

Section 5 – Value of Death in Service Benefits

This sections provides you with information about the benefits that may be paid out to eligible recipients, if you were to die whilst an active member of the scheme. We have used the partnership status we have on our records to decide the survivor's benefit shown on your statement.

Please note: if we do not know your partnership status, for illustrative purposes only, the survivor's pension is shown as if your partnership status is "Married". If the Partnership Status shown in section 1 of your statement is incorrect, or showing as "Not known", the survivor's pension shown here may not be the amount that would be payable in your particular circumstances.

Lump sum Death Grant

If you die while you are an active member of the LGPS, a death grant is payable. The amount of the death grant would normally be three times your assumed pensionable pay at the date of your death. However, if you die while you are an active member and also have deferred benefits in the LGPS, are receiving an LGPS pension (that is not a survivor's pension) or have a suspended 'tier 3' ill-health pension, the amount of the death grant would be the greater of:

- the total of all death in service lump sum death grants; and
- The total of all death grants from the deferred pension, pension in payment, or suspended tier 3 ill-health pension records.

Annual survivor's pension

A survivor's pension is paid if, upon your death, you are married, have a civil partner or eligible 'cohabiting partner' (someone you live with who would be entitled to a survivor's pension).

Please note:

- If our records show you are single, no survivor's pension will be shown.
- If you have declared a cohabiting partner, the survivor's pension shown will be based on your membership after 5 April 1988 and any membership before 6 April 1988 bought by an additional survivor benefits contribution (ASBC).
- If our records show you are married or in a civil partnership, the survivor's pension shown will be based on all your LGPS membership.
- If we do not hold a record of your partnership status, this will show as "Not Known" in the "Your Personal and Employment Information" section but, for illustrative purposes only, survivor's pension figures will be shown as if your partnership status is "Married". It is important to note that such illustrative survivor's pensions may be greater than would be actually payable.

Please note: Survivor's pensions may be paid to eligible children. However, the rates of these pensions are not shown on your annual benefit statement.

If your partnership status is incorrect, please contact LGSS Pensions so that we may update your record.