

Local Government Pension Scheme



THE ROYAL COUNTY OF
BERKSHIRE
PENSION FUND



**Expression of
wish for payment
of death grant**





As a member of the Local Government Pension Scheme (LGPS) you have the peace of mind that should anything happen to you, comprehensive benefits are paid out of the Scheme to your beneficiaries.

From the first day of Scheme membership, if you were to die in service, a lump sum death grant equal to three times your annual pensionable pay is payable to your nominees or personal representatives. Under Scheme regulations you are able to state whom you would like to receive this benefit in the event of your death.

If you leave the LGPS before retirement age and defer your pension rights in the Royal County of Berkshire Pension Fund (i.e. awaiting payment of those benefits at a later date), but you die before those benefits are payable, a death grant equal to five times the value of your deferred pension, plus inflationary increases accrued since leaving the Scheme, will be paid as a death grant to your nominee or personal representatives.

Even after you have retired a death grant is payable if you die before the age of 75. This death grant is equal to 10 times your pension less any pension already received by you (this is sometimes referred to as a 10-year guarantee).

The administering authority to the Pension Fund has absolute discretion as to whom a death grant should be paid but every effort will be made to ensure that your wishes are upheld.

Who can I choose to receive my death grant?

You can choose one person, a number of people or even an organisation such as a charity. You can choose your husband, wife or partner, your children, any other family member or a friend - the list is endless. However, remember that the administering authority has absolute discretion when making payment of the death grant and will want to honour your wishes so always consider those who will and those who will not benefit.

Can I choose who can receive my pension benefits?

As a member of the LGPS, your dependants automatically qualify for part of your pension in the event of your death. If you are married, your husband or wife qualifies for a spouse's pension. If you have registered a civil partnership, your civil partner will qualify for a civil partner's pension. If you leave dependant children, they will also qualify for a pension for so long as they are eligible. Details of all of these benefits are provided in our booklet 'Protection For Your Family'.

From 1 April 2008 the LGPS regulations introduced partner's pensions for the first time and it is now possible for you to nominate a cohabiting partner for part of your pension in the event of your death. This is different though to an expression of wish in respect of death grants and if you wish to nominate your cohabiting partner for a partner's pension you need our leaflet 'Nominating a Cohabiting Partner'.

Can I change my expression of wish at any time?

Yes you can. You can even cancel your expression of wish. You need to consider amending your form if:

- Your circumstances change
- You become divorced or dissolve a civil partnership
- The person you have chosen dies
- It becomes impractical to make payment to your chosen beneficiary (such as a charity that no longer exists)

If you are unsure whether or not you have already completed an expression of wish form you can contact the Pension Team who will be able to advise you accordingly. If, however, you re-submit a second expression of wish form with exactly the same details as the first form it does not matter - we will just maintain your records in line with your duplicated wishes.

What do I do next?

Complete and return the tear-off part of this document and return to the Pension Team at the following address:

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

You will receive an acknowledgement within 10 working days of receipt.

Please make sure that you have completed your details accurately and the details of your chosen beneficiaries. It is also important that where you have named more than one beneficiary the shares add up to 100% in total, otherwise the form will be returned to you. Make sure you have signed and dated the form.



Why should I complete an expression of wish form?

Whilst there is no requirement for you to complete an expression of wish form, there are two main reasons why doing so would be advantageous:

- 1) If you do not complete an expression of wish form, any death grant that may become payable will be paid to your legal beneficiary. Whilst this may be the same person or persons that you wish to receive your death grant, payments made in this way may be subject to inheritance tax where the total value of your estate exceeds the appropriate level. Simply by completing an expression of wish form and declaring your chosen beneficiaries, the death grant can be paid immediately to your beneficiaries and will potentially fall outside of inheritance tax.
- 2) In the event of your death without an expression of wish form having been completed, we will require from your next of kin, or other representative, sight of Grant of Probate or Letters of Administration before releasing payment of the death grant to your estate. This can be a lengthy process and involves the services of a solicitor. By completing an expression of wish form, the payment of the death grant can be made without the need to see these legal documents.

Local Government Pension Scheme Regulations 2007 (as amended)

Expression of wish form - beneficiary of death grant

As a member of the Local Government Pension Scheme any death grant that may become payable from the Scheme can be made to, or for the benefit of, your nominee or personal representatives.

Any such expression of wish will be disregarded by the administering authority if at the time of your death:

- The chosen beneficiary(ies) has died, or
- The chosen beneficiary(ies) was, but is no longer, your husband or wife, civil partner or nominated cohabiting partner, or
- The administering authority considers that the circumstances are such that it would not be reasonably practicable to make payment to the chosen beneficiary(ies).

If you do not complete an expression of wish, any death grant to which an entitlement may arise upon your death, will be paid to your personal representatives. This means that it will form part of your Estate and will be subject to inheritance tax if the value of your estate exceeds HM Revenue & Customs limits.

You may cancel your expression of wish or make a new expression of wish at any time. Account will be taken of your wishes expressed in the notice bearing the latest date.

Declaration

In the event of my death I wish the administering authority for the Local Government Pension Scheme to make payment of any lump sum death grant to which entitlement may arise by virtue of my membership of the Scheme to the beneficiary(ies) listed below:

Chosen beneficiary(ies)	Relationship	Proportion (%)	Address of beneficiary(ies)

Please note that your expression of wish will only be valid if the proportions listed above total 100%

I understand that this notice may be cancelled or varied, in writing, at any time and that the administering authority is not bound by the notice, that it has absolute discretion when making payment and that it may be disregarded in certain circumstances.

Signed: _____ Date: _____

Full Name: _____ Employer: _____

NI Number: _____

Home Address: _____

Your completed form should be returned to: Royal County of Berkshire Pension Fund, 3rd Floor, Thames Tower Reading, Berkshire RG1 1LX. (Please retain a copy for your files.)

The Royal Borough of Windsor & Maidenhead (RBWM) is a Data Controller under the Data Protection Act 1998 ("The Act"). This statement confirms RBWM's commitment to protect your privacy and to process your personal information in a manner which meets the requirements of the Act.

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
RG1 1LX

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

LGS5(0408)