

LOCAL GOVERNMENT PENSION SCHEME (LGPS)

EXPRESSION OF WISHES FOR PAYMENT OF DEATH GRANT

The Local Government Pension Scheme provides for a lump sum death grant to be payable in the event of your death in service and allows you to nominate someone to receive this money. Although the Administering Authority, London Borough of Hackney, has absolute discretion to decide to whom this death grant may be paid, the Administering Authority has decided its policy will be to pay the death grant in accordance with your expression of wishes or if there is no valid nomination in force at the time of your death, to your Estate to be distributed in accordance with the terms of your Will, or if you did not make a Will, to your Personal Representatives (usually your next of kin). By completing this form, the death grant can be paid without deductions for inheritance tax.

You can cancel or alter this nomination at a later date if you wish by completing a new form.

You must ensure that this form is witnessed on page 3

MEMBER DETAILS

Surname			Title	
Forename(s)				
Date of Birth		National Insurance No		
Address				
Name of Employer or School, if applicable			Job title	

MEMBERS DECLARATION

I have read and understood the notes that accompany this form and hereby nominate the following beneficiary/ies to receive payment of any death grant payable in the event of my death.

I realise that although the Scheme Administrators will make their best efforts to comply with my wishes, they have absolute discretion when distributing this payment.

This nomination supersedes any previous nomination

Members Signature	Date

This form allows for up to three beneficiaries but if you wish to nominate more beneficiaries please use an additional copy of this form.

Name and Address of Beneficiary (use only capital letters)	Relationship (if any)	Date of Birth (if under 18)	Share of Benefit (%)
		Total	100%

Members Signature	Date
--------------------------	-------------

WITNESS

N.B. The witness must not be related to the member, live at the same address or be a nominated beneficiary.

WITNESS' DECLARATION

I declare that the member detailed above has completed and signed the above nomination(s) **IN MY PRESENCE.**

Surname		Title	
Forename(s)			
Address			
Signature		Date	

When you have completed the form and it has been signed and dated by the Witness, you must return it to:

London Borough of Hackney Pensions, Equiniti, Russell Way, Crawley, West Sussex RH10 1UH, or by email to hackney.pensions@equiniti.com

DATA PROTECTION

Paymaster (1836) Limited t/a Equiniti Pension Solutions (as the administrator for the London Borough of Hackney Pension Fund) is responsible for protecting the public fund it manages. To do this we may use the information you give us or the information we hold about you to detect and prevent crime or fraud. We may also share this information with other organisations that inspect and manage public funds. For the purposes of the Data Protection Act 1998, Paymaster (1836) Limited is the data controller, to enable this we may use the information you give us relating to yourself or your dependants, or the information we already hold about you or your dependants to detect and prevent crime or fraud.

If you have provided personal details relating to your nominated beneficiaries, you should advise them you have done so.

LOCAL GOVERNMENT PENSION SCHEME (LGPS)

**UNDERSTANDING YOUR EXPRESSION OF WISHES FOR DEATH GRANT
PAYMENT FORM**

As a member of the LGPS, you are covered for a package of benefits which include the payment of lump sum benefit, known as your Death Grant. The amount payable will depend upon your membership status at the time of your death.

What happens if.....?

- **you die whilst an active member?**
The Death Grant will be 3 times (x3) your final year's pensionable pay
- **you die after leaving but before your pension is put into payment?**
The Death Grant will be 5 times (x5) the pension that has been deferred for payment at normal retirement age
- **you die whilst receiving your pension?**
The Death Grant will be 10 times (x10) your pension less any payments that have been paid up to the date of your death (this will only be paid if you have not reached the age of 75)

Some frequently asked questions (FAQ's)**Why should I complete the form?**

If you tell us who you would like to receive your Death Grant, it can be made quickly without waiting for your estate to be settled. Payments to a nominee are normally free of inheritance tax.

Who can I nominate?

You can nominate anyone – or any organisation – you wish.

How many people can I nominate?

You can nominate as many, or as few, as you like but please tell us the percentage (%) each person should receive.

What happens if I do not complete a form?

The Administering Authority, London Borough of Hackney, will have to decide who should receive this payment. It will normally be made to your next of kin. Naturally, we would prefer to know your wishes in advance, as this can be a difficult situation for everyone involved.

Will you always abide by the wishes I outline in this form?

The Administering Authority, London Borough of Hackney, will always aim to abide by your wishes but must retain absolute discretion in order for the payments to be made free of tax.

There may be circumstances where payments are made to those you have not nominated. For example, if you completed a form when you are single and nominate your parents but die having later married and had children, the Administering Authority, London Borough of Hackney, may assume that your intention would have been to make provision for your family.

This is why it is always important to update this form when your circumstances change.

You can see if you have nominated anyone to receive the death grant on your most recent annual benefit statement. This will state whether or not a nomination form is held on your behalf by the pension scheme administrators, Equiniti.

You can update your nomination at any time by obtaining a form directly from the pension administrators, Equiniti on 01293 603 085 or from the website

<http://hackney.xpmemberservices.com/Home.aspx>