necessary goods or services that cannot be afforded from normal income. Almost any one-off cost will be considered, although the Trust cannot provide ongoing support. Examples of items for which grants have recently been awarded are mobility aids or special equipment, appliances for the home, and property maintenance and adaptations.

Contact the BA Welfare and Benevolent Fund in confidence on 020 8513 2528.

The BA Touchdown Team

Looks after the interests of all former employees by maintaining and supporting the link between British Airways and its former staff by:

- representing the interests of former employees corporately
- authorising former staff ID cards and travel letters
- providing helpline advice and support for former staff
- communicating with former staff via the Touchdown website
- administering the BA Welfare and Benevolent Trust Fund

Visit: www.ba-touchdown.com, email: batouchdown@ba.com or call 020 8513 2528.

The BA Touchdown Team also works with the Former Staff Liaison Council (FSLC), who meet four times a year and are a long standing group that BA liaises with on relevant matters and who represent the views of pensioners and former employees.

If you wish to join FSLC to assist former colleagues you can contact them at any time by email: Liaison.1.council@ba.com

Contact us

British Airways Pensions is here to help all NAPS members; whether you are an active member still working for British Airways, or you have left NAPS/British Airways but not yet drawn your pension. You can contact us in the following ways:

Write to:

British Airways Pensions
Whitelocke House
2-4 Lampton Road
Hounslow
Middlesex
TW3 1HU

Call:

020 8538 2100
9am to 5pm Monday to Friday

Email:

enquiries@bapensions.co.uk

Visit our website:

www.mybapension.com/naps