

Local Government Pension Scheme
Death Grant – Expression of Wish Form

EOW

Please read the attached frequently asked questions carefully before completing this form.

Section 1 Your Personal Details (Please use BLOCK CAPITALS)

Surname: _____ Title: _____
 Forenames: _____ Previous Surname(s): _____
 Address: _____

 Post Code: _____ Date of Birth: _____
 Home Email Address: _____ National Insurance No: _____
 Home Phone No: _____ Work Phone No: _____
 Employer: _____ Payroll No (if known): _____

Section 2 Nominee(s) Details (Please use BLOCK CAPITALS)

In the event of my death it is my wish that any lump sum death benefit available under the Local Government Pension Scheme be paid as follows:

(1) Name: _____	(2) Name: _____
Address: _____	Address: _____
_____	_____
Post Code: _____	Post Code: _____
Relationship to you: _____	Relationship to you: _____
Date of Birth (if under 18): _____	Date of Birth (if under 18): _____
Percentage Share: _____ %	Percentage Share: _____ %
(3) Name: _____	(4) Name: _____
Address: _____	Address: _____
_____	_____
Post Code: _____	Post Code: _____
Relationship to you: _____	Relationship to you: _____
Date of Birth (if under 18): _____	Date of Birth (if under 18): _____
Percentage Share: _____ %	Percentage Share: _____ %

Please continue on a separate sheet if you have additional nominees.

If you are nominating more than one person or organisation, please specify the percentage of death grant you would like each to receive. The total must add up to 100%.

IMPORTANT: If you have nominated your spouse, civil partner or cohabiting partner and in the event of you both passing away together, please indicate below how you wish the Death Grant to be distributed (eg split equally between children or other family members etc).

(1) Name: _____	(2) Name: _____
Date of Birth (if under 18): _____	Date of Birth (if under 18): _____
Percentage Share: _____ %	Percentage Share: _____ %

Section 3 Authorisation

I authorise any lump sum death benefit resulting from my death to be paid to whoever I have named above. I understand that this replaces any previous Expression of Wish made and that The Pension Fund has absolute discretion in making payment.

Signature: _____ Date: _____

The information which is collected on this form will be held and processed in line with the Data Protection Act. The information will be shared between Cambridgeshire and Northamptonshire County Councils for the purposes of pension administration.

This information can be made available in other languages and formats upon request such as Braille, large print and audio cassette. Please phone (01604) 366537 for further information.

Local Government Pension Scheme
Death Grant – Expression of Wish Form
Frequently Asked Questions

PLEASE READ THESE FREQUENTLY ASKED QUESTIONS CAREFULLY BEFORE YOU COMPLETE THE FORM

Are there any advantages of making an Expression of Wish?

As a member of the Local Government Pension Scheme, you are covered by a package of benefits. This includes the payment of a Death Grant of 3 times your assumed pensionable pay, should you die in service before age 75.

A smaller amount may also be payable on the death of a Deferred Member or a Pensioner who dies within 10 years of retirement and before age 75.

The advantage of making an Expression of Wish is that the Death Grant will be paid quickly without waiting possibly several months for your estate to be settled. A Death Grant is paid at the discretion of the Fund and does not form part of your Estate, and therefore is NOT subject to any Court fees or Inheritance Tax if applying for a Grant of Probate or Letters of Administration.

What if I am paying AVCs?

If you have an 'In house' AVC plan, your accumulated fund on your death will be treated in the same way as your Death Grant unless the Fund receives written instruction to the contrary from you.

Will you always comply with my wishes?

The Pension Fund will always try to comply with your wishes although we have absolute discretion as to whom we make payment of the Death Grant to. This means that, in theory, it does not have to be paid to the named nominee.

This, however, only happens in very unusual circumstances. For example, someone who is now married with children may have made an Expression of Wish in favour of their parents many years ago when they were single. In these circumstances we might think it reasonable that the person had forgotten to update their Expression of Wish and might make payment to the person's estate to benefit their spouse Civil Partner, Nominated Cohabiting Partner or children.

REMEMBER, YOU ARE RESPONSIBLE FOR KEEPING THE FORM UP TO DATE

How much will the Death Grant be?

If you **die in service**, the Death Grant will be three times your assumed pensionable pay in the year up to your date of death.

However, if you also have, from membership of another LGPS Fund in England or Wales, the lump sum death grant that would payable from the Scheme is the greater of the death in service lump sum or the death grant from those earlier benefits. Simply, if the death in service lump sum is the greater, no lump sum death grant will be payable from the Scheme in respect of those earlier benefits, alternatively if the lump sum from those earlier benefits is greater, no death in service lump sum will be due from the current period of membership.

If you are a **Deferred Member**, and left the Scheme before 1 April 2008, the Death Grant will be the 'Lump Sum Retirement Grant' you have built up, which is usually 3/80ths of salary for every year of pensionable service, plus index linked increases. If you left the scheme after 31 March 2008, the Death Grant will be five times pension, plus index linked increases.

If you are already **being paid a pension**, then the rules are a little more complex and a Death Grant may be payable if you die within the first ten years of retirement and before age 75.

Who can the Death Grant be paid to?

You can make an Expression of Wish in favour of whoever you like to receive the Death Grant – friends, family, partner, even an organisation such as your favourite charity. All we ask is that if naming more than one beneficiary you indicate what share each should get (making sure the shares add up to 100%).

If you are making an Expression of Wish for more than four persons or organisations, please continue on a separate sheet. If you wish to make an Expression of Wish for someone under 18 years old, you should consider setting up a trust fund. This can be done as part of your Will and a solicitor could assist you in this respect.

What happens if myself and my nominee(s) pass away at the same time?

If you have nominated your spouse, civil partner or cohabiting partner and you both pass away together you can indicate on the Expression of Wish form how you wish the Death Grant to be distributed (eg split equally between children or other family members etc).

Can I change my Expression of Wish?

Yes, you can change your Expression of Wish at any time by completing a new form and sending it to the address given below.

What happens if my circumstances change?

You should consider completing a new 'Death Grant – Expression of Wish' form if:

- Your circumstances change;
- You become divorced or dissolve a civil partnership;
- A person you have chosen dies;
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What will happen to my Death Grant if I don't complete a Death Grant – Expression of Wish Form?

As mentioned earlier, the Pension Fund has absolute discretion regarding who to make payment to. If you do not complete a Death Grant – Expression of Wish Form, it may be that the Death Grant will be paid to your estate and will be paid to whoever is legally entitled to receive payment. The Probate Office decide who that is and will issue a Grant of Probate or Letters of Administration, depending on whether you have written a Will or not.

This process can take time and the Death Grant then forms part of your estate and may be liable for inheritance tax. If you haven't written a Will, your estate might not be distributed in the way you would wish.

What if I have already written a Will?

You can still complete the Death Grant – Expression of Wish Form, which will speed up the process and give the advantages listed earlier.

What should I do now?

If you wish to make an Expression of Wish, then you should complete the form EOW and return it either by:

- Scanning and emailing it to pensions@northamptonshire.gov.uk if possible; or
- Sending it to the address below:

LGSS Pensions Service
One Angel Street
4 Angel Street
Northampton
NN1 1ED

This form will be treated confidentially and will become effective as soon as it is received.