

# Death Grant

## Expression of Wish

(For Members of the Local Government Pension Scheme)



**PLEASE READ THESE NOTES CAREFULLY THEN COMPLETE THE FORM OVERLEAF USING BLACK INK**

If you die whilst a contributing member of the Local Government Pension Scheme, a Death Grant of 3 years pay is payable from the Fund. A smaller amount may also be payable on the death of a deferred member or a pensioner who dies within 5 or 10\* years of retirement. (See the *Brief Guide to the LGPS* for more details).

\*10 years if member left the Scheme after 31 March 2008

The advantage of an Expression of Wish is that a Death Grant will be paid quickly without waiting possibly several months for your Estate to be settled. A Death Grant is paid at the discretion of the Fund and does not form part of your Estate. It is therefore **not** subject to any Court fees or Inheritance Tax if applying for a Grant of Probate or Letters of Administration.

### **Please note that:**

1. You can nominate one or more individuals, whether or not related to you and/or an unincorporated or incorporated body, to receive a share of your Death Grant. In the absence of a valid expression of wish, the payment would normally be made to your spouse, Registered Civil Partner or Nominated Cohabiting Partner, or, if you are not married/have not registered a Civil Partnership/nominated a cohabiting partner, to your personal representative established by the Probate Registrar.
2. If a child is nominated who is under 18 at the time of your death, any Death Grant will be paid into a trust fund set up by a legal guardian for the child.
3. If you do not specify the share of benefit, the Fund will assume that you wish all of your Death Grant to be paid to the Nominee.
4. Although Merseyside Pension Fund has the greatest regard to your wishes, it is not legally bound by them. The Fund has absolute discretion to pay the Death Grant to a member's nominee or personal representative or any other person who appears to have been a relative or dependant. Where a valid expression of wish does not exist, the Fund will pay the grant, as it sees fit, to such persons who appear to have been a relative/dependant at the time of death.
5. A Death Grant is usually paid to whoever you have nominated **but** nominations will be treated by the Fund as **not** being in force at the time of the member's death if:
  - a) the nominated beneficiary has died;
  - b) the Fund is of the opinion that payment of the death benefit to the nominated beneficiary is not reasonably practicable in all the circumstances;
  - c) the nominated beneficiary is a former spouse from whom you have since divorced or a former Registered Civil Partner where the partnership has been dissolved (if you wish to nominate a former spouse or Registered Civil Partner, complete a new expression of wish form which is dated after the date of divorce or dissolution).
6. If you have an 'In house' AVC plan, your accumulated fund on your death or any additional death in service cover, will be treated in the same way as your Death Grant unless the Fund receives written instruction to the contrary from you.
7. In the event of both you and your spouse/partner/beneficiary dying at the same time, you could make provision overleaf by clearly stating who you would like to nominate should that unlikely event occur.
8. **You must remember to revise your expression of wish whenever your circumstances change.** Expression of wish forms are available from your Personnel Department, Pension Liaison Officer or from Merseyside Pension Fund.
9. Receipt of your expression of wish will be acknowledged by the Fund.

To be completed by members of the Local Government Pension Scheme

Please print in **BLOCK** capitals using **BLACK** ink.

**Member Details**

Mr/Mrs/Miss/Ms/Other \_\_\_\_\_ Surname \_\_\_\_\_  
(Delete as appropriate)

Forename(s) \_\_\_\_\_

Employer or former Employer \_\_\_\_\_

National Insurance No. 

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 Date of Birth 

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Address \_\_\_\_\_

Postcode \_\_\_\_\_ Tel No. \_\_\_\_\_

**I wish Merseyside Pension Fund, in the exercise of its absolute discretion, to consider paying any lump sum death benefit due under the Local Government Pension Scheme, to the following individual(s) or organisation(s) and, if more than one, in the following shares.**

**Beneficiary Details**

Name and Address	Relationship (if any)	Date of Birth (if under 18)	Share of Benefit (%)
		TOTAL	100%

(Please use additional sheets if necessary)

(Please ensure that beneficiaries' addresses are kept up to date)

**I certify that the above details are correct to the best of my knowledge.**

Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

Send completed form to:

**Merseyside Pension Fund, PO Box 120, Liverpool L69 2NW.**