

Pension Factsheet 15

Unmarried Partners



From 1 April 2008 the Local Government Pension Scheme (LGPS) includes survivors' pensions for nominated cohabiting unmarried partners on the death of a Scheme member, deferred member who left on or after 1 April 2008, or pensioner who retired on or after 1 April 2008. We can send you a nomination form for unmarried partner's or you can download a copy from our website www.wiltshirepensionfund.org.uk/nominated-cohabiting-partner-form.pdf. Certain conditions have to be met before a nomination can be made and those conditions must also be satisfied at the time of death. These conditions are detailed on the form.

How much pension is the unmarried partner entitled to?

Provided a nominated cohabiting partner's form has been submitted, he or she will receive 1/160th of the member's final pay for each year's Scheme membership after 5 April 1988 for life.

When the unmarried partner's pension be paid?

It will be paid on the last banking day of each month. If the last day of the month falls at a weekend, it will be paid the Friday before. We can pay it into any bank or building society you choose. We will write to you about this, asking for your preference.

Will I receive a payslip each month?

You will receive a payslip or letter to confirm your first pension payment. After this, you will only receive a payslip if your tax code changes or if the amount being paid varies by £5.00 or more. You will also receive a payslip every March, April and May. This is to show you your annual pension increase and any tax code changes which may affect your pension.

What about my P60?

We will send you your P60 towards the end of May each year. This will confirm your gross pension and your tax paid for the previous financial year. If you need to know the amounts before the end of May, you can obtain them from the March payslip.

What happens about my tax?

We will automatically put you on basic rate tax. We will then notify the tax office and they will give us your correct tax code. If you have paid too much tax in the first few months, this will be refunded to you when you receive the correct tax code. If this happens in a new financial year, the refund will come directly from the tax office.

Is there anything else I will receive?

If your partner nominated you as beneficiary, you may also receive a death grant. This is a tax-free lump sum paid by cheque straight to you. If your partner died whilst still working for the Local Authority, this amount will be three times their average pay over their final year.

If they retired on, or after, 1 April 2008 and died within 10 years of retiring, you will receive the balance of the remaining pension. For example, if they died 1 year after retiring, you will receive the balance of 9 years' pension as a tax free lump sum. If your spouse did not complete a nomination form, we cannot pay the lump sum until we receive grant of probate, or letters of administration.

What if I have dependent children?

If you have children under the age of 17 or still in full time education and under 23, there may be extra pension for them. If a child is permanently dependent because of a disability, a child's pension may be paid for the rest of the child's life.

Need any more help?

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