



LGSS Pensions Service – administering pensions on behalf of Northamptonshire Fire and Rescue Service.

## **FIREFIGHTERS' PENSION SCHEME 2015 Lump Sum Death Benefit Nomination form**

### **Death in Service**

In the event that you should die in service as a member of the Firefighters' Pension Scheme 2015 ("FPS 2015"), the Northamptonshire Fire and Rescue Service would pay a lump sum death benefit, normally equivalent to three times your 'final pay' at date of death. You can make your wishes known to the Fire and Rescue Service, at any time, by completing the nomination form attached to these notes.

### **Death in Retirement**

If you die after retirement but before having received at least five years of pension instalments, the lump sum death benefit would be equivalent to the balance of those instalments. By completing the nomination form you would make your wishes known to the Fire and Rescue Service in respect of this payment, too.

### **Northamptonshire Fire and Rescue Service's Discretion**

Northamptonshire Fire and Rescue Service has absolute discretion as to the payment of the lump sum death benefit. It will decide on the most appropriate recipient(s) but will take into account your wishes.

The fact that the Fire and Rescue Service has absolute discretion as to the recipient of the lump sum death benefit means that the payment would, under current tax rules, be exempt from Inheritance Tax. This would be the case even if the Fire and Rescue Service decide that, in the circumstances, the payment should be made to the legal personal representatives responsible for the administration of your estate.

### **Making a Nomination**

You can complete the attached nomination form at any time. Or you need not complete it at all. If you do decide to complete and submit it, please note the following:

- you may nominate one person or several persons; if you nominate more than one beneficiary, indicate the percentage of lump sum death benefit that you wish each nominee to receive and ensure that the total of all nominations is 100%;
- you will be sent an acknowledgement of receipt of the form to your home address unless you request otherwise in a covering letter – it is recognised the information you give could be sensitive and should be treated as confidential;
- if any nominee has a change of address, please ensure the Fire and Rescue Service is kept informed;
- if your circumstances or wishes change, you must tell the Fire and Rescue Service right away otherwise their decision, based on the nomination you gave them, may not be what you would have wanted; you may change or cancel the form at any time.





LGSS Pensions Service – administering pensions on behalf of Northamptonshire Fire and Rescue Service.

**Firefighters’ Pension Scheme 2015  
Lump Sum Death Benefit Nomination Form**

*Please read notes attached and print clearly. Please ensure you have signed the declaration over page.*

**YOUR DETAILS:**

Surname ..... Title.....

Forename(s) .....

Date of birth ..... National Insurance No. ....

Payroll number .....

Home address .....

.....

**Nominated Beneficiary or Beneficiaries – Should you wish to nominate more beneficiaries, please give details on a separate sheet and attach to this form.**

Full Name	Address	Percentage

**Declaration**

I have read the notes with this form. I nominate those named over to receive any lump sum death benefit payable, in the proportions shown, upon my death. I understand that:

- Northamptonshire Fire and Rescue Authority has discretion as to the distribution of a lump sum death benefit
- this expression of wish replaces any previous nomination I have made

**Signature**.....**Date**.....

**Please return this completed form either:**

*By post to:* LGSS Pensions Service, PO Box 202, John Dryden House, 8-10 The Lakes, Northampton, NN4 7YD.

*By email to:* pensions@northamptonshire.gov.uk

**Please note:**

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 and the Northamptonshire Fire & Rescue Service 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.