

News from Louis Letourneau.
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[Louis Letourneau](#) is disappointed to see the [Civil Partnership Bill](#) is woefully lacking when it comes to equality.

Wedding bells are ringing all over the country for same-sex couples. The Government has at last introduced the landmark [Civil Partnership Bill](#) in the House of Lords (published at the end of March). This is, of course, an historic move that we should applaud. But, careful; we aren't allowed to call it a "wedding"; we're told to call this "civil registration of our partnership", and how nice that this is only for us gay men and lesbians. How thoughtful of the Government to single us out from the herds of heterosexuals. My husband won't be my husband or my spouse, but rather my 'civil partner'. How politically correct dinner parties will be when I introduce him to my heterosexual friends. I do hope that their heterosexual union will be as civilised as my civil partnership will be. Frankly, I wouldn't have cared less, if only we had achieved equality in all respects, with this Bill. Well surprise, surprise, we haven't.

Being one of those sad people who actually went through the Bill in detail, I can honestly say it's been very well drafted indeed. There are a lot of well thought through details about the registration process; how to deal with children, protection from domestic violence, right to hospital visiting and medical treatment. Even giving evidence in court and prison visiting will be covered by the new civil partnership laws. The Bill deals very well with detailed divorce procedures, and civil partners will enter into this agreement with a clear understanding on how to proceed if the relationship falls apart. In fact, the courts will deal with this just the same way as with heterosexual divorces. We've achieved equality on all these aspects, and this has been well done.

With so much detail covered in the Bill, why leave out completely any reference to [tax issues](#) and [pensions](#)? What I'm particularly concerned about for us all are our finances. If a civil partner dies, then the new law would recognise the right of the surviving partner to be considered automatically as next of kin. This is particularly important when we look at funeral access or intestacy laws. For the first time, if a partner dies without a [Will](#), the civil partner will be deemed to be the beneficiary of the estate, unlike the situation today, where only blood relatives are recognised. However, as far as inheritance tax is concerned, nothing whatsoever is mentioned. It's widely understood that the Government is going to deal with this through the budget process in the Finance Bill 2005, perhaps even as late as 2006, but until Gordon Brown gets up in the House of Commons to actually state it, we have no guarantee that they will do the right thing. It is outrageous that the Bill hasn't properly addressed this major taxation discrimination issue.

Furthermore, contrary to the main press coverage, pension rights haven't been equalised. Occupational pension schemes won't be forced to recognise civil partners in the way that they have to recognise married couples for survivor benefits. This is wrong; it will confuse

pension administrators, and will still allow those with homophobic tendencies to discriminate against same-sex couples in their schemes.

The better news is that all major Public Service pension schemes, such as the NHS and those for teachers, as well as the state pension, will see same-sex couples recognised for survivor benefits, but only for years of service starting from the introduction of this Act of Parliament, probably from January 2006. Basically, this isn't so great as far as pension rights are concerned, and a lot more work is needed to get us to real equality. So, get writing to our MP now - we must continue to lobby the Government hard to get this rectified (see www.gay-partnership-rights.info for details).

The UK's proposed system will still be open to discrimination, and I can foresee many court challenges in the years to come, especially with respect to pension and tax issues. The need for independent, [gay specialist financial advice](#) is going to be even greater than ever, especially as I think it'll be a surprise if this Bill becomes law in this Parliament.

This is an historic step forward and we must congratulate the all-party support on this issue, but it could've been even better, and it can still be.

Louis Letourneau is a Director of Isis Financial Planners Limited. Isis offers truly independent specialist advice to the gay community and can be contacted on 0845 1300 778 and email postbox@gayfinance.info. You can also visit our website at www.gayfinance.info

Louis Letourneau, MA is an experienced independent financial adviser (IFA), specialist in financial planning and wealth management. He founded Rainbow Finance in 1995 and has consistently challenged financial companies and Government on their attitudes to gays, lesbians and same sex couples and was instrumental in the Inland Revenue to changing its guidance notes to recognise unmarried couples in pension benefits. His work has also resulted in life insurance companies starting to relax the discriminatory underwriting criteria toward gay men and people living with HIV. He was a founder of the Rainbow Research Project which surveys and educates private pension schemes in how they recognise unmarried couples on death benefits. He was also a founder member of the Stonewall Immigration Group (which campaigned for Immigration rights for same-sex couples, achieving a significant victory in April 1997) and helped set up the gaypartners.org initiative with gay.com in early 2001, campaigning for same-sex partnership rights. He speaks regularly on national and local radio.

For further advice on [Wills](#), [Life Assurance](#), [Tax](#), [Investments](#) and [Pensions](#), contact Isis Financial Planners:

Freephone Number: **08000 1960 69**

or email us on postbox@gayfinance.info website: www.gayfinance.info