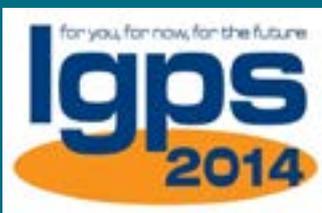


Protection for your family



Local Government
Pension Scheme



THE ROYAL COUNTY OF
BERKSHIRE
PENSION FUND

Protecting your family

This factsheet explains the benefits that become payable to your dependants from the Local Government Pension Scheme (LGPS) in the event of your death. If ever your dependants need to contact the Pension Team they will need to supply certain information. You may find it useful to make a note of the information required in the box below and make your dependants aware of it.



Your Date of Birth: _____

Your Date of Marriage: _____

Your Date of Civil Partnership Registration: _____

Your National Insurance Number: _____

Your Payroll Number: _____

Your Employer: _____

Death In Service



If you die in service and leave a husband or wife, a cohabiting partner or civil partner, he or she, as your widow or widower, cohabiting partner or civil partner, will become entitled to part of your pension. Local Government long-term dependant spouse's, cohabiting partner's and civil partner's pensions no longer cease upon re-marriage to, cohabitation with, or re-registration of a civil partnership with, another person.

Death Grant

From the first day of scheme membership, if you were to die in service, a lump sum death grant equal to three times your Assumed Pensionable Pay is payable to your nominees or personal representatives.

Under scheme regulations you are able to state who you would like to receive this benefit in the event of your death.

You can nominate who you would like to receive any death grant payable by completing an Expression of Wish form. You can ask the Pension Team to send you a copy (their contact details can be found on page 16) or you can download a copy at www.berkshirepensions.org.uk. Alternatively you can update your nomination via our online service- 'my pension ONLINE'.

Please note the administering authority has the discretion to pay the death grant to your nominee or personal representatives or to any person who appears, at any time, to have been your relative or dependant.

Spouse's / Cohabiting Partner's / Civil Partner's Pensions

If you die in service, certain benefits may be paid to your dependants:

- A lump sum death grant
- A pension for your legally married spouse (husband or wife) cohabiting partner (same or opposite sex) or registered civil partner
- Pensions for your dependent children

Long-term Widow's Pension

If you die before your wife a long-term widow's pension is payable equal to 1/160th of your Assumed Pensionable Pay for each year or fraction of a year uprated to the value you would have become entitled to had you remained a member of the scheme to your Normal Pension Age (NPA).

Your widow's long-term pension is fully inflation proofed and payable for life.

Assumed Pensionable Pay

Assumed Pensionable Pay (APP) is used in the calculation of the death grant and survivors benefits payable in the event of your death in service. For the purposes of these calculations the Assumed Pensionable Pay is:

The total of last 3 months normal pensionable pay (prior to date of death) ÷ 3 X 12

Please note that if you are paying into the 50/50 section of the LGPS you will still receive full life cover from the Fund assuming you had been paying your pension contributions in full. For more on the 50/50 section of the LGPS please visit our website at www.berkshirepensions.org.uk

Death in Service Continued



Long-term Widower's Pension

If you die before your husband a long-term widower's pension is payable equal to $1/160^{\text{th}}$ of your Assumed Pensionable Pay for each year or fraction of a year built up since 1 April 1972 plus your prospective membership to your Normal Pension Age (NPA).

Your widower's long-term pension is fully inflation proofed and payable for life.

Long-term Cohabiting Partner's Pension

If you have contributed to the LGPS at some point since 1 April 2008, and you have a cohabiting partner, a survivor's pension may become payable in the event of your death. For a cohabiting partner to qualify for a survivor's pension these following statements must be satisfied at the time of death:

- i) Your cohabitation had been continuous for at least 2 years
- ii) Both you and your cohabiting partner were free to marry each other or enter into a civil partnership with each other;
- iii) You and your cohabiting partner had been living together as if you were husband and wife or civil partners for at least 2 years; and

- iv) Neither you or your cohabiting partner had been living with someone else as if husband or wife or civil partners; and
- v) Either your cohabiting partner was financially dependent upon you or you were financially inter-dependent upon each other.

