| **Cambridgeshire**Pension Fund | **Northamptonshire**Pension Fund |
| --- | --- |

 **Local Government Pension Scheme**

 **Death grant – expression of wish form**

Please read the attached frequently asked questions carefully before completing this form. We will only accept a *digital* or *handwritten signature* as authorisation in section 3 of this form. Or you can [log in](https://lgssmember.pensiondetails.co.uk/home/login/index2.html) or [register](https://lgssmember.pensiondetails.co.uk/home/registration/) for your online pension account and you can tell us your preferences in the nominations section of your dashboard.

**Section 1 – Personal Details**

| Question | Answer |
| --- | --- |
| Surname |  |
| First names(s) |  |
| Title |  |
| Previous surname(s) |  |
| Date of birth |  |
| National insurance number |  |
| Address |  |
| Post code |  |
| Home email address |  |
| Home phone number |  |
| Mobile phone number |  |
| Employer |  |
| Payroll number (if known) |  |
| Job title |  |
| Work phone number |  |

**Section 2 – Nominee(s) details**

If I die, I would like any lump sum death benefit available under the Local Government Pension Scheme (LGPS), to be paid as follows:

**Nominee 1**

| Question | Answer |
| --- | --- |
| Full name |  |
| Address |  |
| Post code |  |
| Relationship to you |  |
| Date of birth (if under 18) |  |
| Percentage share |  |

**Nominee 2**

| Question | Answer |
| --- | --- |
| Full name |  |
| Address |  |
| Post code |  |
| Relationship to you |  |
| Date of birth (if under 18) |  |
| Percentage share |  |

**Nominee 3**

| Question | Answer |
| --- | --- |
| Full name |  |
| Address |  |
| Post code |  |
| Relationship to you |  |
| Date of birth (if under 18) |  |
| Percentage share |  |

**Nominee 4**

| Question | Answer |
| --- | --- |
| Full name |  |
| Address |  |
| Post code |  |
| Relationship to you |  |
| Date of birth (if under 18) |  |
| Percentage share |  |

Please continue on a separate sheet if you have additional nominees.If you’re nominating more than one person or organisation, please specify the percentage of death grant you would like each to get. The total must add up to 100%.

**If you’ve nominated your spouse, civil partner or cohabiting partner and you both pass away together, please indicate below how you’d like the death grant to be split (eg equally between children or other family members).**

**Nominee 1**

| Question | Answer |
| --- | --- |
| Full name |  |
| Address |  |
| Post code |  |
| Relationship to you |  |
| Date of birth (if under 18) |  |
| Percentage share |  |

**Nominee 2**

| Question | Answer |
| --- | --- |
| Full name |  |
| Address |  |
| Post code |  |
| Relationship to you |  |
| Date of birth (if under 18) |  |
| 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.

We will only accept a *digital* or *handwritten signature* as authorisation. Or you can [log in](https://lgssmember.pensiondetails.co.uk/home/login/index2.html) or [register](https://lgssmember.pensiondetails.co.uk/home/registration/) for your online pension account and you can tell us your preferences in the nominations section of your dashboard.

| Question | Answer |
| --- | --- |
| Name |  |
| 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 allow us to provide you with pension administration services. To help us to carry out our statutory duty, we’re need 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](https://pensions.cambridgeshire.gov.uk/governance/key-documents/cambridgeshire/)

[Northamptonshire Pension Fund](https://pensions.westnorthants.gov.uk/governance/key-documents/northamptonshire/)

This information can be made available in other languages and formats upon request like Braille, large print and audio cassette.

 **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 (LGPS), you’re covered by a package of benefits. This includes the payment of a death grant of 3 times your assumed pensionable pay, if you die in service before the age of 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 the age of 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’m 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.

**You’re 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 membership from 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. 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, or 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’re a **deferred member**, and left the scheme before 1 April 2008, the death grant will be the ‘lump

sum retirement grant’ you’ve 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’re 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 the age of 75.

**Who can the death grant be paid to?**

You can make an expression of wish for whoever you’d like to get 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’re making an expression of wish for more than four persons or organisations, please continue on a separate sheet. If you’d like to make an expression of wish for someone under 18 years old, you should think about setting up a trust fund. This can be done as part of your Will and a solicitor could help you with this.

**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’d like the death grant to be split (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 us, using the details on the next page; or
* updating your death grant nomination details on your [online pension account](https://lgssmember.pensiondetails.co.uk/home/login/index2.html) on our member website, either:

[Cambridgeshire Pension Fund](https://pensions.cambridgeshire.gov.uk/)

[Northamptonshire Pension Fund](https://pensions.westnorthants.gov.uk/)

**How do I register to access my pension account?**

* Visit our website using the link above and read the user guide which can be found by clicking on the ‘Help’ option on the member hub.
* Click on [login/register](https://lgssmember.pensiondetails.co.uk/home/login/index2.html) at the top of the page.
* Scroll down to the bottom of the page and click on the ‘[Register](https://lgssmember.pensiondetails.co.uk/home/registration/)’ button.
* You’ll need your national insurance number handy to complete your registration.

If you can’t find what you want in our user guide or need an activation key, please send an email to MyPension@westnorthants.gov.uk

**What happens if my circumstances change?**

You should consider changing your expression of wish if:

* Your circumstances change;
* You become divorced or dissolve a civil partnership;
* A person you have chosen dies.

**What will happen to my death grant if I don’t make an expression of wish?**

As mentioned earlier, the Pension Fund has absolute discretion regarding who to make payment to. If you don’t make an expression of wish, 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 decides 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 split in the way you’d like.

**What if I have already written a Will?**

You can still complete the death grant – expression of wish form or update the details on your [online pension account](https://lgssmember.pensiondetails.co.uk/home/login/index2.html), which will speed up the process and give the advantages listed earlier.

**What should I do now?**

If you’d like to make an expression of wish you can either:

* Update your death grant nomination details on your [online pension account](https://lgssmember.pensiondetails.co.uk/home/login/index2.html) on our member website; or
* Complete the EOW form and return it either by:
* scanning and emailing it to pensions@westnorthants.gov.uk , it is recommended that you password protect any documentation containing confidential information if possible; or
* Sending it to the address below:

Pensions Service

West Northamptonshire Council

The Guildhall

St Giles Square

Northampton

NN1 1DE

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