

# Pensions Newsletter 2019

For Pensioners of the Defined Benefit (DB) Section of the  
Lloyd's Register Superannuation Fund Association (LRSFA)

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# Chairman's welcome

Welcome to your annual newsletter.

Inside we've provided the usual updates on the LRSFA's finances (pages 8-11), as well as lots of information about the Scheme's activity over the last year and general news from the world of pensions.

We've also spoken to our pensioner member-nominated Trustee, Dermot Cronin. We asked him about his experience of being a Trustee, and have included an interview with him on page 6.

I hope you enjoy reading your newsletter – the Trustee Board is always keen to ensure that you stay up to date with the latest developments. If you would like to share any feedback with us, please get in touch using the details on the back page.

**Nicholas Godden**  
**(Trustee Board Chairman)**

## Brexit update

As you'll all be aware, there is still a great deal of uncertainty about Brexit. Please be assured that the Trustees monitor developments closely, and their top priority is ensuring that your benefits are safe. Remember, pensions are long-term investments, designed to recover from short-term changes in investment performance. Neither the Trustees nor the Company can give you advice about your pension. If you are concerned about Brexit and your pension, please speak to a financial adviser – you can find one at [www.unbiased.co.uk](http://www.unbiased.co.uk)



# Scheme news

Catch up on all the latest news about the Scheme.

## Pensioners' lunch 2019

The 2019 Pensioners' lunch took place on 29 July at The Brewery. Over 200 guests attended. Thank you to all who came – we hope you had a great time.

See more photos at  
[lrpensionport.co.uk/pensioners/news](http://lrpensionport.co.uk/pensioners/news)





# Company update

Read an update from Chief Executive Officer, Alastair Marsh, who provides a round-up of the latest Company news.

## Delivering our strategy

Four years ago, we launched a new strategy for Lloyd's Register (LR). The vision was to build a more integrated business model enabled by agile technology and systems, investing in our talent, both technical and commercial, building stronger connections with external stakeholders and increasing our customer focus.

The scale of our change programme has been significant, and we now enter a period of consolidation and optimisation. To meet the needs of our clients we have prioritised investment in our products and services, specifically digitisation.

This year we have delivered modest growth in challenging markets. Turnover of £892.8 million is up £29.1 million or 3.4% on the previous year (2018 restated: £863.7 million) at actual exchange rates.

## Investing in our talent

Investing in our people is a key pillar of our strategy, not only to maintain our high standards of technical expertise and service delivery, but also to achieve our commercial goals in an evolving marketplace.

The deployment of our culture change programme, *Be the Change*, was completed this year, with over 6,000 colleagues participating through workshops delivered by a team of internal facilitators.

Our Diversity and Inclusion (D&I) programme is on track, with all leadership teams participating in workshops intended to help us understand unconscious bias and thereby increase our focus on D&I within the business.

## Customer first

We continually strive towards the vision of "making it easier for clients to work with us, everywhere, every time" and all colleagues are completing customer experience training through the LR Academy.

Maintaining our leadership in the global marine new construction order book and increasing our overall fleet size is testament to the strong relationships with our clients and their regard for our technical expertise and quality service delivery.

We continue to partner with our clients to accelerate innovation and provide support with major issues, from launching the first autonomous navigation system on an ocean-going vessel to a ground-breaking



# Investing in our people is a key pillar of our strategy

co-operation project with Hyundai Heavy Industries to explore the value of blockchain when applied to ship building.

## Influencing our world

Our external affairs network continues to expand as we look to share our specialist knowledge, increase our influence and build partnership with governments, regulators and influential bodies to fulfil our purpose of 'working together for a safer world'. Relationships with the Department for International Trade are deepening both in the UK and with British Embassy support in our core and developing markets.

LR is a signatory of the United Nations Global Compact (UNGC) and we remain committed to embedding its 10 principles spanning human rights, labour, the environment and anti-corruption into our strategies and operations, as well as supporting the UN Sustainable Development Goals. Additionally, we are a founding member of the UNGC's Action Platform for Sustainable Ocean Business and contributed to their recent 'Ocean Opportunities, Global Goals' report. We were early signatories to the Sustainable Ocean Principles, formally launched at the United National General Assembly in September 2019.

## Future outlook

With our ability to combine deep technical and domain expertise, industry knowledge and an empathy rooted in over 250 years' experience, we exist to assure a better future for our clients, their customers and the world.

