

LOCAL GOVERNMENT PENSION SCHEME (LGPS)



NOMINATIONS OF PERSON OR PERSONS TO RECEIVE ANY DEATH GRANT PAYABLE UNDER THE SCHEME.

Under previous LGPS regulations any death grant due had to be paid to the deceased person's estate. This usually meant that there was a delay in making payment because it was necessary to wait for the Estate to be settled.

Under current regulations Wiltshire Council (the administering authority for the LGPS in Wiltshire) can, at its discretion, pay a death grant to a nominated beneficiary or beneficiaries.

How much is the death grant?

For death in service, 3 years' pay. If you have preserved benefits, 5 years' pension. For pensioners, the balance of 10 years' pension only if you have been on pension for less than 10 years.

Why should you make a nomination?

A nomination makes it easier for any death grant to be paid quickly without waiting for your Estate to be settled and normally without any liability to inheritance tax. You should however seek your own independent advice about inheritance tax and estate matters. It is most unlikely that any inheritance tax advantage can be achieved by, for example, nominating a spouse (but it still enables a payment to be made more quickly).

Who can you nominate?

You may nominate any individual or individuals or body to receive payment.

Will payment always be made to the nominated beneficiary?

Wiltshire Council will have the greatest regard to your wishes. However it is not legally bound by them. Your nomination will become invalid in the following circumstances:

1. The person you have nominated has died.
2. You have nominated your spouse and the marriage has subsequently been dissolved.

Wiltshire Council will also disregard your nomination where payment to the nominated beneficiary is not practicable. In these cases payment will be made to your Estate as before.

How do you make a nomination?

By completing the form overleaf and returning it to Wiltshire Pension Fund (address below). If there is not enough room on the form please provide details on a separate sheet of paper, sign it and attach it to the form. For more than one beneficiary you should show the exact proportion you want to go to each.

Can you change your nomination?

Yes, you can change your nomination at any time by completing and returning another form. You will need to keep your nomination under review if there is any change in your circumstances. Please ensure you put the date on any new nomination form.

Do I have to make a nomination?

No, but you should consider the advantages of doing so. If you do not make a nomination, any death grant will be paid to your Estate.

Local Government Pension Scheme

Wiltshire Pension Fund

EXPRESSION OF WISH FORM

Please note that:

1. The advantage of nominating your relatives or dependents to receive any lump sum death grant is that payments may be made quickly, without waiting for your Estate to be settled and normally without any liability to inheritance tax.
2. Although Wiltshire Council will have the greatest regard to your wishes it is not legally bound by them. Payment will be made to your Estate if your nomination is invalid or payment to the nominated beneficiary is impracticable.
3. Your nomination may be revised at any time by completing a further form which is available from our website www.wiltshirepensionfund.org.uk **REMEMBER TO REVIEW YOUR NOMINATION IF YOUR CIRCUMSTANCES CHANGE.**

PLEASE WRITE IN BLOCK CAPITALS AND COMPLETE ALL SECTIONS

Name: _____

National Insurance Number: _____ Payroll Number: _____

Employing Authority/Body: _____

Department: _____

I wish you, in the exercise of your discretion, to consider paying any lump sum death benefit due under the Local Government Pension Scheme to the beneficiary(ies) nominated below.

INSERT NAME(S) IN FULL AND PERMANENT ADDRESS IN BLOCK LETTERS

Surname: Mr/Mrs/Miss _____ Forenames: _____

Address: _____

_____ Postcode: _____

Relationship/Status: _____ Proportion: _____ %

Surname: Mr/Mrs/Miss _____ Forenames: _____

Address: _____

_____ Postcode: _____

Relationship/Status: _____ Proportion: _____ %

Should you wish to nominate additional beneficiaries please provide full details on a separate sheet and attach it to this form.

Signature _____ Date _____

When completed this form should be returned to:-

Wiltshire Pension Fund

County Hall, Trowbridge, Wiltshire, BA14 8JN

Telephone (01225) 713613