

## Royal County of Berkshire Pension Fund Protection for your family

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This factsheet explains the benefits that become payable to your dependants from the Local Government Pension Scheme (LGPS) in the event of your death.

### Death in Service

If you die in service and leave a husband or wife, a co-habiting partner or civil partner, he or she, as your widow or widower, co-habiting partner or civil partner, will become entitled to part of your pension. Local Government long-term dependant spouse's, co-habiting partner's and civil partner's pensions no longer cease upon re-marriage to, co-habitation with, or re-registration of a civil partnership with, another person.

### Death Grant

From the first day of scheme membership, if you were to die in service, a lump sum death grant equal to three times your Assumed Pensionable Pay is payable to your nominees or personal representatives.

Under scheme regulations you are able to state who you would like to receive this benefit in the event of your death.

You can nominate who you would like to receive any death grant payable by completing an '**Expression of Wish**' form. You can ask the pension team to send you a copy or you can download a copy at [www.berkshirerpensions.org.uk](http://www.berkshirerpensions.org.uk) Alternatively you can update your nomination via our online service- '**Engage**'.

Please note the administering authority has the discretion to pay the death grant to your nominee or personal representatives or to any person who appears, at any time, to have been your relative or dependant.

### Spouse's / Co-habiting Partner's / Civil Partner's Pensions

If you die in service, certain benefits may be paid to your dependants:

- A lump sum death grant
- A pension for your legally married spouse, co-habiting partner (same or opposite sex) or registered civil partner
- Pensions for your dependant children

### Assumed Pensionable Pay

Assumed Pensionable Pay (APP) is used in the calculation of the death grant and survivors benefits payable in the event of your death in service. For the purposes of these calculations the Assumed Pensionable Pay is:

**The total of last 3 months normal pensionable pay (prior to date of death) ÷ 3 X 12**

**Please note** that if you are paying into the 50/50 section of the LGPS you will still receive full life cover from the Fund assuming you had been paying your pension contributions in full. For more on the 50/50 section of the LGPS please visit our website at [www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)

### **Long-term Widow's Pension**

If you die before your wife a long-term widow's pension is payable equal to 1/160<sup>th</sup> of your Assumed Pensionable Pay for each year or fraction of a year uprated to the value you would have become entitled to had you remained a member of the scheme to your Normal Pension Age (NPA).

Your widow's long-term pension is fully inflation-proofed and payable for life.

### **Long-term Widower's Pension**

If you die before your husband a long-term widower's pension is payable equal to 1/160<sup>th</sup> of your Assumed Pensionable Pay for each year or fraction of a year built up since 1 April 1972 plus your prospective membership to your Normal Pension Age (NPA).

Your widower's long-term pension is fully inflation-proofed and payable for life.

### **Long-term Co-habiting Partner's Pension**

If you have contributed to the LGPS at some point since 1 April 2008, and you have a co-habiting partner, a survivor's pension may become payable in the event of your death. For a co-habiting partner to qualify for a survivor's pension these following statements must be satisfied at the time of death:

- i. Your co-habitation had been continuous for at least 2 years; and
- ii. Both you and your co-habiting partner were free to marry each other or enter into a civil partnership with each other; and
- iii. You and your co-habiting partner had been living together as if you were husband and wife or civil partners for at least 2 years; and
- iv. Neither you or your co-habiting partner had been living with someone else as if husband or wife or civil partners; and
- v. Either your co-habiting partner was financially dependent upon you or you were financially inter-dependent upon each other.

If you die before your co-habiting partner, he or she will become entitled to a long-term co-habiting partner's pension equal to 1/160<sup>th</sup> of your Assumed Pensionable Pay for each year and part-year built up since 6 April 1988 plus your prospective membership to your NPA.

Your co-habiting partner's long-term pension is fully inflation proofed and payable for life.

### **Long-term Civil Partner's Pension**

If you die before your civil partner he or she will become entitled to a long-term civil partner's pension equal to 1/160<sup>th</sup> of your Assumed Pensionable Pay for each year and part-year built up since 6 April 1988 plus your prospective membership to your NPA.

