



The Local Government Pension Scheme (LGPS)

Death Grant - Expression of Wish Form

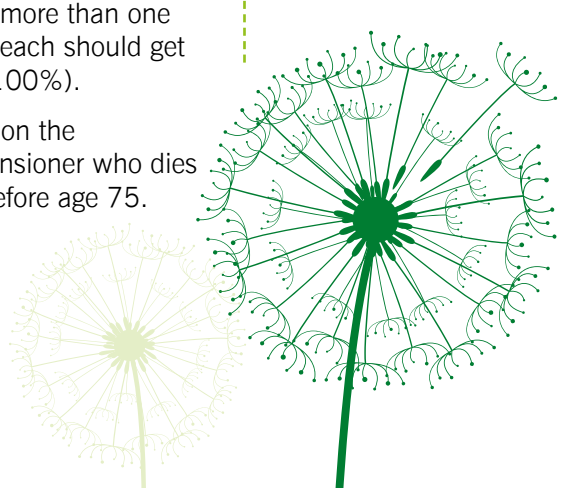
Please take the time to read through and fill in the form contained within this leaflet. By doing so you can help to ease the financial worries for your family. Many thanks for your assistance in this matter.

Important!
Requires
urgent
action

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.**

You can make an expression of wish for whoever you would like to receive the lump sum - friends, family, partners, 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%).

A Death Grant 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.



PLEASE READ THESE NOTES CAREFULLY BEFORE COMPLETING THE FORM

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.

You can make an expression of wish for whoever you would like to receive the lump sum - friends, family, partners, 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%).

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.

Is there any advantage in making an expression of wish?

Yes. The advantage of making an expression of wish is that the payments can normally be made quickly without waiting for your estate to be settled. Also, payment usually means that no inheritance tax needs to be paid on the Death Grant.

Are there any disadvantages?

No, although the Leicestershire Pension Fund has absolute discretion to make payment of the Death Grant to the member's nominee or personal representatives or any person appearing to the authority to have been his/her relative or dependant at any time. 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 nominated 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 wishes and might make the payment to the person's estate to benefit their spouse, civil partner, 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 before age 75, the Death Grant will be 3 times your pay.

If you are a Deferred Member, and you left the scheme before 31st March 2008, the Death Grant will be 3 times the value of the deferred pension that was calculated for you upon leaving, plus index-linked increases. If you left the scheme after 1st April 2008, then the Death Grant will be 5 times the value of the deferred pension that was calculated for you upon leaving, plus index-linked increases.

Who can the Death Grant be paid to?

Basically, you can make an expression of wish to whoever you would like to receive the lump sum - friends, family, partners, 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 considering more than three beneficiaries, please continue on a separate sheet if necessary. If you wish to nominate 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.

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 Leicestershire Pension Fund.

What happens if my circumstances change?

If the person due to receive payment dies, then you will need to complete a new form to indicate a new beneficiary.

If you have listed more than one person and any one of them dies you will also need to complete a new form.

If you have made an expression of wish in favour of your spouse or civil partner, and you subsequently divorce or dissolve the partnership, the Death Grant expression of wish will no longer stand. You will need to consider choosing a new beneficiary.

What if I have more than one LGPS pension?

If you have more than one LGPS pension, that is to say if you have separate benefits either within the Leicestershire scheme or under another local authority, in the event of your death only one Death Grant may be payable, subject to scheme rules. This will be the one that is the higher of the payments, once they have been calculated.

What will happen to my Death Grant if I don't complete an Expression of Wish Form?

As mentioned earlier, the Pension Fund has absolute discretion regarding who to make payment to. If you do not complete an 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 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. Remember though, the Death Grant may only be a small part of your estate, and you may be better tying up all your affairs with a properly drawn up Will.

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 want to make an expression of wish, then you should complete the attached form, detach it and return it to the Leicestershire Pension Fund. This form will be treated confidentially and will become effective as soon as it is received.



**PLEASE COMPLETE
THIS FORM!**



IMPORTANT – This form is NOT a Will. Although the Leicestershire Pension Fund would want to comply with your wishes, they have absolute discretion in deciding where, or to whom, any payment is to be directed.

As a member of the Local Government Pension Scheme you may complete this form in order to choose who you would like to benefit from any lump-sum payment in the event of your death.

Section 1: Your Personal Details

Surname	<input type="text"/>	Title	<input type="text"/>
Forename(s)	<input type="text"/>		
Date of birth	<input type="text"/>	National insurance number	<input type="text"/>
Home address	<input type="text"/>		
	<input type="text"/>	Post code	<input type="text"/>
Employer or Previous Employer	<input type="text"/>		

Section 2: Your Nominee(s) details

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:-

Name and Address	Relationship (if any)	Date of Birth (if under 18)	Share of benefit %

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

You must also sign and complete the declaration on the other side of this form.

DECLARATION

I authorise any lump sum death benefit resulting from my death to be paid to whoever I have named overleaf. I understand that this replaces any previous expression of wish forms and that the Leicestershire Pension Fund has discretion in making payment.

Section 3: Authorisation

Your Signature

Date

Once completed please return the form to the email address below.

More detailed information about the Scheme is available by



Telephone

0116 305 7886



The Pensions Section can be contacted at:

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Pensions Section
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Leicestershire
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e-mail

pensions@leics.gov.uk



website

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