Some of the difficult decisions we've taken over the past couple of years have allowed us to strengthen our current business whilst further increasing our resilience. We believe the steps we have taken leave us well placed to maximise the benefits of the investments we have made.

Our aim is to continue to establish LR in a position where governments, regulators and influential bodies more actively seek our opinion, further enhancing our reputation and raising LR's profile, making the world a safer place.

For and on behalf of the Board.

**Alastair Marsh**  
Chief Executive Officer

**Lloyd's Register Group Limited**







# Spotlight on a member-nominated Trustee

**We spoke to pensioner member-nominated Trustee, Dermot Cronin, about his role.**

## What made you want to become a Trustee?

In 2008 I decided I wanted to give something back, and felt that by volunteering my time as a Trustee I could represent all LRSFA members in securing the most positive outcomes for their retirement.

## What do you enjoy about the role?

The role is very diverse and is a constant education. The Trustees have a diverse range of skills and experience which is important in any management team. I enjoy working in partnership with the Trustee Board, its advisers and the sponsor, Lloyd's Register, to manage the LRSFA.

*"...I decided I wanted to give something back, and felt that by volunteering my time as a Trustee I could represent all LRSFA members..."*

## What do you find challenging? Was there anything that surprised you?

Valuations, and agreeing investment strategies and recovery plans, are always challenging. However, with expert advice from our actuary, and investment and legal advisers, the Trustee Board can achieve solutions which are for the long-term benefit of all members.

## What do you like doing in your spare time?

I volunteer for the Norfolk Broads Authority to help maintain the Broads National Park. I am a Norwich City season ticket holder, which is a real community football club. I am also an avid golfer and the Men's Captain 2019 which has been a thoroughly enjoyable challenge. I also enjoy cooking, music and travel.



# Pensions news

Stay up to date with the latest news from the world of pensions.

## State Pension Age

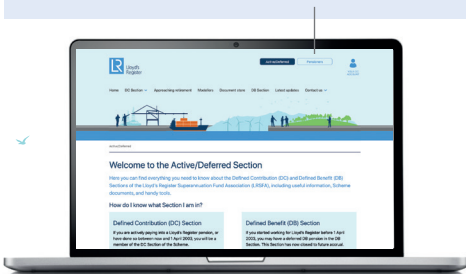
The current State Pension Age is 65 for both men and women. However, it is under constant review and will change over the coming months and years, with the current timetabled rises set to end in 2046.

To find out exactly when you'll qualify for the State Pension, head to [gov.uk/state-pension-age](https://www.gov.uk/state-pension-age)

## Visit the Pension Port

The Pension Port is a great way to find out everything you need to know about LRSFA. On the site you can find documents and forms, read the latest news about the LRSFA and much more.

Just visit [lrpensionport.co.uk](https://lrpensionport.co.uk) and select 'Pensioners' in the top right corner.



## Pension scams – be aware

To help combat pension scams, in January 2019, the Government introduced a ban on pensions cold calling. This means that any unsolicited calls about your pension are now illegal.

Scammers may:

- Claim they are Financial Conduct Authority (FCA) authorised, or that they don't need to be FCA authorised because they're not providing direct financial advice;
- Claim to be acting on behalf of the FCA or the Government;
- Claim that transferring your pension pot to them (or releasing some funds from it) is a financially sound idea.

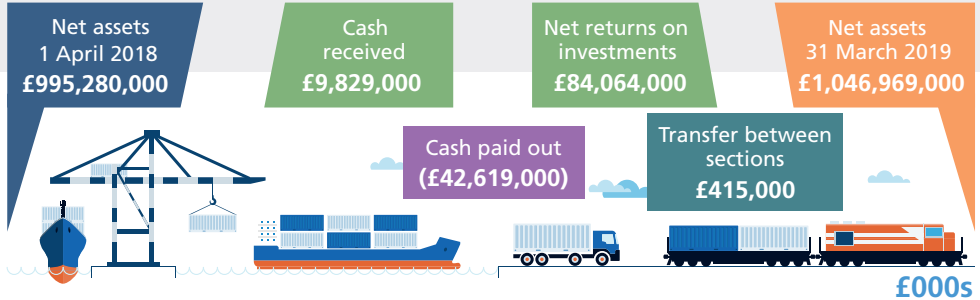
To avoid getting scammed:

- Always reject any unexpected offers;
- Always double check who you're talking to; and
- Don't let yourself be rushed or pressured into making a decision

You can find further information on how to avoid pension scams at [fca.org.uk/scamsmart](https://www.fca.org.uk/scamsmart)

# The DB financials

The figures below show how the assets held in the DB Section have grown over the past year and their overall value as at 31 March 2019.



