



LPP

Local Pensions Partnership
Administration

Dealing with Bereavement



Introduction

The aim of this booklet is to provide useful and helpful information about dealing with the death of a Local Government Pension Scheme (LGPS) Member.

We understand this could be a very difficult time for you. We would therefore like to extend our condolences and assurance that we will try to make this process as simple and stress-free as possible.

Included within this booklet is information about death benefit entitlements and the process which occurs following the death of an LGPS Scheme Member. For the purpose of this document, we will refer to the pension scheme Member as 'Member'.

Our priority is to make sure that the necessary paperwork is completed and carried out correctly. This will ensure that the right death benefits are paid to the right person or people as efficiently as possible.

At Local Pensions Partnership Administration (LPPA), we have a dedicated Helpdesk who are there to answer any questions which you may have. They can be reached on **0300 323 0260**, so don't hesitate to get in touch with them if you have any questions about this booklet.

You can also contact us by visiting: www.lppapensions.co.uk/contact-lppa

Alternatively, you can write to us at the following address:

**LPPA
PO Box 1381
Preston
PR2 0WP**

Website: www.lppapensions.co.uk

What Happens Next?

The Process

To tell us about the death of a Member, there is different information you need to provide. This includes the following information about the Member:

- Full name
- National Insurance Number
- First line of their address
- Date of their death

Please also provide your full name and the details of the Member's next of kin, personal representative or executor - the person dealing with the Member's estate. This includes their name, address, email address and telephone number.

We will write to or email all relevant parties and enclose any necessary forms that need to be completed. These should be signed, witnessed (if applicable), and returned to the postal address provided on page 3. Please note, our letter might also include details of underpaid or overpaid amounts.

Once the necessary forms have been returned to us, we will process any death benefits that are due and notify all relevant parties when this is complete. If a death grant is due - money that the Member has arranged to be paid from their pension to a particular person or people - we may request further information before the payment can be approved. Please note, this may cause a delay in the payment being made.

If a dependent pension is due - where pension benefits will be given to the Member's dependants, such as their spouse or children - the first payment will be made on the next available payroll. Please note, if an overpayment is made to the Member, this will be deducted from the spouse's or co-habiting partner's first pension payment.

What we Need from You

Here is a list of the documentation we'll need you to send us, depending on you and your situation.

1. Death Certificate / Tell Us Once Notification

- Tell Us Once is a service that allows you to report a death to most government organisations.

2. Final Payment

- Form of indemnity.
- Probate (if obtained or if the amount is over £5,000).

3. Pension

For a Spouse or Civil Partner

- Spouse pension application form.
- Spouse's birth certificate or current passport.*
- Marriage certificate or certification of partnership.*

For a Cohabiting Partner

- Cohabiting partner application form.
- Supporting documentation, as specified on the form.
- Cohabiting partner's birth certificate.*

For Children

- Dependant application form.
- Dependant's full birth certificate.*
- Education certification may be required.
- Supporting information may be required.

4. Death Grant

- Death grant nomination form.
- Birth certificate.*
- Probate and a will may be required.
- Late payment form may be required.**

* A clear photocopy will be accepted.

** The death grant is paid tax free, provided it is within two years of LPPA being notified of the Member's death. If payment is made after two years, the death grant payment will be subject to tax. A late payment form may also be required.

Pension Benefit Entitlement

Death Grants for Different Members

Members in Service

When a Member dies in service - in other words, when working for the employer that held the Local Government Pension Scheme (LGPS) - a lump sum death grant is made payable to their beneficiary. This is equal to three times their assumed pensionable pay at the date of their death. It doesn't matter how long they have been a Member of the pension scheme for this to be paid, provided they were under 75 when they died.

There is a restriction on the number of death grants that are payable. However, this only applies if the Member was an active Member of the 2014 scheme on the date of their death. This applies on pension records across all LGPS funds.

Deferred Members

If the Member was deferred when they died, it means they had stopped making contributions to their pension. Reasons for this could be that they chose to leave the employer that held the pension scheme, opted out of the scheme, or that they were made redundant.

A Deferred Member will have deferred pension benefits in the scheme that would have been paid at a date in the future. The death grant that is made payable depends on the date the Member left the pension scheme. It will either be three times or five times the deferred annual pension that the Member was due to receive.

Retired Members

If the Member was already receiving their pension payments when they died, the death grant that is made payable depends on when the Member left the pension scheme.

