

Local Government Pension Scheme



THE ROYAL COUNTY OF
BERKSHIRE
PENSION FUND

Protection for your family



Introduction

The booklet explains the benefits that become payable to your dependants from the Local Government Pension Scheme (LGPS) in the event of your death.

If ever your dependants need to contact the Pension Team they will need to supply certain information. You may find it useful to make a note of the information required in the box below and make your dependants aware of it.



Your Date of Birth: _____

Your Date of Marriage: _____

Your Date of Civil Partnership Registration: _____

Your National Insurance Number: _____

Your Payroll Number: _____

Your Employer: _____

Death In Service

If you die in service, certain benefits may be paid to your dependants:

- A lump sum death grant
- A pension for your legally married spouse (husband or wife), nominated cohabiting partner (same or opposite sex) or registered civil partner
- Pensions for your dependant children



Death Grant

The amount of lump sum payable is equal to three times your final annual pay no matter how long you have been a member of the Scheme. If you are a part-time employee the pay figure used is the actual pay you receive and is not increased to its whole-time equivalent rate in the same way as when retirement benefits are calculated.

You can nominate who you would like to receive any death grant payable by completing an expression of wish form. You can ask the Pension Team to send you a copy (their contact details can be found on page 10) or you can download a copy at www.berkshirepensions.org.uk

Please note the administering authority has the discretion to pay the death grant to your nominee or personal representatives or to any person who appears, at any time, to have been your relative or dependant. If any part of the death grant has not been paid by the second anniversary of your death, it must be paid to your personal representatives, i.e. to your Estate. This may result in an inheritance tax charge being placed on the death grant.

Spouse's / Nominated Cohabiting Partner's / Civil Partner's Pensions

If you die and leave a husband or wife, a nominated cohabiting partner or civil partner, he or she, as your widow or widower, nominated cohabiting partner or civil partner, will become entitled to part of your pension. Local Government long-term dependant spouse's, nominated cohabiting partner's and civil partner's pensions no longer cease upon re-marriage to, cohabitation with, or re-registration of a civil partnership with, another person.

Long-term Widow's Pension

If you die before your wife a long-term widow's pension is payable equal to 1/160th of your final pay for each year and part-year of your membership built up to the date of your death plus your prospective membership from your date of death to age 65. Your widow's long-term pension is fully inflation proofed and payable for life.

Long-term Widower's Pension

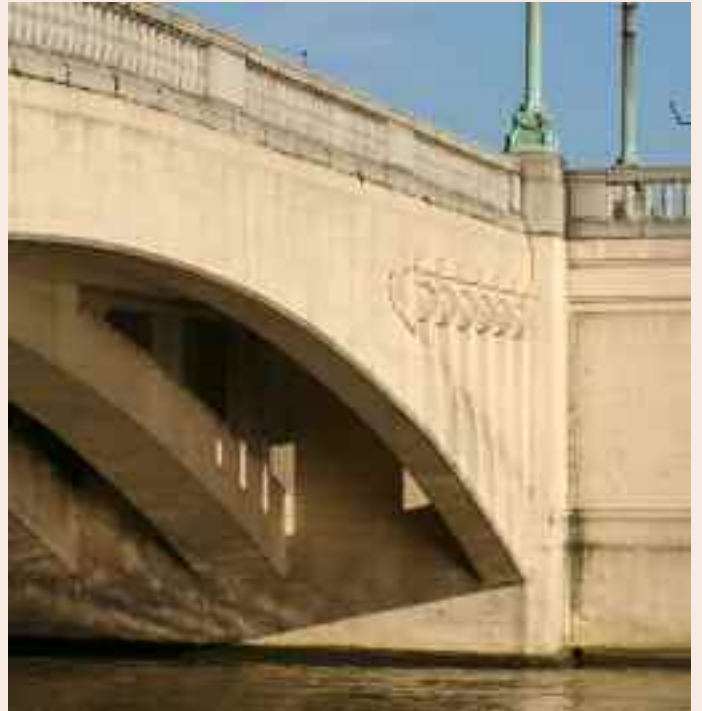
If you die before your husband a long-term widower's pension is payable equal to 1/160th of your final pay for each year and part-year of your

membership built up since 1 April 1972 plus your prospective membership to age 65. Your widower's long-term pension is fully inflation proofed and payable for life.