<b>Net assets of the DB Section as at 1 April 2018:</b>	<b>995,280</b>
<b>Cash received</b>	
Contributions	9,828
Other income	1
<b>Total</b>	<b>9,829</b>
<b>Cash paid out</b>	
Benefits paid or payable	(34,574)
Administration expenses	(1,562)
Leavers	(6,054)
Other payments	(429)
<b>Total</b>	<b>(42,619)</b>
<b>Returns on investments</b>	
Investment income	23,922
Change in market value of investments	59,889
Investment management expenses	253
<b>Net returns on investments</b>	<b>84,064</b>
<b>Net increase in the fund over the year (income minus expenditure)</b>	<b>51,274</b>
<b>Transfer between sections</b>	<b>415</b>
<b>Net assets of the DB Section as at 31 March 2019:</b>	<b>1,046,969</b>

Brackets indicate minus numbers.



# DB investments

As at 31 March 2019, the balance of the assets of the DB Section at market value was:

Asset Class	% of portfolio
Bonds and Equities	40.66
Pooled Investment Vehicles	58.03
Cash on Deposit	0.93
AVC Investments	0.38
<b>Total</b>	<b>100</b>

The LRSFA's DB Section investments performed well during the year, with the return remaining ahead of inflation. All managers met or exceeded their benchmark, with the fund's credit managers adding value materially above their benchmarks. More detailed information about the DB Section's investments is available in the Statement of Investment Principles, which is in the 2019 Trustee Report and Financial Statements. You can find this in the Document store at [lrpensionport.co.uk](http://lrpensionport.co.uk)

## Membership figures as at 31 March 2019

Following the closure of the DB Section to future accrual on 30 September 2010, employees now build up benefits in an alternative pension arrangement known as the DC Section. The graphic below shows the combined membership figures of both the DB and DC Sections of the LRSFA.

### Members in service\*



### Deferred members\*\*



### Pensioners



### Dependants



In addition, allowances were paid to seven children (13 in 2018).

\*'Members in service' includes 260 (296 in 2018) members who have protected past service rights under the LRSFA following the closure of the DB Section in 2010.

\*\*'Deferred members' includes 2,147 (2,113 in 2018) members who have protected past service rights under the LRSFA following the closure of the DB Section in 2010.

# Summary funding statement

Results of the last valuation and the most recent funding update.

**A full actuarial valuation was carried out as at 31 March 2019. The analysis of the Scheme's financial position is still ongoing, with the results expected in early 2020. A summary of the results of the previous valuation, as at 31 March 2016, compared with the most recent funding update as at 31 March 2018, is shown on the next page.**

## What is an actuarial valuation?

An actuarial valuation is a detailed financial review of the Scheme. It compares the Scheme's assets with its liabilities to determine whether the Scheme is appropriately funded. The Actuary will estimate the total value of pension payments that may be made in the future (the liabilities), as well as how much the Scheme's assets might grow. If the liabilities are more than the assets, the Scheme is said to be in deficit, and its funding level will be less than 100%. If the assets outweigh the liabilities, the Scheme is said to be in surplus, and its funding level will be 100% or more.

## Why is it important?

The actuarial valuation ensures that the DB Section is performing as it should be. If there is a deficit in the DB Section's funding level, the Trustee and the Company will agree a Recovery Plan, which often involves increasing the Company's contributions. A Recovery Plan was put in place after the 2016 valuation and it will be updated if the deficit remains.

## Jargon buster

**Assets:** The total money held in the DB Section, built up from Company and member contributions and investment returns.

