

## The Local Government Pension Scheme (LGPS)

### Expression of Wish for the Lump Sum Death Grant

#### Your Personal Details

Name	<input type="text"/>		
National Insurance No	<input type="text"/>	Date of Birth	<input type="text"/>
Address	<input type="text"/>		
	<input type="text"/>		
	Post Code		
Email Address	<input type="text"/>	Phone Number	<input type="text"/>

Use separate form if more than 3 beneficiaries – Proportion must add up to 100%

#### Details of Beneficiary 1

#### Proportion

Name	<input type="text"/>	<input type="text"/>	%
Date of Birth	<input type="text"/>	Relationship (if any)	<input type="text"/>
Address	<input type="text"/>		
	<input type="text"/>		
	Post Code		

#### Details of Beneficiary 2

#### Proportion

Name	<input type="text"/>	<input type="text"/>	%
Date of Birth	<input type="text"/>	Relationship (if any)	<input type="text"/>
Address	<input type="text"/>		
	<input type="text"/>		
	Post Code		

#### Details of Beneficiary 3

#### Proportion

Name	<input type="text"/>	<input type="text"/>	
Date of Birth	<input type="text"/>	Relationship (if any)	%
Address	<input type="text"/>		
	<input type="text"/>		
	Post Code		

#### Your Declaration

*I have read the notes overleaf. I request that Torfaen County Borough Council (the Administering Authority for the Greater Gwent (Torfaen) Pension Fund), in the exercise of its absolute discretion, considers 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

Please return this form by either

Emailing the form to  
Uploading the form to  
Posting the form to

[pensions@torfaen.gov.uk](mailto:pensions@torfaen.gov.uk)

My Pension Online account at [www.gwentpensionfund.co.uk](http://www.gwentpensionfund.co.uk)  
Greater Gwent (Torfaen) Pension Fund, Torfaen County Borough  
Council, Civic Centre, Pontypool, Torfaen, NP4 6YB

#### GDPR – Privacy Notice

The Greater Gwent (Torfaen) Pension Fund is part of Torfaen Council, which is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the Fund, please visit

<https://www.gwentpensionfund.co.uk/media/3748/privacy-notice.pdf>

## Please read the following notes carefully before making your Expression of Wish

**What is a lump sum death grant?** – it is an LGPS benefit that becomes payable if you die while:

- you are an active contributing member
- you have a deferred benefit
- you are a deferred pensioner member
- you are receiving your pension, and you are under age 75 at the date of death, and either (i) paid into the LGPS on or after 1 April 2008 and die within 10 years of retiring, or (ii) paid into the LGPS before 1 April 2008 and die within 5 years of retiring.

**Please note that the payment of a lump sum death grant is separate to the payment of any survivor's pension.**

You can 'express a wish' that one or more individual(s), or organisation(s), receive any death grant which may be payable in the event of your death. The advantage of making an Expression of Wish is that it will assist Torfaen County Borough Council (as the Administering Authority for The Greater Gwent (Torfaen) Pension Fund) in the exercise of its discretion regarding the beneficiaries of any lump sum death grant payable from Pension Fund. Although the Council will have the greatest regard to your wishes, the Council has absolute discretion as to the beneficiaries of a lump sum death grant which ensures that it does not form part of your Estate for inheritance tax purposes.

**When completing your 'Expression of Wish form',** please note that:

**If you want to propose more than one beneficiary, please ensure that the percentage totals add up to 100%.**

- You cannot state who would be next in line if your original proposed beneficiary were to die. If this should happen please complete a new Expression of Wish form.
- If you wish to propose a child under the age of 18 as a beneficiary, please note that any payment may be made to a trust fund.

You should keep a copy of your Expression of Wish form, and these notes, for your records.

**How much is a lump sum death grant?** - the level of any lump sum death grant that may become payable is:

- **Active Contributing Member** - 3 x annual pensionable pay (calculated according to your actual pensionable pay).
- If you are an active member contributing member with a separate deferred benefit, or you are in receipt of a pension, from an earlier period of LGPS membership, the lump sum death grant payable will be the greater of either the lump sum death grant in respect of your (i) active membership or (ii) your deferred benefit or (iii) your pension benefit, whichever is greatest.

If you are not an Active Contributing Member, the level of any lump sum death grant that may become payable depends on the date you ceased active membership:

- **Deferred Member** – either:
  - (i) if you paid into the LGPS on or after 1 April 2008, 5 x your deferred annual pension (plus cost of living increases); or:
  - (ii) if you paid into the LGPS before 1 April 2008, the current value of your deferred lump sum (plus cost of living increases).
- **Deferred Pensioner Member** – if you have a suspended Tier 3 ill health retirement pension, 5 x your deferred annual pension (plus cost of living increases and less any pension and lump sum already paid).
- **Pensioner Member** - either:

**If you left the LGPS on or after 1 April 2008 (less than 10 years pension paid and under age 75)**

The amount payable would be:

- For membership after 31 March 2014, 10 times your annual pension before swapping any pension for a tax free cash lump sum, less any pension already paid to you in respect of your membership and any tax-free cash lump sum you chose to take by giving up some of the pension when you retired, plus
- For membership before 1 April 2014 10 times your annual pension after swapping any pension for a tax free cash lump sum and less any pension already paid in respect of your membership.

**If you left the LGPS before 1 April 2008 (less than 5 years pension paid and under age 75)**

The amount payable would be:

- 5 x annual pension after swapping any pension for a tax-free cash lump sum, less any pension already paid to you.

**Changing a previous expression of wish** - you can change your expression of wish at any time by completing another form. This will revoke your previous expression of wish.

**NOTHING IN THE ABOVE NOTES OVERRIDES THE PROVISIONS OF THE LOCAL GOVERNMENT PENSION SCHEME REGULATIONS**