

Local Government Pension Scheme (LGPS) - Bedfordshire Pension Fund

Lump-sum death grant – expression of wish form

One of the benefits of being a member of the LGPS is that a lump-sum death grant will be paid:

- if you die in service
- if you die having left a preserved benefit in the scheme
- in some circumstances, if you die after your pension has started to be paid to you.

The LGPS regulations let you name who you would like to receive the death grant.

Normally, when you die, Bedfordshire Pension Fund needs to see either a Grant of Probate or Letters of Administration in order to pay any death grant due to your estate. This can sometimes be a lengthy process. The advantage of completing an expression of wish is that the death grant can be paid without waiting for your estate to be settled.

Your expression of wish is not legally binding and the final decision on payment rests with the pension fund. In practice, however, any death grant due is usually paid to the person/people/organisations you name on the expression of wish form. If you have Additional Voluntary Contributions (AVC) through an in-house AVC with us, we will apply your expression of wish to the AVC fund, subject to the discretion of the Fund.

If you wish to nominate someone to receive the death grant, rather than leaving the sum to be paid to your estate, please complete and return the form to Bedfordshire Pension Fund.

If you would prefer to submit your details online, you can do this through our secure LGPS member website, My Pension Online. Go to <https://mypension.bedspensionfund.org> to register/log in and complete your expression of wish information.

You may wish to inform the beneficiary/beneficiaries that you have nominated them.

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

If you change your mind about who you want to nominate, you must complete and return another expression of wish form, or update the details online. It is your responsibility to keep your expression of wish up to date. You should also tell us if any beneficiary has a change of address. The 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 later 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
- there are exceptional circumstances and Bedfordshire Pension Fund has compelling reasons to think it is not reasonable to make payment in line with the current expression of wish form. The fund may apply its absolute discretion in order to make payment to another relative or dependant.

If you have any queries please contact Bedfordshire Pension Fund on 01234 276912 or email pensions@bedford.gov.uk

Local Government Pension Scheme

Lump-sum death grant – expression of wish form

Please send 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

Surname	Forename(s)
Mr / Mrs / Ms / Miss / Other _____	Date of Birth
Address (including postcode)	
NI Number	Employer

Details of Nominees

Name and address	Date of Birth	Relationship to you (if any)	Proportion of death grant (for example, 100%, 50% etc)
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:	