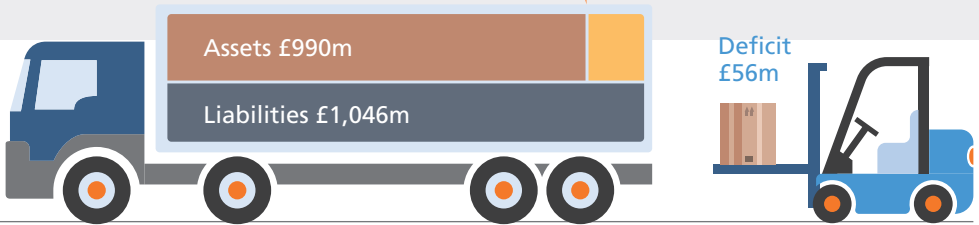
**Liabilities:** The estimated cost of providing benefits earned to date by members.

**Deficit:** When there are not enough assets to cover the liabilities of the DB Section.



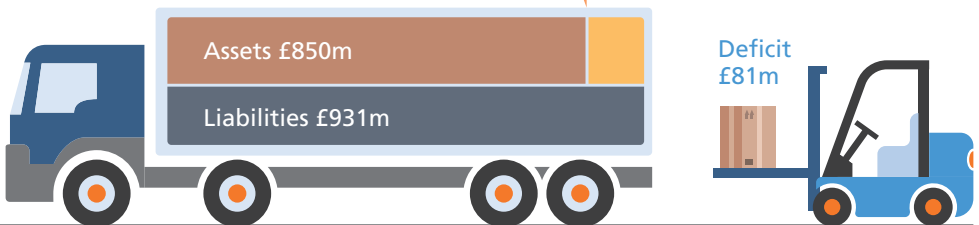
31 March 2018

Funding level 95%



31 March 2016

Funding level 91%



## Wind-up position

The Trustee is required by law to let you know what would happen if the Scheme were to 'wind up' – it does not mean there is any intention of winding up the LRSFA. The last valuation as at 31 March 2016 concluded that the estimated amount needed to ensure that all members' benefits could have been paid in full if the LRSFA had wound up was £1,270 million, compared with the combined DB and DC assets of £850 million. If Lloyd's Register became insolvent and was unable to cover the shortfall, part of the benefits due to members would be paid by the Pension Protection Fund (PPF) as compensation. However, it is possible for the compensation to be less valuable than the benefits that would have been paid by the LRSFA. To obtain this protection for members, the LRSFA pays an annual levy to the PPF. The PPF levy is payable by all DB pension schemes in the UK whose members would be eligible for compensation if the scheme wound up. You can find more information about the PPF at [pensionprotectionfund.org.uk](http://pensionprotectionfund.org.uk).

# Obituaries

It is with regret that we report the deaths of the following former employees or spouses. The obituaries are updated online throughout the year – visit [Irpensionport.co.uk/pensioner/obituaries](http://Irpensionport.co.uk/pensioner/obituaries)

## Pensioners and Spouses

**McDonald Smith, Stewart**, a former employee of the Computer Department who joined Lloyd's Register on 26 November 1973 and retired on 30 September 1988, died on 5 October 2017.

**Tee, Zofia**, widow of Mr Edward Tee MBE, died on 13 March 2018.

**McDonald, Patricia**, wife of pensioner Mr Michael McDonald, died on 6 September 2018.

**Tozer, Dorothy**, widow of Mr David Tozer, died on 3 October 2018.

**Gomm, Sheila**, widow of Mr Christopher Gomm, died on 5 October 2018.

**Owen, Jean**, widow of Mr Thomas Owen, died on 18 October 2018.

**Gulliver, Peter**, widower of Mrs Richenda Gulliver, died on 26 October 2018.

**Pyner, Emily**, widow of Mr Alfred Pyner, died on 30 October 2018.

**Tonner, James**, formerly an N.D.T Supervisor in Nigg Ross-Shire who joined Lloyd's Register on 5 August 1996, left as a deferred member on 28 February 2001 and retired on 31 July 2004, died on 31 October 2018.

**Crowther, Jean**, widow of Mr Robert Crowther, died on 1 November 2018.

**Phillips, Douglas**, formerly Principal Surveyor in Aberdeen who joined Lloyd's Register on 9 August 1982 and retired on 17 February 2006, died on 4 November 2018.

**Morris, John**, formerly Principal Surveyor in the Class Computational Group who joined Lloyd's Register on 1 March 1966 and retired on 31 December 1995, died on 4 November 2018.

**Gilham, Kenneth**, formerly a Clerk in the Classification department who joined

Lloyd's Register on 12 December 1983 and retired on 4 July 1987, died on 4 November 2018.

