

Death in Service

The Local Government Pension Scheme (LGPS) provides valuable life cover and financial protection for your family. Benefits which may be payable if you die in service are:

Lump sum death grant

A non-taxable lump sum death grant of 3 times your annual assumed pensionable pay is paid no matter how long you have been a member of the Local Government Pension Scheme (LGPS), provided you are under age 75 at the date of death. If any part of the death grant has not been paid within 2 years, it must be paid to your personal representatives, i.e. to your Estate. Please remember to complete a new form if your wishes change. If you are a current member and have a deferred pension or another pension in payment from the Scheme before 1 April 2014, only one death grant lump sum is payable, whichever is the highest. A survivor's pension and children's pension may also be payable on your death. The Isle of Wight Council Pension Section, as the administering authority, has absolute discretion over who receives any lump sum death grant but it is helpful if you let us know your wishes by completing an Expression of wish for payment of death grant form.

Survivor's pension

A survivor's pension is provided to your husband, wife, civil partner or eligible cohabiting partner (subject to conditions). A survivor's pension is payable immediately after your death for the rest of their life and will increase every year in line with the cost of living. Children's pension may be payable on your death. A lump sum death grant is payable on your death no matter how long you have been a member of the Local Government Pension Scheme (LGPS).

Children's pension

Children's pensions will be payable to eligible children and increased every year in line with the cost of living. The amount of pension depends on the number of eligible children you have and if a survivor's pension is payable. A survivor's pension is payable to your husband, wife, civil partner or eligible cohabiting partner.

Information for dependants

As a dependant you may be entitled to a survivor's or children's pension. A dependant, in this case, is a person who, at the date of death of the person who was a member of the LGPS, was either their:

- spouse
- civil partner
- eligible cohabiting partner
- eligible child(ren)

As a dependant you will need to complete an Indemnity Form which will be sent to you by the Pensions Office. If you have not received this form you should contact them as shown below.

Further information

This leaflet has been prepared by the Isle of Wight Council Pensions Office. If you need further information, you should contact:

Pensions Team, Shared Service Centre, Isle of Wight Council,
County Hall, High Street, Newport, Isle of Wight PO30 1UD

Email: pensions@iow.gov.uk Website: www.iwight.com/council/OtherServices/Pensions-IWC