Local Government Pension Scheme
Bedfordshire Pension Fund

Lump sum death grant – expression of wish form

One of the benefits of being a member of the Local Government Pension Scheme (LGPS) is that there is provision for the payment of a lump sum death grant if:

- you die in service
- you die having left a preserved benefit in the scheme
- in some circumstances, you die whilst in receipt of a pension

Normally, when you die Bedfordshire Pension Fund needs to see either a Grant of Probate or Letters of Administration in order to pay any lump sum death grant due to your estate.

The LGPS regulations enable you to nominate who you would like to receive any death grant payable. The advantage of completing an expression of wish is that any death grant will be paid without waiting for your estate to be settled. A death grant would normally be paid to your chosen beneficiaries and as it does not form part of your estate, is not subject to inheritance tax. However, you are advised to seek independent advice about inheritance tax and your estate.

It should be noted that your expression of wish is not legally binding and the final decision on payment rests with Bedfordshire Pension Fund. In practice, however, any lump sum death grant due is usually paid to the person/people/organisations you name on the expression of wish form.

If you wish to nominate a beneficiary/beneficiaries for any lump sum death grant payable rather than leaving the sum to be paid to your estate, please complete and return the form overleaf. You may wish to inform the beneficiary/beneficiaries that you have nominated them. If you have Additional Voluntary Contributions (AVC) through an in-house AVC with us, we will apply your expression of wish subject to the discretion of the Fund.

If, at the date of your death, a beneficiary is under the age of 18 or is a vulnerable adult, Bedfordshire Pension Fund may require safeguarding measures to be in place (for example, a trust fund) to ensure that the death grant is paid to the intended beneficiary/beneficiaries. You are advised to make the necessary arrangements which would enable Bedfordshire Pension Fund, in the event of your death, to make payment of the death grant to a child or to a vulnerable adult.

Should you change your mind as to who you wish to nominate as a beneficiary/beneficiaries you should complete and return another expression of wish form. Any earlier forms you have completed will then be invalid. Remember, it is your responsibility to keep your expression of wish up to date. You should also keep us informed of any change of address of a person or organisation you have named on the form. You should note that Bedfordshire Pension Fund will treat the expression of wish as not being in force at the date of your death if -

- the nominated beneficiary has died, or
- the nominated beneficiary was your spouse/civil partner at the time the expression of wish was made (or subsequently became your spouse/civil partner) and is not your spouse/civil partner at the date of death (unless a nomination has been made after divorce/dissolution which names your ex-spouse/ex-civil partner as a beneficiary), or
- Bedfordshire Pension Fund is of the opinion that payment of the lump sum grant to the nominated beneficiary is not reasonably practicable in all the circumstances.

If you move to a new employer in Local Government, you must complete a new expression of wish form as your previous form will be invalid.

If you have any queries regarding the expression of wish form, please telephone Bedfordshire Pension Fund on 01234 276912 or email pensions@bedford.gov.uk
Local Government Pension Scheme  
Bedfordshire Pension Fund

Lump sum death grant – expression of wish form

Please return your completed form to: Bedfordshire Pension Fund, Borough Hall, Cauldwell Street, Bedford MK42 9AP.

Please complete the form in block letters in black pen and ensure you sign the bottom of the form (digital or typed signatures will not be accepted).

Your Details

<table>
<thead>
<tr>
<th>Surname</th>
<th>Forename(s)</th>
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Mr / Mrs / Ms / Miss / Other __________ Date of Birth

Address (including postcode)

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<tr>
<th>NI Number</th>
<th>Employer</th>
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Details of Nominees

<table>
<thead>
<tr>
<th>Name and address</th>
<th>Date of Birth</th>
<th>Relationship to you (if any)</th>
<th>Proportion of death grant (for example, 100%, 50% etc)</th>
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If you would like to name more than four nominees, please print extra copies of this form, available at www.bedspensionfund.org, or request additional forms from Bedfordshire Pension Fund.

Proportion Total must equal 100%

In the event of my death, I wish Bedfordshire Pension Fund to exercise discretion under the Local Government Pension Scheme Regulations that any lump sum death grant will be applied for the benefit of the person / persons / organisation named above. I understand that this form is only an “Expression of Wish” which does not in any way restrict the absolute discretion of Bedfordshire Pension Fund and that it may be cancelled or changed by me at any time. I have read the notes enclosed with this expression of wish form.

Signed: ___________________ Date: ___________________

All information contained on your form will be treated in the strictest confidence. Please see our privacy notice at www.bedspensionfund.org for more information on how we look after your data.