

Local Government Pension Scheme (LGPS) Death Grant – Expression of Wish

The expression of wish allows you to make a nomination of who you would like to receive the death grant payable in the event of your death. This applies whilst in pensionable employment, or as a deferred member prior to your pension becoming payable, or as a pensioner within ten years of commencement of pension.

<i>Personal details (in Capitals)</i>			
Full Name			
NI Number			
Date of Birth			
Address			
		Postcode	
Email			
Telephone			

I have read and understood the notes overleaf and I express my wish for the following individual(s) to receive payment of the LGPS lump sum death grant upon my death.

Please complete the details of your nominee(s) below:

<i>Full Name</i>	<i>Correspondence address</i>	<i>Relationship</i>	<i>Percentage of benefit *</i>

* If you have elected for more than one person to receive a portion of the benefit, the total percentage **MUST** equal 100%

<i>Signed</i>			
Signature		Date	

Please return the completed form to us using our contact details as shown in the **Contact Us** section.

Notes of guidance

What is the death grant?

A lump sum death grant will be payable should you die whilst contributing to the LGPS or if you die and have deferred benefits in the scheme. If you were to die within 10 years of receiving your pension, a death grant may still be payable, however the benefits would be reduced accordingly.

You can express for the benefits to be paid to one or more individuals or organisations, however if you do not name any beneficiaries the death grant may be paid to your estate.

Under the LGPS Regulations the administering authority, the Isle of Wight Council Pension Fund (IWPF), retains absolute discretion with regards to the distribution of the benefits. For this reason, although IWPF will have the greatest regards to your wishes, it is not legally bound by them.

What are the benefits?

The main benefit in expressing a wish is that the payment can be made directly to your chosen beneficiary, without forming part of your estate. This means that the benefits do not count for inheritance tax purposes. Payment will be made immediately on receipt of a copy of your death certificate and relevant forms without waiting for Grant of Probate or Letters of Administration to be taken out.

Who can receive the death grant?

Any person(s) or organisation(s) may receive the death grant.

If you nominate a child under the age of 18, you will also need to nominate an adult who can receive the payment on their behalf. This releases the IWPF from any liability and we will have no discretion as to how the benefits are spent.

IWPF as administrator of your Pension Scheme can use its discretion to make immediate payment to your beneficiary upon receipt of a copy of your death certificate and relevant forms. However, if the following circumstances have occurred then payment would not be made until receipt of 'Grant of Probate' or 'Letters of Administration' and it would then form part of your estate in the normal way:

- The person you have nominated as the beneficiary has died.
- Your marital / civil partnership / cohabiting partnership status has changed since the date of your nomination.
- The IWPF, as the administrator, does not consider that your expression of wish is reasonable or practical.

Can I change these details?

You can amend these details at any time on our online portal, Member Self Service (MSS). In order to access our online portal please go to <https://www.iwcpensions.co.uk/>.

Contact Us

If you would like further information about the LGPS, you can contact us:

**Pension Admin Team, Isle of Wight Council Pension Fund,
County Hall, Newport, Isle of Wight PO30 1UD**

Email: pensions@iow.gov.uk

MSS online portal: <https://www.iwcpensions.co.uk>

Telephone: 01983 823626

Website: IWPF <https://www.isleofwightpensionfund.org>