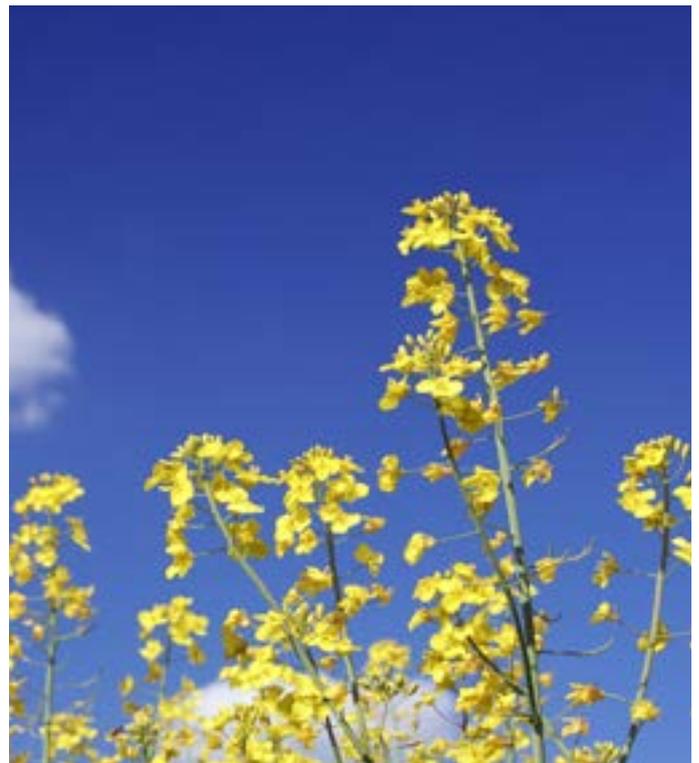
If you die before your cohabiting partner, he or she will become entitled to a long-term cohabiting partner's pension equal to $1/160^{\text{th}}$ of your Assumed Pensionable Pay for each year and part-year built up since 6 April 1988 plus your prospective membership to your NPA.

Your cohabiting partner's long-term pension is fully inflation proofed and payable for life.

Long-term Civil Partner's Pension

If you die before your civil partner he or she will become entitled to a long-term civil partner's pension equal to $1/160^{\text{th}}$ of your Assumed Pensionable Pay for each year and part-year built up since 6 April 1988 plus your prospective membership to your NPA.

Your civil partner's long-term pension is fully inflation proofed and payable for life.



Death in Service continued

Children's Pensions

Children's pensions are payable as long as eligible children remain following your death. To be eligible your child must be a natural or adopted child, a step-child or a child accepted by the deceased as a member of the family. They would also need to meet the following additional criteria:

- Aged under 18; or
- Aged 18 or over but under 23 and have been in full-time education or training since before the age of 18; or
- Dependent upon you by reason of incapacity since before the age of 18; or
- Born within 12 months from the date of your death.

The administering authority may, at their discretion, ignore a break in education or training and you can ask your administering authority what their policy is on this matter.

Please note that any children's pension brought into payment before 6 April 2006 is payable to the age of 17 or the point at which full-time education or training ceases, if later.

Childrens' Long-term Pension

If there is a pension payable to your legally married spouse, cohabiting partner or civil partner, the following children's pensions will be payable:

- One eligible child will receive $1/320^{\text{th}}$ of your Assumed Pensionable Pay for each year and part-year used in the calculation of your benefits (including the enhancement to your NPA)
- Two or more eligible children will receive $1/160^{\text{th}}$ of your Assumed Pensionable Pay for each year and part-year used in the calculation of your benefits (including the enhancement to your NPA) divided equally between them.

If there is no pension payable to your legally married spouse, cohabiting partner or civil partner, all references made above to $1/320^{\text{th}}$ should be replaced with $1/240^{\text{th}}$ and all references to $1/160^{\text{th}}$ should be replaced with $1/120^{\text{th}}$. Children's pensions are fully inflation proofed.



Death After Retirement



If you die after you have retired, further benefits may still be paid from the LGPS:

- A lump sum death grant
- A pension for your legally married spouse (husband or wife), cohabiting partner or registered civil partner
- Pensions for your dependant children

Death Grant

The amount of lump sum payable is dependent upon how long you have been in receipt of your pension.

If you retired after 1 April 2008 a death grant is payable if you die within 10 years of the date of your retirement (providing this is before the age of 75) and will be equal to 10 times the annual pension in payment minus the amount of pension already paid up to the date of death.

You can nominate who you would like to receive any death grant payable by completing an expression of wish form.

Calculation of a Death Grant in Retirement

The calculation for the Death Grant in respect of a retired member depends on when the member retired from the LGPS:

If your pension membership relates to pre 1 April 2014 only

Death Grant = 10 X your post-commutation pension minus the post commutation pension paid between retirement and date of death. The resulting balance is the tax-free lump sum payable.

If your pension membership relates to post 1 April 2014 only

Death Grant = 10 X your pre-commutation pension minus the amount of pension paid between retirement and date of death and minus the commuted lump sum.

If your pension membership relates to both pre and post 1 April 2014

The death grant will be calculated based on the two calculations above, determined by your length of membership in either section of the Scheme, split between pre and post 1 April 2014.