If the Member left the pension scheme before 1 April 2008, the death grant payable is five times the amount of their annual pension, with the amount that they've already received in pension payments deducted. However, if they left the pension scheme on or after 1 April 2008 and died within their first 10 years of receiving the pension, a death grant may be payable, depending on their pension membership.

Pensions Benefits for Spouses and Civil Partners

The Member's spouse or registered civil partner may have an ongoing pension provided for them. A pension will be provided for an eligible cohabiting partner and to any eligible children, subject to certain qualifying conditions explained on these pages.

Widows

It's important to mention that there are circumstances where the pension benefits for a widow are not payable.

We will let you know if and how this affects your entitlement once you have completed and returned your application form.

Widowers

It's also important to mention that a widower's pension is only payable if the Member (their wife) retired or left the scheme after 6 April 1988.

Pensions for Cohabiting Partners

For a pension to be payable to a Member's eligible cohabiting partner, the deceased Member must have been actively contributing to the Pension Scheme from 1 April 2008.

An eligible cohabiting partner is a partner who was living with the Member at the date of their death. The partner had also met **all** of the following conditions for a continuous period of at least two years:

- They were free to marry the Member or enter into a civil partnership with them.
- They were living with the Member as if they were married or in a civil partnership.
- Neither them nor the Member had been living with someone else, as if they were a married couple or civil partners.
- They were either financially dependent on the Member, or both them and the Member were financially interdependent.

Financially Dependent and Independent Partnerships

A cohabiting partner is classed as financially dependent if their income was lower than the deceased Member's income.

If the Member and the cohabiting partner were financially interdependent, it means they both relied on their joint finances to support their standard of living. It doesn't necessarily mean that the finances they each contributed were equal. For example, if one partner's income was a lot more, he or she might have paid for the mortgage and most of the bills, while the other partner paid for the weekly shopping.

Pension Benefit Entitlement

Pensions for Children

The Local Government Pension Scheme (LGPS) provides the payment of pension benefits for an eligible child.

In relation to a deceased Member, an eligible child is:

- A Member's natural or adopted child, who meets any of points A to C below. They were also born before or on the Member's death or, in the case of a natural child, within 12 months of their passing.
- A stepchild or child, who the deceased Member has accepted as part of their family. This excludes a child that the Member has sponsored through a registered charity. The child also:
 - (i) Was dependent on the Member at the date of their death.
 - (ii) Meets any of conditions A to C below:
 - A** The child is aged under 17 or 18 years old. This depends on the date the Member left the pension scheme.
 - B** The person is in full-time education or vocational training and has not reached the age of 23.
 - C** The person has a physical or mental impairment. This has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities. In addition to this, either:
 - (i) They have not reached the age of 23.
 - (ii) The impairment is likely to be permanent. As a result of this, they were dependent on the Member at the date of their death.

Please note, any education or training that the person has may be treated as continuous, even if they have had a break. We may therefore suspend payment of any child's pension during such breaks.

If you know someone who may be an eligible child, but they are not in your care, please provide us with the name and address of their parent or guardian.

You can find further information about the LGPS at: www.lgpsmember.org



My Pension Online

My Pension Online is our online service that provides a safe, secure, quick and simple way for you to manage your pension.

If you are eligible to receive a pension, following the death of a Member, a pension account will be created in your name. You can then register to join My Pension Online.

By registering, you can get immediate access to a wide range of details about your pension.

- Stay up to date with your pension and access important documents, such as your P60.
- Change and update your personal details, like if you move address.
- Change your bank details quickly and securely.
- Receive e-communications, such as our annual newsletter.

Once your pension payments have started, please visit www.lppapensions.co.uk and choose the relevant fund to register.

Help & Support Organisations

We hope you have found this guide helpful during this difficult time. If you would like further support and advice, the organisations listed below can help.

Applying for Probate

For more information, please visit www.gov.uk/applying-for-probate

Cruse Bereavement Care

Provides face-to-face, telephone, email and website support.

023 8077 4900 or **0808 808 1677**

Samaritans

Offers emotional support to those experiencing despair, distress, or suicidal feelings.

08457 90 90 90

Victim Support

Provides confidential help and support to victims of crime and their families.

0845 30 30 900

Organisations for Children and Young People

Cruse Bereavement Care (youth website).

Freephone helpline: **0808 808 1677**

Website: www.hopeagain.org.uk



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