

The Local Government Pension Scheme Death Grant Expression of Wish Form For Councillor Members of the LGPS



Please complete this form using BLOCK CAPITALS, sign, date and return to the Pensions Team.

As a member of the Local Government Pension Scheme (LGPS), your dependants/beneficiaries are entitled to a lump sum death grant of at least two times your career average pay, if you die in service while an active member of the LGPS. There may also be a death grant payable if you are a deferred or pensioner member. From 1 September 1996 the LGPS was amended to allow a member (including a deferred member or a pensioner member) to nominate any person (or persons) to receive a death grant which may become payable in the event of his/her death.

Why should I make a nomination?

There are two main advantages in nominating. If you have not made a will, a nomination can provide a convenient method of ensuring that the beneficiary is the person you would like to receive the grant.

1. Speed of Payment

Normally, a deceased person's possessions (including the value of their house and other belongings) are added together to form their estate. Even if you intend to leave all of your estate to your spouse, some time will elapse while the estate is being settled (referred to as "obtaining probate"), which can cause further unwanted distress. If you make a nomination, the death grant can be paid shortly after death, without waiting for probate.

2. Taxation of Estates

Under HM Revenue & Customs (HMRC, formerly known as Inland Revenue) rules, estates are taxable above a certain limit. By making a nomination, HMRC may consider the death grant to be excluded from your estate, which may avoid or reduce the liability for Inheritance Tax.

May I change the beneficiary?

Yes, you may alter your nomination at any time, by completing and returning another nomination form.

What happens if I do not make a nomination?

Any death grant payable on your death will be made to your estate or to your next of kin according to the law. You may, of course, ensure that your wishes are met through the making of a will. If in any doubt, you should consult a solicitor.

How do I make a nomination?

Please complete and return the Death Grant Expression of Wish Form overleaf to the Pensions Team at the following address: Pensions Team, Buckinghamshire County Council, County Hall, Aylesbury, Buckinghamshire, HP20 1UD

Are there any circumstances when the Pensions Team would not follow my wishes?

The Regulations prescribe three main circumstances:

1. The nominated beneficiary has died.
2. The nominated beneficiary was, but is no longer, the member's spouse.
3. The Pensions & Investments Manager considers that the circumstances are such that it would not be reasonably practical to make payment to the nominated beneficiary.



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Please complete using BLOCK CAPITALS, sign, date and return to the Pensions Team.

Surname:	Title (<i>Mr, Mrs, Miss, Ms, Other</i>):
Forename(s):	
Date of Birth (<i>DD/MM/YYYY</i>):	National Insurance No:
Home Address:	
Postcode:	
Email Address:	
Employer/Department:	
Employee Payroll No:	

Name of Beneficiary:	Address:	Percentage:

DECLARATION

I hereby nominate the above person(s) to receive my Death Grant in the proportions shown. I have read the accompanying notes and understand that this nomination replaces any previous nominations.

Signature:	Date:
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If you have any queries please do not hesitate to contact the Pensions Team.

Once completed this form should be returned to:

Pensions Team
Buckinghamshire County Council
County Hall
Aylesbury
Buckinghamshire HP20 1UD

Visit our website at www.buckscc.gov.uk/pensions and also the national LGPS website at www.lgps.org.uk for more information.