

Local Government Pension Scheme Regulations Expression of wish for payment of the Lump Sum Death Grant

As a member of the Local Government Pension Scheme (LGPS) you will need to complete this form in order to express a wish as to the person you would like to benefit from any lump sum payment as a result of your death under the LGPS.

Although the named person(s) will normally be your next of kin, you may name any person(s) or organisation(s) of your choice and your request will be considered by the Council.

IMPORTANT:

This ‘expression of wish’ form is not a will. The purpose of making an ‘expression of wish’ is to help Haringey Council decide to whom any payments should be made. The scheme regulations give the Council absolute discretion to pay any lump sum death grant and although the Council prefer to comply with your wishes, they are not legally required to do so. The Council’s policy on the exercise of its discretion to pay death grants can be viewed on Harinet¹. In the absence of a nomination, probate of a will or letters of administration will normally be required.

If you have already made an ‘**expression of wish**’ while a member of the Council’s Pension Fund, you do not need to do so again unless you want to amend the details (see Q2).

Q1 Why should I make an ‘expression of wish’?

By making an ‘expression of wish’, you will simplify and speed up the payment process and in most cases it will reduce or avoid liability for Inheritance Tax under Inland Revenue rules.

If the Death Grant is not paid within two years it will be paid to your estate even if a ‘expression of wish’ is in place

Q2 Can I change my ‘expression of wish’?

You can change your ‘expression of wish’ at any time by written notification to the Pensions Team. Please contact the Pensions Team to request a form.

Q3 What happens if I do not make an ‘expression of wish’?

Generally payment will be made to the administrator(s) or executors of your estate. This may incur tax under Inland Revenue rules. If you are unsure about what to do, you may wish to consult a solicitor

Q4 Does an ‘expression of wish’ extend to payment of any pension from the LGPS?

No. The nomination only applies to any lump sum death grant.

Q5 I paid Additional Voluntary Contributions (AVCs) for extra life cover. Is this included?

Yes. Any extra death grant payable from AVC life cover will be considered as part of your ‘expression of wish’.

Q6 Can I name children under age 18?

To ensure that your wishes are carried out, you will need to consider making arrangements, possibly through a Trust for payments to be made in respect of children under age 18. You should consult a solicitor for further information or advice.

¹ Click Personnel>Pensions>Council’s Policy Statement

Local Government Pension Scheme Regulations

I have read and understood the notes overleaf and in the event of my death, I hereby express a wish that the following beneficiary(ies) to receive any Lump Sum Death Grant payable under the above mentioned regulations. **(Please complete A: B and C below)**

A Details of the Person(s) you wish to be considered for payment; (Up to 4 persons can be named on this form)	
1:Full Name Date of Birth	2:Full Name Date of Birth
Address:	Address:
Post Code	Post Code
Relationship (if any)	Relationship (if any)
percentage to apply: %	percentage to apply: %
3:Full Name Date of Birth	4:Full Name Date of Birth
Address	Address
Post Code	Post Code
Relationship (if any)	Relationship (if any)
percentage to apply: %	Percentage to apply: %

B Your Details: Please complete Part B with <u>your</u> details	
Full Name	Date of Birth
Address	NI Number:
Post Code	
This nomination replaces any earlier nomination that I may have made.	
Signed	Dated

C Witnessed By This must be someone who has no direct or indirect interest in the nomination	
Full Name:	
Address:	
Post Code	
I confirm that this form was signed in my presence by the member mentioned above	
Signed	Dated

PENSIONS TEAM , ALEXANDRA HOUSE, 10 STATION ROAD, WOOD GREEN LONDON N22 7TR