Long-term Nominated Cohabiting Partner's Pension

If you have not already done so (providing you have contributed to the LGPS at some point since 1 April 2008), you can nominate a cohabiting partner as beneficiary of any survivor's pension that may become payable in the event of your death. For a cohabiting partnership to be valid both you and your partner **MUST** sign a declaration confirming that you are cohabiting partners and that:

- i) Your cohabitation had been continuous for at least two years at the date that the declaration is signed
- ii) You are free to marry or enter into a civil partnership at any time
- iii) You are living together as if husband and wife or civil partners
- iv) You are not living with a third person as if husband or wife or civil partners
- v) Either your partner is financially dependent upon you or you are financially inter-dependent upon each other



If you die before your nominated cohabiting partner he or she will become entitled to a long-term nominated cohabiting partner's pension equal to 1/160th of your final pay for each year and part-year of your membership built up since 6 April 1988 plus your prospective membership to age of 65.

Your nominated cohabiting partner's long-term pension is fully inflation proofed and payable for life.

PLEASE NOTE: If you do not nominate your cohabiting partner a pension will not be paid even if the conditions detailed above are satisfied.

Long-term Civil Partner's Pension

If you die before your civil partner he or she will become entitled to a long-term civil partner's pension equal to 1/160th of your final pay for each year and part-year of your membership built up since 6 April 1988 plus your prospective membership to age 65. Your civil partner's long-term pension is fully inflation proofed and payable for life.

Death

In Service continued

Children's pensions

Children's pensions are payable for so long as eligible children remain following your death.

To be eligible your children must be:

- Aged under 17 (or under 23 if in full-time education or training since before the age of 17), and
- Legitimate or adopted, or
- Dependent upon you by reason of incapacity since before the age of 17, or
- Born within 12 months from the date of your death

The administering authority may, at their discretion, ignore a break in training or education and you can ask your administering authority what their policy is on this matter.

Children's Long-term Pension

If there is a pension payable to your legally married spouse, nominated cohabiting partner or civil partner, the following children's pensions will be payable:

- One eligible child will receive $\frac{1}{320}$ th of your final pay times the total membership used in the calculation of your benefits (including the enhancement to age 65)
- Two or more eligible children will receive $\frac{1}{160}$ th of your final pay times the total membership used in the calculation of your benefits (including the enhancement to age 65) divided equally between them.

If there is no pension payable to your legally married spouse, nominated cohabiting partner or civil partner, all references made above to $\frac{1}{320}$ th should be replaced with $\frac{1}{240}$ th and all references to $\frac{1}{160}$ th should be replaced with $\frac{1}{120}$ th.

Children's pensions are fully index-linked.



Death

After Retirement

If you die after you have retired, further benefits may still be paid from the LGPS:

- A lump sum death grant
- A pension for your legally married spouse (husband or wife), nominated cohabiting partner or registered civil partner
- Pensions for your dependant children



Death Grant

The amount of lump sum payable is dependent upon how long you have been in receipt of your pension. A death grant is payable if you die within 10 years of the date of your retirement (providing this is before the age of 75) and will be equal to 10 times the annual pension in payment minus the amount of pension already paid up to the date of death.

You can nominate who you would like to receive any death grant payable by completing an expression of wish form. The expression of wish form can be obtained by contacting the Pension Team whose details can be found on page 10 or by downloading a copy at www.berkshirerpensions.org.uk

Spouse's / Nominated Cohabiting Partner's / Civil Partner's Pensions

If you die before your husband or wife, nominated cohabiting partner or civil partner, he or she, as your widower or widow, nominated cohabiting partner or civil partner, will become entitled to part of your pension for the rest of his or her life. Local Government dependant spouse's, nominated cohabiting partner's and civil partner's pensions no longer cease upon re-marriage to, cohabitation with, or re-registration of a civil partnership with, another person.

Long-term Widow's Pension

If you die before your wife she will become entitled to a long-term widow's pension. A long-term widow's pension is equal to 1/160th of your final pay (i.e. the pay used to calculate your pension) times your total membership. To this is added full inflation proofing and the pension is payable for life.

Long-term Widower's Pension

If you die before your husband he will become entitled to a long-term widower's pension. A long-term widower's pension is equal to 1/160th of your final pay (i.e. the pay used to calculate your pension) times your membership built up since 1 April 1972. To this is added full inflation proofing and the pension is payable for life.

Death

After Retirement continued



Long-term Nominated Cohabiting Partner's Pension

If you have not already done so, provided you contributed to the LGPS at some point since 1 April 2008, you can nominate a cohabiting partner as beneficiary of any dependant's benefit that may become payable in the event of your death. For a cohabiting partnership to be valid both you and your partner **MUST** sign a declaration confirming that you are cohabiting partners and that:

- i) Your cohabitation had been continuous for at least two years at the date that the declaration is signed
- ii) You are free to marry or enter into a civil partnership at any time
- iii) You are living together as if husband and wife or civil partners
- iv) You are not living with a third person as if husband or wife or civil partners
- v) Either your partner is financially dependent upon you or you are financially inter-dependent upon each other

If you die before your nominated cohabiting partner he or she will become entitled to a long-term nominated cohabiting partner's pension. A long-term nominated cohabiting partner's pension is equal to 1/160th of your final pay (i.e. the final used to calculate your pension) for each year of your membership built up since 6 April 1988. To this is added full inflation proofing and the pension is payable for life.



