

# Local Government Pension Scheme



THE ROYAL COUNTY OF  
**BERKSHIRE**  
PENSION FUND

## Protection for your family



# Introduction

This 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 12) or you can download a copy at [www.berkshirepensions.org.uk](http://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, within the period of two years from the point at which the Pension Team became aware 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.

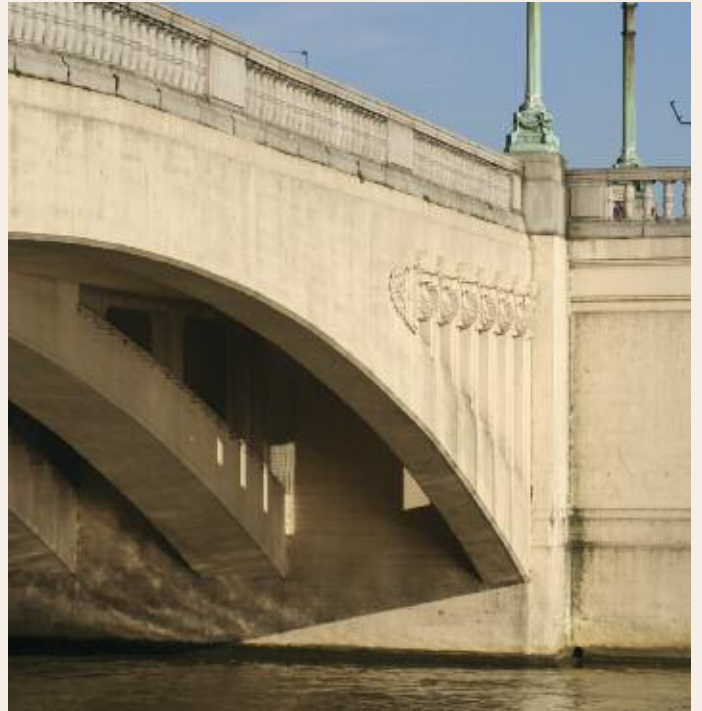
### Long-term Widower's Pension

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 18 (or under 23 if in full-time education or training since before the age of 18), and
- Wholly or mainly dependent on you, or
- Dependent upon you by reason of incapacity since before the age of 18, 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.

Please note that any children's pension brought into payment before 6 April 2006 is payable to the age of 17 or the point at which full-time education or training ceases, if later.

### 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 12 or by downloading a copy at [www.berkshirerpensions.org.uk](http://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 pay 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 pay 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 18 (or under 23 if in full-time education or training since before the age of 18), and
- Wholly or mainly dependent on you, or
- Dependent upon you by reason of incapacity since before the age of 18, or
- Born within 12 months from the date of your death.

Please note that any children's pension brought into payment before 6 April 2006 is payable to the age of 17 or the point at which full-time education or training ceases, if later.

### 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 12 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 on the back page). 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.

## The Pensions Advisory Service (TPAS)

At any time, if you are having difficulties in sorting out your complaint, you may wish to contact The Pensions Advisory Service (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)  
E-mail: [enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)  
Fax: 020 7233 8016  
[www.pensionadvisoryservice.org.uk](http://www.pensionadvisoryservice.org.uk)

## Pensions Ombudsman

In cases where a complaint or dispute cannot be resolved after the intervention of TPAS, an application can be made, within three years of the event, to the Pensions Ombudsman for his adjudication. The Ombudsman can investigate and determine any complaint or dispute involving maladministration of the Scheme or matters of fact or law. His decision is final and binding. Matters where legal proceedings have already started cannot be investigated. The Pensions Ombudsman can be contacted at:

11 Belgrave Road  
London  
SW1V 1RB  
Tel: 0207 834 9144

## The Pensions Regulator

The Pensions Regulator has powers to protect members of work-based pension schemes and a wide range of powers to help put matters right, where needed. In extreme cases, the Pensions Regulator is able to fine trustees or employers and remove trustees from a scheme. You can contact the Pensions Regulator at:

Napier House  
Trafalgar Place  
Brighton  
East Sussex  
BN1 4DW  
Tel: 0870 6063636



## How can I trace my pension rights?

The Pensions Tracing Service holds details of pension schemes, including the LGPS, together with relevant contact addresses. It provides a tracing service for ex-members of schemes with pension entitlements (and their dependants), who have lost touch with previous employers. All occupational and personal pension schemes have to register if the pension scheme has current members contributing into their scheme or people expecting benefits from the scheme. If you need to use this tracing service please write to:

The Pension Tracing Service  
The Pension Service  
Tyneview Park  
Whitley Road  
Newcastle upon Tyne  
NE98 1BA  
Tel: 0845 6002 537

Don't forget, if you change address you need to notify the Pension Team of your new address details immediately or else you could miss out on vital information relating to your pension in the future. The contact details can be found on the back cover of this booklet.

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

Royal County of Berkshire Pension Fund  
Minster Court  
22-30 York Road  
Maidenhead  
Berkshire  
SL6 1SF

Tel: 0845 602 7237  
Fax: 01628 796 700  
E-mail: [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)  
Website: [www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)

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The Royal Borough of Windsor and Maidenhead is the administering authority to the Royal County of Berkshire Pension Fund.

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