**Leadley, Michael**, formerly an Assessor in Croydon who joined Lloyd's Register on 25 March 1991, left as a deferred member on 16 April 1993 and retired on 16 April 2005, died on 14 November 2018.

**Smith, Ian William**, a former employee who joined Lloyd's Register on 1 April 1970, left as a deferred member on 30 June 1993 and retired on 31 January 2000, died on 21 November 2018.

**Fedoroff, Joan**, formerly a Senior Contract Clerk in Newcastle upon Tyne who joined Lloyd's Register on 22 August 1983 and retired on 4 June 1993, died on 27 November 2018.

**Edmonds, Jacqueline**, formerly Secretary to the Chief Ship Surveyor at Headquarters who joined Lloyd's Register on 3 February 1986 and retired on 3 October 1994, died on 30 November 2018.

**Foster, Dorothy**, formerly a Clerk in Newcastle upon Tyne who joined Lloyd's Register on 13 May 1937 and retired on 28 February 1980, died on 3 December 2018.

**Moss, Frederick**, formerly Supervisor of the Maintenance Staff at Headquarters who joined Lloyd's Register on 30 September 1963 and retired on 29 May 1991, died on 5 December 2018.

**Christensen, Laurence**, formerly Principal Engineer Surveyor for Scotland who joined Lloyd's Register on 1 June 1954 and retired on 28 May 1987, died on 7 December 2018.

**Patterson, George**, formerly a Senior Surveyor in Newcastle who joined Lloyd's Register on 6 October 1075, and retired on 31 October 1997, died on 12 December 2018.

**McDonald, David**, formerly a Clerk in Glasgow who joined Lloyd's Register on 10 February 1969, left as a deferred member on 30 August 1991 and retired on 24 March 2013, died on 12 December 2018.

**Sanderson, Stanley**, formerly an employee of the Classification Reports department in Hull who joined Lloyd's Register on 1 April 1957 and retired on 31 December 1986, died on 17 December 2018.

**McPhail, Daniel**, formerly a Metallurgical Surveyor in Glasgow who joined Lloyd's Register on 19 November 1984 and retired on 27 September 1990, died on 17 December 2018.

**Bann, Robert**, formerly Principal for New Zealand who joined Lloyd's Register on 20 May 1957 and retired on 31 December 1986, died on 31 December 2018.

**Wogan, William**, formerly a member of staff in the offshore division who joined Lloyd's Register on 25 June 1984 and retired on 21 September 1996, died on 1 January 2019.

**Hoskyn, Daphne**, widow of Mr Hugh Hoskyn, died on 4 January 2019.

**Cusack Steele, Lynn**, formerly an employee in the Accounts department who joined Lloyd's Register on 1 September 1970, left as a deferred member on 10 October 2000 and retired on 21 December 2015, died on 5 January 2019.

**Stevens, Walter**, formerly a member of the Accounts Department at Headquarters who joined Lloyd's Register on 5 April 1971 and retired on 31 December 1982, died on 5 January 2019.

**Henderson, George**, formerly a Senior Engineer Surveyor in Aberdeen who joined Lloyd's Register on 22 September 1975 and retired on 15 July 1991, died on 5 January 2019.

**Foster, Theresa**, formerly a Supervisor in the Records Department who joined Lloyd's Register on 8 May 1979, left as a deferred member on 14 December 1998 and retired on 15 June 1999, died on 7 January 2019.

**Blake, William**, a former employee of LR Printing Services who joined Lloyd's Register on 10 June 1991, left as a deferred member on 30 November 1994 and retired on 30 November 2001, died on 8 January 2019.

**Porter, Judith**, widow of Mr Douglas Porter, died on 16 January 2019.

**Holroyd, Elizabeth**, widow of Mr James Holroyd, died on 19 January 2019.

**Eaton, Catherine**, formerly an Administration Officer in FDIS who joined Lloyd's Register on 17 May 1993 and retired on 31 May 2000, died on 21 January 2019.

**Blakey, Brian**, formerly a Senior Specialist Engineer Surveyor at Quality Services who joined Lloyd's Register on 13 May 1985 and retired on 2 December 1991, died on 24 January 2019.

**May, Renee**, widow of Mr Frederick May, died on 27 January 2019.

**Renfrew, Alexander**, formerly a Senior Surveyor in FSD who joined Lloyd's Register on 2 November 1970 and retired on 31 March 1998, died on 29 January 2019.

