

LGPS 2014 Survivor's Pension Notification of your eligible Cohabiting Partner



For Members of the Local Government Pension Scheme

Please read 'More information about eligible cohabiting partners' overleaf

If you are married or are in a registered civil partnership, please do not complete this notification form.

Your spouse or registered civil partner is automatically covered for a survivor's benefit in the event of your death.

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

Member Details

Surname		Mr/Mrs/Miss/Ms/Other (please specify)	
Forename(s)		Date of Birth	
Employer or former Employer		National Insurance No.	
Address			
	Post Code		
Email (Home or Work)		Telephone	

Your eligible Cohabiting Partner's Details

Surname		Mr/Mrs/Miss/Ms/Other (please specify)	
Forename(s)		Date of Birth	
National Insurance No.			
Address			
	Post Code		
Email (Home or Work)		Telephone	

Member's Declaration

I nominate my partner to receive a survivor's pension under the Local Government Pension Scheme

Signature

Date

Joint Declaration

We confirm that for a continuous period of at least 2 years prior to the date of this declaration each of the following has been applicable:

- we have been free to marry each other or enter into a civil partnership with each other **and**
- we have lived together as if we were husband and wife or registered civil partners¹ **and**
- neither of us have been living with someone else as if we were husband and wife or civil partners **and**
- our financial affairs have been interdependent (or the cohabiting partner has been financially dependent upon the Scheme member)

Member's Signature

Date

Cohabiting Partner's
Signature

Date

More information about eligible cohabiting partners

Provided you paid into the LGPS on or after 1 April 2008, a survivor's pension can be paid to an **eligible** cohabiting partner, of either opposite or same sex, in the event of your death.

Telling us about your cohabiting partner will help the Fund establish whether an eligible cohabiting partner's survivor's pension will be payable in the event of your death. It is also very important that you complete a new notification form if your eligible cohabiting partner should change in the future.

Failure to notify us of an eligible cohabiting partner may delay payment of a survivor's pension to your eligible cohabiting partner in the event of your death.

What conditions need to be met for an eligible cohabiting partner's survivor's pension to be payable?

For an eligible cohabiting partner's survivor's pension to be payable, **all** of the following conditions must have applied for a continuous period of at least 2 years on the date of your death:

- both you and your cohabiting partner are, and have been, free to marry each other or enter into a civil partnership¹ with each other, **and**
- you and your cohabiting partner have been living together as if you were husband and wife, or civil partners, **and**
- neither you nor your cohabiting partner have been living with someone else as if you/they were husband and wife or civil partners, **and**
- either your cohabiting partner is financially dependent on you or you are financially interdependent on each other

Your partner is financially dependent on you if you have the highest income. Financially interdependent means that you rely on your joint finances to support your standard of living. It doesn't mean that you need to be contributing equally. For example, if your partner's income is a lot more than yours, he or she may pay the mortgage and most of the bills and you may pay for the weekly shopping.

On your death, survivor's benefits would be paid to your cohabiting partner if:

- **all** of the above criteria apply at the date of your death², **and**
- your cohabiting partner satisfies us that the above conditions had been met for a continuous period of at least 2 years immediately prior to your death.

You and your cohabiting partner should be aware that on your death we will have to verify that eligibility conditions have been satisfied, for example, a confirmation that you lived in a shared household with shared household spending, or that you had a bank account or mortgage in joint names. There would be a right of appeal if we decide not to pay a pension and your partner believes that he/she is entitled.

Please send your completed notification form to the following address:

**Merseyside Pension Fund,
Castle Chambers,
43 Castle Street,
Liverpool
L2 9SH.**

**It is very important that you let the Fund know of any change in your circumstances
Thank You**

¹ A civil partnership is a relationship between two people of the same sex ("civil partners") which is formed when they legally register as civil partners of each other.

² A notification ceases to have effect if:

- (a) you make a subsequent valid notification in favour of a new cohabiting partner, or
- (b) either you or your cohabiting partner marries, forms a civil partnership or lives with a third person as if they were husband and wife or as if they were civil partners, or
- (c) your cohabiting partner dies before you.