

Johnson & Johnson UK Pension Changes – Why Members Should Pay Attention

The J&J; UK Pensions Voluntary Association was formed in 2026 to give pensioners a collective voice as important decisions are being made about the future governance of the pension scheme and a reported **£484 million surplus** ahead of the Pension Schemes Act 2026.

What members are concerned about

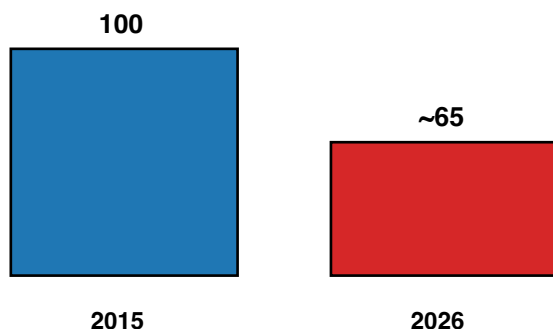
- Governance changes were made through multiple legal documents over several years.
- Members were not directly involved in discussions about the growing scheme surplus.
- Some pre-1997 pensioners have received **no pension increase for 11 years**
- Decisions made before April 2027 could shape how future surplus funds are used.

What the Association wants

- Greater transparency over pension governance.
- Fair treatment for pensioners affected by inflation.
- Member representation in decisions involving surplus funds.
- A stronger collective voice before key legislative changes take effect.

SPENDING POWER IMPACT

Pre-1997 Pensioner Spending Power



SCHEME SURPLUS

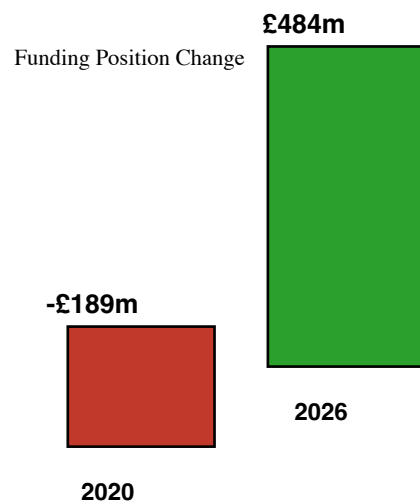


Illustration: pension spending power fell while the pension scheme moved from deficit to significant surplus.

Why Timing Matters

Now – 2026: Governance and surplus decisions are already being discussed.

April 2027: The Pension Schemes Act 2026 comes into force.

Before then: Members still have an opportunity to influence outcomes through collective engagement.

Supporting the Association could help pensioners: by increased visibility of member concerns, encourage transparency, and strengthen the case for fairer treatment of long-standing pensioners adversely affected by inflation.

To find out more :

email to jnpensions@gmail.com - Subject: I'm interested - Message: Send me details