

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, the Administering Authority has absolute discretion when distributing this payment.

This nomination supersedes any previous nominations I have made.

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	

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

WITNESS

N.B. The witness must not be related to you, nor 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	

PLEASE NOTE – IF THIS FORM IS NOT SIGNED & DATED BY A WITNESS AT THE SAME TIME YOU COMPLETE IT, IT WILL BE TREATED AS AN **INVALID NOMINATION AND THE ADMINISTERING AUTHORITY WILL USE ITS DISCRETION TO PAY ANY GRANT DUE.**

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

Equiniti, Administering Pensions on behalf of the London Borough of Hackney Pension Fund

Data Protection & GDPR

The laws around data protection changed on 25 May 2018. The new legislation includes GDPR - General Data Protection Regulation as well as the Data Protection Act 2018. The new law gives clarity over the roles and responsibilities of anyone who gathers information on others, as well as setting out enhanced rights of the people whose data is collected. This may require us to share some of that information with other sources, including Government departments like the Department for Work & Pensions and HMRC. This is to make sure that the information provided is accurate, to prevent or detect crime or fraud, to protect public funds, and to comply with our statutory duties. For information about how we handle your data, please read the full privacy notice on our website – www.hackneypension.co.uk

LOCAL GOVERNMENT PENSION SCHEME (LGPS)

UNDERSTANDING YOUR EXPRESSION OF WISHES 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. It will not detail any names, but will indicate whether or not a 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 - www.hackneypension.co.uk

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