Your civil partner's long-term pension is fully inflation proofed and payable for life.

## Children's Pensions

Children's pensions are payable as long as eligible children remain following your death. To be eligible your child must be a natural or adopted child, a step-child or a child accepted by the deceased as a member of the family.

They would also need to meet the following additional criteria:

- Aged under 18; or
- Aged 18 or over but under 23 and have been in full-time education or training since before the age of 18; or
- Dependant upon you by reason of incapacity since before the age of 18; or
- Born within 12 months from the date of your death.

The administering authority may, at their discretion, ignore a break in education or training and you can ask your administering authority what their policy is on this matter.

Please note that any children's pension brought into payment before 6 April 2006 is payable to the age of 17 or the point at which full-time education or training ceases, if later.

## Childrens' Long-term Pension

If there is a pension payable to your legally married spouse, co-habiting partner or civil partner, the following children's pensions will be payable:

- One eligible child will receive  $1/320^{\text{th}}$  of your Assumed Pensionable Pay for each year and part-year used in the calculation of your benefits (including the enhancement to your NPA)
- Two or more eligible children will receive  $1/160^{\text{th}}$  of your Assumed Pensionable Pay for each year and part-year used in the calculation of your benefits (including the enhancement to your NPA) divided equally between them.

If there is no pension payable to your legally married spouse, co-habiting partner or civil partner, all references made above to  $1/320^{\text{th}}$  should be replaced with  $1/240^{\text{th}}$  and all references to  $1/160^{\text{th}}$  should be replaced with  $1/120^{\text{th}}$ . Children's pensions are fully inflation proofed.

## Death after retirement

If you die after you have retired, further benefits may still be paid from the LGPS:

- A lump sum death grant
- A pension for your legally married spouse (husband or wife), co-habiting partner or registered civil partner
- Pensions for your dependant children

## Death Grant payable in retirement

The amount of lump sum payable is dependant upon how long you have been in receipt of your pension.

If you retired after 1 April 2008 a death grant is payable if you die within 10 years of the date of your retirement (providing this is before the age of 75) and will be equal to 10 times the annual pension in payment minus the amount of pension already paid up to the date of death.

You can nominate who you would like to receive any death grant payable by completing an expression of wish form.

## Calculation of a Death Grant in Retirement

The calculation for the Death Grant in respect of a retired member depends on the date of retirement.

<p>If your pension membership relates to pre 1 April 2014 only</p>	<p>Death Grant = 10 X your post-commutation pension minus the post commutation pension paid between retirement and date of death. The resulting balance is the tax-free lump sum payable.</p>
<p>If your pension membership relates to post 1 April 2014 only</p>	<p>Death Grant = 10 X your pre-commutation pension minus the amount of pension paid between retirement and date of death and minus the commuted lump sum.</p>
<p>If your pension membership relates to both pre and post 1 April 2014</p>	<p>The death grant will be calculated based on the two calculations above, determined by your length of membership in either section of the Scheme, split between pre and post 1 April 2014.</p>

## Spouse's/Co-habiting Partner's/Civil Partner's Pensions

If you die before your husband or wife, co-habiting partner or civil partner, he or she, as your widower or widow, co-habiting partner or civil partner, will become entitled to part of your pension for the rest of his or her life. Local Government dependant spouse's, co-habiting partner's and civil partner's pensions no longer cease upon re-marriage to, co-habitation with, or re-registration of a civil partnership with, another person.

### Long-term Widow's Pension

If you die before your wife she will become entitled to a long-term widow's pension. A long-term widow's pension is equal to 1/160<sup>th</sup> of the pay used to calculate the pension you built up for each year and part year of membership; (i.e. the pay used to initially calculate your pension).

To this is added full inflation proofing and the pension is payable for life.

### Long-term Widower's Pension

If you die before your husband he will become entitled to a long-term widower's pension. A long-term widower's pension is equal to 1/160<sup>th</sup> of the pay used to calculate the pension built up for each year and part year of membership since 1 April 1972.