**Jones, Kevin**, formerly a Senior Surveyor in London who joined Lloyd's Register on 1 January 1982 and retired on 27 September 2013, died on 30 January 2019.

**Green, Pauline**, wife of pensioner Mr Jeremy Green, died on 30 January 2019.

**Thomas, Brendan**, formerly a Senior Surveyor in MDD who joined Lloyd's Register on 25 July 1960 and retired on 21 November 1994, died on 1 February 2019.

**Kendall, John**, formerly a Surveyor in Glasgow who joined Lloyd's Register on 20 October 1975 and retired on 30 June 1987, died on 4 February 2019.

**Aston, Gwenyth**, widow of Mr Alan Batson died on 4 February 2019.

**Nunn, Donald**, formerly Manager of LR Inspection Limited who joined Lloyd's Register on 1 November 1977 and retired on 25 June 1991, died on 6 February 2019.

## Obituaries (continued)

**Westaway, Ivan**, formerly a Senior Surveyor in Nottingham who joined Lloyd's Register on 3 December 1963 and retired on 15 November 1991, died on 10 February 2019.

**Foreman, Edward**, formerly a Senior Surveyor in Busan who joined Lloyd's Register on 22 May 1967 and retired on 31 October 1995, died on 14 February 2019.

**Hobbs, Raymond**, formerly an Electrical Engineer Surveyor in Grays who joined Lloyd's Register on 3 September 1956 and retired on 24 June 1989, died on 15 February 2019.

**Williams, Patricia**, widow of Mr Peter Fairbairn, died on 20 February 2019.

**Edmondson, Patricia**, widow of Captain Peter Edmondson, died on 23 February 2019.

**Luke, Mary**, widow of Mr David Luke, died on 4 March 2019.

**Macaskill, Kenneth**, formerly Mechanical Testing Department Manager in Aberdeen who joined Lloyd's Register on 11 January 1994, left as a deferred member on 2 January 2004 and retired on 5 December 2014, died on 10 March 2019.

**Perici, Joanne**, formerly a Data Editor in London who joined Lloyd's Register on 1 January 1977, left as a deferred member on 6 September 1986 and retired on 30 January 2010, died on 10 March 2019.

**Meekums, John**, formerly a Clerk in Fleet Services who joined Lloyd's Register on 11 February 1985 and retired on 11 July 1990, died on 15 March 2019.

**Mcintyre, Colin**, a former employee who joined Lloyd's Register on 6 January 1992 and retired on 10 September 2004, died on 18 March 2019.

**Hepburn, Jean**, widow of Mr Andrew Hepburn, died on 21 March 2019.

**Whittle, Victor**, formerly QMS Lead Assessor Trainer in Birmingham who joined Lloyd's Register on 6 March 1989 and retired on 31 July 2018, died on 23 March 2019.

**Morrison, Violet**, widow of Mr Robert Morrison, died on 2 April 2019.

**Beason, Olga**, widow of Mr Cyril Beason, died on 4 April 2019.

**Dibb, Michael**, formerly a Receptionist in Croydon who joined Lloyd's Register on 7 November 1983 and retired on 30 September 2000, died on 10 April 2019.

**Cave, Les**, formerly a QMS Assessor who joined Lloyd's Register on 3 February 1992 and retired on 15 September 2008, died on 11 April 2019.

**Littlewort, Joyce**, wife of pensioner Mr Denis Littlewort, died on 14 April 2019.

**Lorna, Kershaw**, widow of Mr Alan Kershaw, died on 14 April 2019.

**Davis, John**, formerly Group Director of Personnel who joined Lloyd's Register on 23 February 1953 and retired on 31 October 1995, died on 16 April 2019.

**Ackers, George**, formerly a Senior Surveyor in Korea who joined Lloyd's Register on 1 June 1964 and retired on 22 November 1991, died on 22 April 2019.

**Reid, Elizabeth**, widow of Mr Frederick Reid, died on 22 April 2019.

**Barnett, Reginald**, a former employee who joined Lloyd's Register on 16 June 1980, left as a deferred member on 19 September 1987 and retired on 27 February 2005, died on 24 April 2019.

