

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.

Personal details (in Capitals)	
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 person(s) and/or organisation(s) to receive payment of the Local Government Pension Scheme lump sum death grant upon my death.

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

Full Name / Organisation	Correspondence address	Relationship	Percentage of benefit *

* If you have multiple nominees to receive a portion of the benefit, the total percentage MUST equal 100%. If there is insufficient space please continue on a separate sheet remembering to sign and date your election.

Your expression of wish may be revoked or revised at any time should you choose to do so. Please remember to keep these details up to date, should your personal circumstances change.

Signed			
Signature		Date	

Please return the completed form to: Pensions Team, Business Centre,
Isle of Wight Council, County Hall, High Street, Newport, Isle of Wight PO30 1UD

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 (Isle of Wight Council Pension Fund) retains absolute discretion with regards to the distribution of the benefits. For this reason, although Isle of Wight Council Pension Fund 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 your Will without waiting for Grant of Probate or Letters of Administration to be taken out. (Please note: If possible your Will should reflect the details held on your 'Expression of wish' form.)

Who can receive the death grant?

Any person(s) and/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 Isle of Wight Council Pension Fund from any liability and we will have no discretion as to how the benefits are spent.

Isle of Wight Council Pension Fund as administrator of your Pension Scheme can use its discretion to make immediate payment to your beneficiary upon receipt of your Will. 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 - Isle of Wight Council Pension Fund, as the administrator does not consider that your expression of wish is reasonable or practical.

Can I change these details?

If you wish to change these details at any time, please complete a new form and forward it to the Isle of Wight Council Pension Fund. New forms can be printed from the Isle of Wight Council website at the following address: <http://www.iwight.com/council/OtherServices/Pensions-IWC> or please contact the Pensions Team by emailing pensions@iow.gov.uk or calling on 01983 821000 to request a copy.

If you wish to cancel an expression of wish at any time, instructions should be made to the Isle of Wight Council Pension Fund in writing, with a date and signature.