

Local Government Pension Scheme – LGPS

## Who are your Pension Beneficiaries?



## What will happen to your pension benefits if you should die before they are put into payment?

If you have completed an Expression of Wishes Form (HK08), then the persons named would normally receive death grant, free of inheritance tax, within a very short period of time.

If you **HAVE NOTE** completed an Expression of Wishes Form (HK08) the death grant will be paid into your estate, and any payments made to your beneficiaries will then be subject to inheritance tax.

To avoid this you should obtain an Expression of Wishes Form from the Xafinity Paymaster, complete, sign and return it, to ensure that the ones you care for are covered.

The Expression of Wishes Form (HK08) can be updated as may be necessary, if your personal circumstance change.

Forms can be obtained from Xafinity Paymaster, call them on 01293 603085, or visit their website <http://hackney.xpmemberservices.com>