

Notes on Death Grant Expression of Wish

Mae'r ddogfen yma hefyd ar gael yn Gymraeg / This document is also available in Welsh

Please read these guidance notes carefully before completing the form.

The amount of death grant payable depends on what type of member you are in the LGPS. You must also die under the age of 75 for a death grant to possibly be payable:

If you die in service and are still paying LGPS contributions	The death grant will be three times your assumed pensionable pay. (If you work part-time or term-time, the death grant will be worked out based on your actual pensionable pay rather than your full-time equivalent pay).	
	Stopped paying pension contributions on or before 31st March 2008	Stopped paying pension contributions on or after 1st April 2008
If you leave before retirement with deferred benefits and you die before receiving them	The death grant will be three times your deferred annual pension value plus cost of living increase.	The death grant will be five times your deferred annual pension value plus cost of living increase.
If you die when you are receiving your pension	The death grant will be five times your annual pension amount less any payments you had already received. (If you stopped paying LGPS contributions before 1st April 1998, these older LGPS rules are more complex. We can give you an estimate of the death grant on request).	The death grant will be 10 times the amount of your annual pension before you gave up any pension for lump sum, less the pension and lump sum you had already received. This is worked out slightly differently for any part of your pension you built up before 1st April 2014.

- Any death grant must take into account if you have any other pensions in other LGPS funds. We will check with the other LGPS funds in England and Wales to see if you have any membership with them. The grant payable will then be the higher of:
 - The death grant from your deferred or pensioner accounts; or
 - The death-in-service grant.
- Your death grant beneficiaries can be one or more family members, friends, or charities. If there is more than one proposed beneficiary, please make sure that each beneficiary's share adds up to 100% in total.
- If more space is needed for more than three beneficiaries, please confirm their details on a separate sheet (**please also sign and date the separate sheet**).
- You can update your expression of wish(es) at any time by completing another form.
- You can't nominate who would be next in line if your original nominated beneficiary dies before you. In this case, you should complete a new expression of wish form.
- If you do not complete an expression of wish form, the payment will be made to your personal representative, for example, your Estate.
- The advantage of making an expression of wish is that the death grant will be paid quickly, without having to wait for your Estate to be settled. The death grant will not form part of your Estate, therefore avoiding any liability to inheritance tax.
- HM Revenue & Customs states that, to avoid tax charges, payment of the death grant needs to be made within two years of the LGPS fund being told of the death. Your next of kin should tell us of your death and complete all forms as soon as possible, so that the death grant is paid within this two year timeframe.
- You should keep a copy of your completed expression of wish form and these notes and file them in a safe place for your records.
- This form is for the death grant payment only. **You can't make a nomination for the survivor's pension.**
- Please note that by law, the Clwyd Pension Fund has discretion about who should receive the death grant. If you fill in an expression of wish form naming your beneficiaries, this helps us pay the death grant to the correct people.

Local Government Pension Scheme

Death grant expression of wish form



Local Government
Pension Scheme



Cronfa Bensiynau

CLWYD
Pension Fund

Member Details:

Full Name:					
NI Number:		Date of Birth:			
Address:					
		Postcode:			
Email Address:		Telephone No:			
Language Preference: I wish to receive ALL future correspondence in (Please ✓ the box relevant to you to show your choice)					
Welsh		English		Bilingual	
Communications Preference: I wish to receive ALL future correspondence in (Please ✓ the box relevant to you to show your choice) (Please select only ONE option)					
Electronic *Please make sure you have registered to use Member Self-Service to receive correspondence electronically: https://mss.clwydpensionfund.org.uk			Paper		

Details of your 1st beneficiary:

Name:			Beneficiary Percentage:	%
Date of Birth:		Relationship:		
Address:				
		Postcode:		

Details of your 2nd beneficiary:

Name:			Beneficiary Percentage:	%
Date of Birth:		Relationship:		
Address:				
		Postcode:		

Details of your 3rd beneficiary:

Name:			Beneficiary Percentage:	%
Date of Birth:		Relationship:		
Address:				
		Postcode:		

Declaration: I have read the guidance notes. I request that Flintshire County Council (the Administering Authority for the Clwyd Pension Fund) in the exercise of its absolute discretion, consider paying any lump sum death benefit due under the Local Government Pension Scheme to the above individual(s) and/or institution(s) and (if more than one) split according to my expression of wish.

Your signature:		Date:	
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This completed form should be returned to the Clwyd Pension Fund by one of the following methods:



Upload the forms through MSS 'Document Upload'



pensions@flintshire.gov.uk



Clwyd Pension Fund, Tŷ Dewi Sant, St. Davids Park, Ewloe, Flintshire, CH5 3FF