Death After Retirement continued

Spouse's / Cohabiting Partner's / Civil Partner's Pensions

If you die before your husband or wife, cohabiting partner or civil partner, he or she, as your widower or widow, cohabiting partner or civil partner, will become entitled to part of your pension for the rest of his or her life. Local Government dependant spouse's, cohabiting partner's and civil partner's pensions no longer cease upon re-marriage to, cohabitation with, or re-registration of a civil partnership with, another person.

Long-term Widow's Pension

If you die before your wife she will become entitled to a long-term widow's pension.

A long-term widow's pension is equal to $1/160^{\text{th}}$ of the pay used to calculate the pension you built up for each year and part year of membership; (i.e. the pay used to initially calculate your pension).

To this is added full inflation proofing and the pension is payable for life.

Long-term Widower's Pension

If you die before your husband he will become entitled to a long-term widower's pension. A long-term widower's pension is equal to $1/160^{\text{th}}$ of the pay used to calculate the pension built up for each year and part year of membership since 1 April 1972.

To this is added full inflation proofing and the pension is payable for life.

Long-term Cohabiting Partner's Pension

If you die after retirement, a long-term cohabiting partner's pension will become payable equal to $1/160^{\text{th}}$ of the pay used to calculate your pension built up since 6 April 1988, plus inflationary increases applied between your date of retirement and your date

of death. Your cohabiting partner's long-term pension is fully inflation proofed and payable for life.

For a cohabiting partner to qualify for a survivors pension these following statements must be satisfied at the time of death:

- i) Your cohabitation had been continuous for at least 2 years
- ii) Both you and your cohabiting partner were, free to marry each other or enter into a civil partnership with each other;
- iii) You and your cohabiting partner had been living together as if you were husband and wife or civil partners for at least 2 years; and
- iv) Neither you or your cohabiting partner had been living with someone else as if husband or wife or civil partners; and
- v) Either your cohabiting partner was financially dependent upon you or you were financially inter-dependent upon each other.

Long-term Civil Partner's Pension

If you die before your civil partner, he or she will become entitled to a long-term civil partner's pension. A long-term civil partner's pension is equal to $1/160^{\text{th}}$ of the pay used to calculate your pension built up since 6 April 1988.

To this is added full inflation proofing and the pension is payable for life.



Children's Pensions



Children's pensions are payable as long as eligible children remain following your death. To be eligible your child must be a natural or adopted child, a step-child or a child accepted by the deceased as a member of the family. They would also need to meet the following additional criteria:

- Aged under 18; or
- Aged 18 or over but under 23 and have been in full-time education or training since before the age of 18; or
- Dependent upon you by reason of incapacity since before the age of 18; or
- Born within 12 months from the date of your death.

Please note that any children's pension brought into payment before 6 April 2006 is payable to the age of 17 or the point at which full-time education or training ceases, if later.

Children's Long-term Pension

If there is a pension payable to your legally married spouse, cohabiting partner or civil partner, the following children's pensions will be payable:

- One eligible child will receive $1/320^{\text{th}}$ of the pay used to calculate your pension multiplied by the total membership used in the calculation of your benefits.

- Two or more eligible children will receive $1/160^{\text{th}}$ of your Assumed Pensionable Pay (i.e. the pay used to calculate your pension) times the total membership used to calculate your benefits, divided equally between them.

If there is no pension payable to your legally married spouse, cohabiting partner or civil partner, all references made above to $1/320^{\text{th}}$ should be replaced with $1/240^{\text{th}}$ and references to $1/160^{\text{th}}$ should be replaced with $1/120^{\text{th}}$.

Post Retirement Marriage or Civil Partnership Registration

If you marry or enter into a civil partnership after the date of your retirement, the benefits payable to your dependants will be different to those detailed above for Scheme members who were married or had registered a civil partnership before retirement.

Further information can be obtained by contacting the Pension Team whose details can be found on the back of this guide.



Questions & Complaints

If you have a question about your pension rights, or you are not sure of your entitlements, please do not hesitate to get in touch with the Pension Team (our contact details can be found on the back page). We will deal with the problem as quickly and efficiently as possible. Many problems, which may be caused by misunderstandings or wrong information, can be resolved in this way and easily put right. An informal enquiry of this kind may save you a lot of time.

Internal Dispute Resolution Procedure

The first stage of any application under the IDR process must be dealt with by the adjudicator nominated by your employer (or former employer as the case may be). It is recommended that in practice you send your application to the pension fund who will ensure that your stage 1 application is forwarded to the correct person and dealt with in a timely manner.

You must make your initial application within six months of the date of the notification of the decision about which you are complaining. The adjudicator will consider your complaint and notify you of their decision. If you are dissatisfied with the adjudicator's decision, you may, within six months of the date of the decision, apply to the Scheme's administering authority to have it reconsidered.

If you are still unhappy following the administering authority's second stage decision, you can take your case to the Pensions Ombudsman provided you do so within three years from the date of the original decision (or lack of a decision) about which you are complaining.