**Baguley, Doris**, widow of Mr Brian Baguley, died on 26 April 2019.

**Jackland, Margaret**, widow of Mr Dennis Jackland, died on 29 April 2019.

**Gazsi, Marjorie**, wife of pensioner Mr Sandor Gaszi, died on 17 May 2019.

**Bowman, Adrienne**, widow of Mr Keith Elder, died on 21 May 2019.

**Buchanan, Margaret**, widow of Mr Kenneth Buchanan, died on 21 May 2019.

**Powell, George**, formerly a Senior Surveyor in OSD who joined Lloyd's Register on 15 November 1971 and retired on 29 July 1991, died on 2 June 2019.



**Tuttle, Hilary**, formerly an Engineer Surveyor at the Industrial Services Site in Kuwait who joined Lloyd's Register on 22 January 1975 and retired on 1 July 1988, died on 16 June 2019.

**Emms, Marguerite**, widow of Mr Victor Emms, died on 18 June 2019.

**Pearcey, Adrian**, a former employee who joined Lloyd's Register on 28 August 1961 and retired on 30 September 1992, died on 26 June 2019.

**Mills, Gladys**, widow of Mr Robert Mills, died on 4 July 2019.

**Stewardson, Harry**, widow of Mrs Maureen Stewardson, died on 5 July 2019.

**Wilson, Iris**, widow of Mr James Wilson Obe, died on 8 July 2019.

**Kenneth, Andrew**, a former employee who joined Lloyd's Register on 6 November 1978 and retired on 31 December 1986, died on 10 July 2019.

**Gratte, Daphne**, widow of Mr Henry Gratte, died on 11 July 2019.

**Farwell, Vera**, widow of Mr Frederick Farwell, died on 13 July 2019.

**Archer, Cyril**, formerly Chief Engineer Surveyor who joined Lloyd's Register on 1 August 1966 and retired on 9 December 1991, died on 18 July 2019.

**Wade, Jennifer**, widow of Mr Geoffrey Wade, died on 19 July 2019.

**Jackson, Margaret**, widow of Mr Gordon Jackson, died on 11 August 2019.

**Elliott, Robert**, formerly a Senior Engineer Surveyor in MDAPAD Headquarters who joined Lloyd's Register on 21 May 1956 and retired on 31 December 1985, died on 13 August 2019.

**Carey, Andrew**, formerly a Structural Engineer who joined Lloyd's Register on 16 September 1974, left as a deferred member on 18 November 1978 and retired on 6 July 1997, died on 30 August 2019.

**Gateley, Mary**, widow of Mr Joseph Gateley, died on 1 September 2019.

**Ritchie, William**, formerly a Surveyor in Bristol who joined Lloyd's Register on 13 June 1983 and retired on 30 April 1993,

died on 7 September 2019.

**Matthews, Marjorie**, widow of Mr George Matthews, died on 9 September 2019.

**Swift, David**, formerly a Ship Surveyor in the Construction Services Department who joined Lloyd's Register on 3 November 1969 and retired on 30 April 1989, died on 26 September 2019.

**Gupta, Kamal**, a former employee who joined Lloyd's Register on 21 January 1999, left as a deferred member on 30 November 1999 and retired on 8 February 2019, died on 26 September 2019.

**Corrie, Judith**, widow of Mr John Corrie, died on 7 October 2019.

**Brown, Gerrard**, formerly a Senior Surveyor in CSD who joined Lloyd's Register on 1 October 1970 and retired on 8 January 1998, died on 15 October 2019.

**Meyer, Darcy**, formerly a Senior Clerk in the Records Department who joined Lloyd's Register on 13 October 1986 and retired on 12 November 1991, died on 24 October 2019.

**Wynne, David**, formerly a Senior Surveyor in Southampton who joined Lloyd's Register on 1 August 1974 and retired on 23 November 1991, died on 26 October 2019.

**Wade, Adriana**, widow of Mr Joseph Wade, died on 28 October 2019.

## Deferred Members

**Watson, William**, formerly a Surveyor who joined Lloyd's Register on 14 September 1992 and left as a deferred member on 18 September 1998, died on 28 July 2019.

## Members in Service

**Milford, Lisa**, Senior Technical Assistant in Aberdeen who joined Lloyd's Register on 11 November 2008, died on 6 August 2019.

**Simpson, Mark**, Technical Liaison Specialist who joined Lloyd's Register on 7 November 2016, died on 30 November 2018.

**Find out more information  
about the LRSFA:**

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