Long-term Civil Partner's Pension

If you die before your civil partner he or she will become entitled to a long-term civil partner's pension. A long-term civil partner's pension is equal to 1/160th of your final pay (i.e. the final used to calculate your pension) for each year of your membership built up since 6 April 1988. To this is added full inflation proofing and the pension is payable for life.

Children's pensions

Children's pensions are payable for so long as eligible children remain following your death. To be eligible your children must be:

- Aged under 17 (or under 23 if in full-time education or training since before the age of 17), and
- Legitimate or adopted, or
- Dependent upon you by reason of incapacity since before the age of 17, or
- Born within 12 months from the date of your death

Children's Long-term Pension

If there is a pension payable to your legally married spouse, nominated cohabiting partner or civil partner the following children's pensions will be payable:

- One eligible child will receive $\frac{1}{320}$ th of your final pay (i.e. the pay used to calculate your pension) times the total membership used in the calculation of your benefits
- Two or more eligible children will receive $\frac{1}{160}$ th of your final pay (i.e. the pay used to calculate your pension) times the total membership used to calculate your benefits, divided equally between them



If there is no pension payable to your legally married spouse, nominated cohabiting partner or civil partner, all references made above to $\frac{1}{320}$ th should be replaced with $\frac{1}{240}$ th and references to $\frac{1}{160}$ th should be replaced with $\frac{1}{120}$ th.

Post Retirement Marriage or Civil Partnership Registration

If you marry or enter in a civil partnership after the date of your retirement the benefits payable to your dependants will be different to those detailed above for Scheme members who were married or had registered a civil partnership before retirement.

Further information can be obtained by contacting the Pension Team whose details can be found on page 10 of this booklet.

Questions & Complaints

If you have a question about your pension rights, or you are not sure of your entitlements, please do not hesitate to get in touch with the Pension Team (their contact details can be found below right). We will deal with the problem as quickly and efficiently as possible. Many problems, which may be caused by misunderstandings or wrong information, can be resolved in this way and easily put right. An informal enquiry of this kind may save you a lot of time.

Internal Dispute Resolution Procedure

If you are not satisfied with any decision affecting you made in relation to the Scheme, you have the right to ask for it to be looked at again under the formal complaint procedure. You also have a right to use the procedure if a decision should have been made by your employer or administering authority, but it hasn't been. The complaint procedure's official name is the 'internal dispute resolution procedure'. You need to make your application in writing and normally within six months of the day when you were told of the decision about which you want to complain.

Your complaint will be considered at Stage 1 by a person specified or nominated by the body (usually your employer) that took the decision against which you wish to complain. If your complaint is not resolved at this stage you can ask the pension scheme administering authority to take a fresh look at your complaint at Stage 2. The administering authority will consider your complaint and give you their decision in writing.

If you are still unhappy following the administering authority's second stage decision, you can take your case to the Pensions Ombudsman provided you do so within three years from the date of the original decision (or lack of a decision) about which you are complaining.

At any time, if you are having difficulties in sorting out your complaint, you may wish to contact TPAS.

TPAS can provide free advice and information to explain your rights and responsibilities. They can be contacted at:

TPAS
11 Belgrave Road
London
SW1V 1RB
Tel: 0845 601 2923 (Monday-Friday 9am – 5pm)
Email: enquiries@pensionsadvisoryservice.org.uk
Fax: 020 7233 8016
www.pensionadvisoryservice.org.uk

Contact Us

If you have any queries about general pension issues, please contact the Pension Team:

Royal County of Berkshire Pension Fund
3rd Floor
Thames Tower
37-45 Station Road
Reading
Berkshire
RG1 1LX

Tel: 0845 602 7237
Fax: 0118 950 2672
Email: info@berkshirerpensions.org.uk
Website: www.berkshirerpensions.org.uk

The national website for members of the LGPS can be found at www.lgps.org.uk

More detailed information about the Scheme is available from the Pension Team:

Royal County of Berkshire Pension Fund
3rd Floor
Thames Tower
37 – 45 Station Road
Reading
Berkshire
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Tel: 0845 602 7237
Fax: 0118 950 2672
E-mail: info@berkshirepensions.org.uk
Website: www.berkshirepensions.org.uk

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