

IMPORTANT!

Don't wait until it's too late!

All too often, the Fund receives tragic news of pension Scheme members who, as a result of an accident or serious illness, have sadly died. To make matters worse, some never got around to completing the necessary forms to ensure payments to eligible nominees could be made in the event of their death.

If you are a member of the Local Government Pension Scheme, please ensure that, where applicable, the following forms are kept up to date:

Expression of Wish LGP25

All contributing LGPS members have 'Death-in-Service' cover of three years' pay should they die before retirement. This 'Death Grant' is payable to nominated beneficiaries, provided a signed 'Expression of Wish' has been received by the Fund.

In the absence of a valid form, payment may be delayed until matters of the member's estate are resolved.

Survivor's Pension - Nomination of a Cohabiting Partner LGP25a*

Because, couples who live together don't have a certificate to legally 'validate' their relationship, when it comes to pensions, 'partners' don't have the same rights as married couples or registered civil partners.

However, there is a simple step you can take to give your partner the cover of a Survivor's pension, for life, from the LGPS, just in case you die first. There are certain conditions which need to be met, so make sure you read the form before you sign it.

(Please note: members who are married/in a registered civil partnership **do not** need to complete form LGP25a, as survivor's pensions would be paid to their spouse/partner automatically).

*Only available for contributors to the Scheme with membership after 31 March 2008.



What should I do now?

Complete and return either form, as necessary. Both are available from our website: mpfmembers.org.uk or from your employer, then send it to us. We will acknowledge receipt, in writing, and your next annual statement of benefits will confirm that we have it/them.

If you're not sure whether you have sent either one of the forms, just complete another and send it to us – it will replace any we already had.

Maintaining current 'nomination' forms is a member's responsibility. The absence of a valid 'nomination' could prevent payments being made, or even result in them being paid to someone you were not expecting.

