

Pension Factsheet 2

Death Benefits



Are you a member of the Local Government Pension Scheme? Are you aware of the benefits of the scheme if you die? Or are you a pensioner? Do you know what benefits are available to your friends or family if you die? We hope this factsheet will answer some of your questions.

What is a death benefit?

If you are a member of the Local Government Pension Scheme, you have the equivalent of free life cover. We will pay a lump sum, tax free, of three times your salary to whomever you nominate if you die.

How do I nominate?



All you need to do is complete a nomination form with your chosen nominee(s). You can nominate more than one person to share the grant and any new nomination form supercedes the previous one. We can send you a nomination form or you can download one from our website

www.wiltshirepensionfund.org.uk/nominationform.pdf

Why is it important to nominate someone?

If we hold a nomination record for you, it means that we can pay your death grant immediately to your nominee. If we do not have a nomination form on file, we will pay the death grant to your spouse or civil partner. If there is no spouse or civil partner, we will automatically pay the death grant to your Estate.

The payment of any pension to a surviving spouse, civil partner, nominated unmarried partner or child is not connected to the payment of the death grant. You can nominate anyone to receive the grant in the event of your death.

I am a pensioner - will there be a Death Grant?

Yes, if you die within the first ten years of retirement. Payment of the pension is guaranteed for ten years, so if you die within that period the balance will be payable to your nominee as a death grant.

Your nominee will receive a lump sum which will be the balance of ten years pension. So, for example, if you retired and then died 1 year after retiring, the death grant would be a lump sum of nine years of your pension payments. In addition, your spouse, civil partner or unmarried nominated partner (and any dependent children) would be entitled to a pension. Please refer to our Survivors factsheet.

What do I need to do now?

If you have already completed a nomination form, you do not need to do anything. If you are unsure as to whether you have completed one, you can telephone us and we can check your record for you.

If you want to make your nomination, or change it, we can send you a form or you can print one from our website

www.wiltshirepensionfund.org.uk/nominationform.pdf

Need any more help?

Our address	Wiltshire Pension Fund County Hall Trowbridge Wiltshire BA14 8JN
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Our website	www.wiltshirepensionfund.org.uk