

Local Government Pension Scheme – LGPS

Who are your Pension Beneficiaries?



What will happen to your dependents if you should die whilst an active, deferred or a pensioner member of the scheme?

If you have completed an Expression of Wishes Form (HK08), then the persons named will normally receive a lump sum death grant, free of inheritance tax, within a very short period of time providing certain conditions are met.

If you have **NOT** completed an Expression of Wishes Form (HK08) the lump sum death grant maybe paid to your Estate, and any payments made to your beneficiaries may then be subject to inheritance tax.

In order to ensure your dependents receive this valuable benefit, you should obtain an Expression of Wishes Form (HK08) from Xafinity Paymaster (the pension administrators). Complete, sign and return it to ensure the pension scheme is aware of your wishes!

Make sure your Expression of Wishes Form (HK08) is updated as and when your personal circumstances change.

Forms, and full terms and conditions, can be obtained from Xafinity Paymaster

Call them on 01293 603085, or visit their website

<http://hackney.xpmemberservices.com>