

# Expression of wishes nomination of a beneficiary



If you die before age 75 while a current or retired member of the Local Government Pension Scheme a lump sum may be payable. The pension scheme rules that were in force at your date of leaving or retirement specifies the death grant lump sum that may be payable under certain circumstances. See notes for further information.

**Please read the notes below on making a nomination carefully before completing the form.**

## Your details

**Title**..... **Surname** .....**First name(s)**.....

(Mr/Mrs/Miss/Ms/other)

**Status**..... **Maiden name (if applicable)** .....

(Single/married/widow(er)/divorced/registered civil partnership/dissolved civil partnership)

**National Insurance no**..... **Date of birth**.....

**Home address**.....

.....**Postcode**.....

**E-mail**.....

**Employer**.....**Department**.....

## To the Pension Administrator:

In event of my death, I wish that any death grant, which may be payable under the Local Government Pension Scheme (Scotland) Regulations, to be paid to the following person(s) or organisation(s):

Full name	Address	Relationship	Date of birth	% of death grant*

Continue on separate sheet if required.

\*must total 100%

I understand that Lothian Pension Fund is not bound by this nomination and I have read the notes provided. I understand that this nomination will be cancelled by any future nomination. This nomination form cancels any previous nomination forms.

**Signature** .....

**Date**.....

# Notes on making a nomination for payment of lump sum death grant

- Payment is made at the discretion of Lothian Pension Fund. This allows payment to a nominee to be free of inheritance tax. Although your nomination will normally be respected, Lothian Pension Fund has the discretion not to accept it.
- Your nomination must be on the form provided by Lothian Pension Fund.
- You can nominate more than one person or organisation but you must say how much money you want to go to each, for example: Brother 60%, Sister 40%. The total must be 100%. You can change or cancel your nomination at any time but you must do this by completing a new form. Ask your employer or Lothian Pension Fund for further forms.
- If you get married, form a registered civil partnership or your marriage or partnership ceases after making a nomination, you must fill in a new form to confirm or change the nomination. If Lothian Pension Fund has been unable to pay the death grant to the nominees within two years of your death, it will be paid to your executors.
- **Payment of lump sum death grant to children**  
Please note: If you make a nomination of a child under the age of 16 and a death grant is to be paid whilst the child is under 16, in these circumstances if the grant is over £5,000 it will be paid via the Accountant of the Court and not direct to the child or relative. The Accountant of Court ensures that all funds and property managed or supervised is invested prudently and administered properly until the child reaches age 16.
- You may only make a nomination for the death grant, not for any pension which may be payable to your husband/wife, civil or nominated co-habiting partner or child(ren) on your death under scheme rules.
- You do not have to make a nomination but it is in your best interest to do so and, having made one, to keep it up to date.

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## When death grant lump sums are paid

The pension scheme rules that were in force at your date of leaving or retirement specifies the death grant lump sum that may be payable under certain circumstances.

### If you are paying into the Scheme and die

- If you die in-service while paying into the Scheme, a tax free lump sum payable of three times your assumed pensionable pay is payable. However, if you also have a deferred pension or pension in payment from membership of the LGPS in Scotland, the lumps sum death grant that would be payable will be the aggregate death in service lump sum or the aggregated lump sum death grants due from your earlier benefits, which.

### If you left or retired on or after 1 April 2015

- If you left the Scheme on or after 1 April 2015 but die before receiving your pension, the death grant is five times your deferred annual pension.
- If you retired after 1 April 2015, the death grant payable is ten times the annual pension, **less** the amount of pension and lump sum already paid out.

### If you left or retired between 1 April 2009 and 31 March 2015

- **Deferred pension** : If you left the Scheme on or after 1 April 2009 but die before receiving your pension, the death grant is five times your deferred annual pension.
- **Retired members**: If you retired after 1 April 2009, the death grant payable is ten times the annual pension, **less** the amount of pension already paid out.

### If you left or retired before 1 April 2009

- **Deferred pension** : If you left the Scheme before 1 April 2009 and die before receiving your pension, the death grant payable is three times your deferred annual pension.
- **Retired members**: If you retired before 1 April 2009, the death grant payable is five times the annual pension, **less** the amount of pension already paid out.

**Return form to: Lothian Pension Fund, PO Box 24158, EDINBURGH, EH3 1GY**