**Nominating a pension scheme beneficiary**

If you’re a member of our pension scheme, nominating a beneficiary can give those you care about financial protection when you die.

**What is a nominated beneficiary?**

It’s who you choose to receive a tax-free lump sum (known as a death grant), in the event of your death.

**Who can nominate a beneficiary?**

Any local government pension member under the age of 75 can nominate a beneficiary. Plus, you don’t have to be married or in any kind of relationship.

**Who can you nominate?**

Your nominee can be an individual (such as a spouse, child or friend), multiple people (with the lump sum split between them) or an organisation (such as a charity or business).\*

You can also nominate more than one person or organisation and change them anytime if you wish.

\*Just remember, your pension fund has the final say on who your death grant is paid to (usually your estate if you don’t make a nomination).

**Why is it important to nominate?**

Choosing the people that matter the most to you as your nominated beneficiaries has many benefits:

* Gives you the reassurance of knowing that your loved ones could be well looked after financially.
* Brings you peace of mind that your lump sum goes to the right people.
* Ensures your money is distributed fairly and securely.
* Helps make sorting out your finances less stressful for family and friends.

**How to nominate your beneficiary**

The easiest way to nominate or change your beneficiary is via PensionPoint – your secure online account. **Log in or register** [**here**](https://members.lppapensions.co.uk/?utm_source=Intranet&utm_medium=Notice&utm_campaign=Employer-Toolkit-Nominate-a-beneficiary&utm_content=LGPS)**.**

For more information about nominating a beneficiary [visit the LPPA website](https://www.lppapensions.co.uk/members/understanding-your-benefits/death-grant-lump-sum/?utm_source=Intranet&utm_medium=Notice&utm_campaign=Employer-Toolkit-Nominate-a-beneficiary&utm_content=LGPS).