The Pensions Advisory Service (TPAS)

At any time, if you are having difficulties in sorting out your complaint, you may wish to contact The Pensions Advisory Service (TPAS). TPAS can provide free advice and information to explain your rights and responsibilities. They can be contacted at:

TPAS, 11 Belgrave Road, London SW1V 1RB

Tel: 0345 601 2923
(Monday-Friday 9am – 5pm)

E-mail:
enquiries@pensionsadvisoryservice.org.uk

Fax: 020 7592 7000

www.pensionsadvisoryservice.org.uk



Pensions Ombudsman

In cases where a complaint or dispute cannot be resolved after the intervention of TPAS, an application can be made, within three years of the event, to the Pensions Ombudsman for his adjudication. The Ombudsman can investigate and determine any complaint or dispute involving maladministration of the Scheme or matters of fact or law. Their decision is final and binding.

Matters where legal proceedings have already started cannot be investigated. The Pensions Ombudsman can be contacted at:

11 Belgrave Road, London, SW1V 1RB

Tel: 020 7630 2200

The Pension Regulator

The Pensions Regulator has powers to protect members of work-based pension schemes and a wide range of powers to help put matters right, where needed. In extreme cases, the Pensions Regulator is able to fine trustees or employers and remove trustees from a scheme.

You can contact the Pensions Regulator at:

Napier House
Trafalgar Place
Brighton
East Sussex
BN1 4DW

How can I trace my pension rights?

The Pensions Tracing Service holds details of pension schemes, including the LGPS, together with relevant contact addresses. It provides a tracing service for ex-members of schemes with pension entitlements (and their dependants), who have lost touch with previous employers. All occupational and personal pension schemes have to register if the pension scheme has current members contributing into their scheme or people expecting benefits from the scheme. If you need to use this tracing service please write to:

The Pension Tracing Service
The Pension Service
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA

Tel: 0345 6002 537

Don't forget, if you change address you need to notify the Pension Team of your new address details immediately or else you could miss out on vital information relating to your pension in the future.

The contact details can be found on the back cover of this factsheet.



Important Reminders

Death Grant Payments

A summary of the amounts payable as a death grant are detailed below:

- **If you are an active member**

The value of the death grant is three times your Assumed Pensionable Pay (APP) at your date of death (if you are part-time we use the part-time equivalent Assumed Pensionable Pay)

- **If you left employment before 1 April 2008**

The death grant payable is the **value of your retirement grant** at your date of death.

- **If you left employment after 1 April 2008**

The death grant payable is **five times** the value of your deferred annual pension as at your date of death.

- **Death following retirement**

If you retired **after 1 April 2008** a death grant is payable if you die before the age of 75. This death grant is equal to 10 times your pension less any pension already received by you, sometimes referred to as a 10-year guarantee.

Cohabiting Partner's Pension

All of the following conditions must apply to both you and your cohabiting partner and each condition must have applied for a continuous period of at least two years prior to your date of death:

- both you and your cohabiting partner are, and have been, free to marry each other or enter into a civil partnership with each other, and
- you and your cohabiting partner have been living together as if you were husband and wife, or civil partners, and
- neither you or your cohabiting partner have been living with someone else as if you/they were husband and wife or civil partners, and
- either your cohabiting partner is, and has been, financially dependent on you or you are and have been financially inter-dependent on each other.



Contact Us

More detailed information about the Scheme is available from the Pension Team:
**Royal County of Berkshire Pension Fund, Minster Court, 22-30 York Road
Maidenhead, Berkshire, SL6 1SF**

Tel: 0845 602 7237 Fax: 01628 796 700 E-mail: info@berkshirepensions.org.uk
www.berkshirepensions.org.uk



Don't forget you can now view your pension information online through our online service - **'my pension ONLINE'**.

'my pension ONLINE' enables you to securely update your personal details, perform benefit calculations and update your nominated beneficiaries from the comfort of your own home or workplace.

It's easy to sign up - just visit our website at www.berkshirepensions.org.uk and click on the **'my pension ONLINE'** logo.

Disclaimer

This guide cannot cover every personal circumstance and does not cover rights that apply to a limited number of employees. Readers may wish, or will need to take their own legal advice on the interpretation of any particular piece of legislation. No responsibility will be assumed by the Royal County of Berkshire Pension Fund for any direct or consequential loss, financial or otherwise, damage or inconvenience, or any other obligation or liability incurred by readers relying on information contained herein. In the event of any dispute over your pension benefits the appropriate legislation will prevail. This guide does not confer any contractual or statutory rights and is provided for information purposes only.

If you would like this factsheet in large print or audio please contact us on 01628 796754 or e-mail info@berkshirepensions.org.uk