To this is added full inflation proofing and the pension is payable for life.

## **Long-term Co-habiting Partner's Pension**

If you die after retirement, a long-term co-habiting partner's pension will become payable equal to 1/160<sup>th</sup> of the pay used to calculate your pension built up since 6 April 1988, plus inflationary increases applied between your date of retirement and your date of death. Your co-habiting partner's long-term pension is fully inflation proofed and payable for life.

For a co-habiting partner to qualify for a survivors pension please refer to the criteria detailed on page 2.

## **Long-term Civil Partner's Pension**

If you die before your civil partner, he or she will become entitled to a long-term civil partner's pension. A long-term civil partner's pension is equal to 1/160<sup>th</sup> of the pay used to calculate your pension built up since 6 April 1988.

To this is added full inflation proofing and the pension is payable for life.

## **Children's Long-term Pension**

The criteria for a child's pension to be payable is detailed on page 3.

If there is a pension payable to your legally married spouse, co-habiting partner or civil partner, the following children's pensions will be payable:

- One eligible child will receive 1/320<sup>th</sup> of the pay used to calculate your pension multiplied by the total membership used in the calculation of your benefits.
- Two or more eligible children will receive 1/160<sup>th</sup> of your Assumed Pensionable Pay (i.e. the pay used to calculate your pension) times the total membership used to calculate your benefits, divided equally between them.

If there is no pension payable to your legally married spouse, co-habiting partner or civil partner, all references made above to 1/320<sup>th</sup> should be replaced with 1/240<sup>th</sup> and references to 1/160<sup>th</sup> should be replaced with 1/120<sup>th</sup>.

## **Post Retirement Marriage or Civil Partnership Registration**

If you marry or enter into a civil partnership after the date of your retirement, the benefits payable to your dependants will be different to those detailed above for Scheme members who were married or had registered a civil partnership before retirement.

Further information can be obtained by contacting the pensions team whose details can be found on the back of this guide.

## **Death of a Deferred member**

If you were to die after leaving the LGPS but before you draw your pension benefits the benefits that may be payable depend on when you left the LGPS and are set out below:

## **Lump sum death grant**

### **If you left the LGPS on or after 1 April 2008**

A lump sum of **5 times** your deferred annual pension will be payable.

### **If you left the LGPS before 1 April 2008**

The **value of your lump sum retirement grant** is paid as a death grant.

**Please note:** If you left with deferred benefits and die before receiving them and you are also an active member of the LGPS when you die, the death grant payable is the higher of:

- A lump sum death grant of 5 times your deferred annual pension (or, if you left before 1 April 2008, the value of your lump sum retirement grant), **or**
- three times your annual Assumed Pensionable Pay in your active employment

If you hold more than one deferred benefit in the LGPS (provided you are not also an active member of the LGPS when you die) a death grant will be payable from each deferred benefit, calculated as above.

If you paid Additional Voluntary Contributions (AVCs) arranged through the LGPS (in-house AVCs), the value of your AVC fund is also payable.

## **Survivor benefits**

A pension is provided for your spouse, registered civil partner or, subject to certain qualifying conditions, your eligible co-habiting partner (if you were a member of the LGPS on or after 1 April 2008) and to your eligible children.

## **‘Engage’ – online pension portal**

Don't forget you can now view your pension information online through our online service - **‘Engage’**.

**‘Engage’** enables you to securely update your personal details, perform benefit calculations and update your nominated beneficiaries from the comfort of your own home or workplace.

It's easy to sign up - just visit our website [www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)

## **More information**

More detailed information about the scheme is available from the pension team at the following address: **Royal County of Berkshire Pension Fund, Zone C, Town Hall, St Ives Road, Maidenhead, Berkshire, SL6 1RF**

**Tel: 01628 796 668**

**E-mail: [info@berkshirepensions.org.uk](mailto:info@berkshirepensions.org.uk)**

**Web: [www.berkshirepensions.org.uk](http://www.berkshirepensions.org.uk)**