

Local Government Pension Scheme
Cohabiting Partner Declaration

CPDEC

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 Cohabiting Partner's Details

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

Post Code: _____ Date of Birth: _____
Home Email Address: _____ National Insurance No: _____
Home Phone No: _____ Work Phone No: _____

Please note: Upon your death we will need to be satisfied that your relationship met the qualifying conditions for the payment of a survivor member's pension to a cohabiting partner, and will ask for evidence.

Section 3 Declaration

As the Scheme Member I confirm that I have been in Active membership of the LGPS on or after 1 April 2008.

We confirm that for a continuous period of at least 2 years prior to the date of this declaration all of the following have applied:

- We have been free to marry each other or enter into a civil partnership with each other, and,
- We have lived together as if we were married or in a civil partnership, and,
- Neither of us have been living with someone else as if we were married or in a civil partnership, and,
- Our financial affairs have been interdependent (or the cohabiting partner has been financially dependent upon the Scheme member).

We confirm our marital status/civil partnership status as follows (each person to tick ONE statement that applies) (see explanatory notes):

	Member	Cohabiting Partner
Never been married/in a registered Civil Partnership.	<input type="checkbox"/>	<input type="checkbox"/>
Have been previously married/in a registered Civil Partnership and enclose my decree absolute/Certificate of Dissolution of a Civil Partnership/ex-spouse's/Civil Partner's Death Certificate.	<input type="checkbox"/>	<input type="checkbox"/>
Have been previously married/in a registered Civil Partnership but am unable to supply my decree absolute/Certificate of Dissolution of a Civil Partnership/ex-spouse's/Civil Partner's Death Certificate at this time. I understand that this will have to be supplied before a survivor member's pension can be paid.	<input type="checkbox"/>	<input type="checkbox"/>

Scheme Member's Signature: _____ Date: _____

Cohabiting Partner's Signature: _____ Date: _____

The Cambridgeshire Pension Fund and Northamptonshire Pension Fund are a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the Fund, please visit:

Cambridgeshire Pension Fund - <http://pensions.cambridgeshire.gov.uk>
Northamptonshire Pension Fund - <http://pensions.northamptonshire.gov.uk>

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 Cohabiting Partner Declaration Explanatory Notes

Benefits payable on the death of a member of the Local Government Pension Scheme (LGPS) include pensions for eligible children and for surviving partners (a spouse, registered civil partner or eligible cohabiting partner).

If you are, or were, an active member of the LGPS on or after 1 April 2008 you can declare a cohabiting partner, of either opposite or same sex, by completing the declaration form and returning 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 Square
4 Angel Street
Northampton
NN1 1ED

Making the Declaration – The Conditions

To be able to declare a cohabiting partner you must have been an active member of the LGPS on or after 1 April 2008 and all of the following conditions must have applied to both you and your cohabiting partner for a continuous period of at least 2 years on the date you both sign the declaration form:

- Both you and your cohabiting partner are, and have been, free to marry each other or enter a civil partnership with each other, and
- You and your cohabiting partner have been living together as if you were married or in a civil partnership and
- Neither you nor your cohabiting partner have been living with someone else as if you/they were married or in a civil partnership and
- Either your cohabiting partner is financially dependent on you, or you are financially interdependent on each other.

A declaration of a cohabiting partner is not valid if all of the above conditions have not been met for a continuous period of at least 2 years on the date you sign this form. This is particularly important if one of you has previously been married/in a registered civil partnership – this must be legally dissolved for two years before completing a cohabiting partner's declaration form even if you were cohabiting prior to the dissolution.

Your partner is financially dependent on you if you have the highest income. Financially interdependent means that you rely on your joint finances to support your standard of living. It doesn't mean that you need to be contributing equally. For example, if your partner's income is a lot more than yours, he or she may pay the mortgage and most of the bills, and you may pay for the weekly shopping.

Proving the Conditions are Met

On your death, a survivor's pension would be paid to your cohabiting partner if:

- Your cohabiting partner satisfies us that the conditions had been met for a continuous period of at least 2 years immediately prior to your death.

Your cohabiting partner should be aware that, on your death, they will be asked to provide evidence that the conditions have been satisfied. This will include:

- Relevant decree absolutes/Certificates of Dissolution of a Civil Partnership if we haven't already seen them;

- Items that proved you lived in a shared household and of your partner's financial dependency or your financial interdependency on each other. Evidence could include: A bank account or mortgage statement or rental agreement in joint names; two separate bank accounts with the same address; utility bills in your different names.

If, upon your death, we decide not to pay a pension and your partner believes that he/she has entitlement, there is a right of appeal.

Cancelling a Declaration

A declaration ceases to have effect if:

- a) You or your cohabiting partner gives us written notice to cancel the declaration, or
- b) You make a subsequent valid declaration in favour of a new cohabiting partner, or
- c) Either you or your partner marries, forms a civil partnership or lives with a third person as if they were married or as if they were civil partners, or
- d) Your partner dies before you.

It is particularly important that you cancel a declaration if you and your partner separate.

Married or In a Registered Civil Partnership now or in the last Two Years?

If you are married or are in a registered civil partnership do not complete the cohabiting partner declaration, as your legal spouse or registered civil partner is automatically covered for a survivor benefit in the event of your death EVEN IF you were legally separated.

If you have been married or in a registered civil partnership within the last two years, you do not qualify to declare a cohabiting partner. You may only make a declaration once at least two years have passed since the issue of the decree absolute or Dissolution of a Civil Partnership document EVEN IF you have been cohabiting with your partner prior to the dissolution.

Note:

- There is no formal requirement to make a declaration, but doing so may ease the process of determining whether a survivor member's pension is payable upon your death.
- This form deals only with declaring a cohabiting partner and can only be completed in respect of someone that has been an active member of the LGPS at some time since 1 April 2008 during the membership to which the declaration refers; if that membership ceased before 1 April 2008, there is no provision for a survivor member's pension to be paid to a cohabiting partner.
- If you wish to express your wishes regarding your nominees for the lump sum death grant you should complete the Death Grant Expression of Wish Form. The Death Grant Expression of Wish Form is form applies to all members of the LGPS, including those that are married or in a civil partnership.