

The New Look
Local Government Pension Scheme
in England and Wales
1 April 2008

Nomination of Cohabiting Partner
for Survivor's Pension

April 2008

NOMINATION OF COHABITING PARTNER FOR SURVIVOR'S PENSION EXPLANATORY NOTES

Benefits payable on the death of a member of the Local Government Pension Scheme (LGPS) include pensions for children, for a surviving spouse or registered civil partner¹ and, provided the scheme member paid into the LGPS on or after 1 April 2008, for a nominated cohabiting partner. A cohabiting partner's entitlement to a pension will be based on membership after 5 April 1988

You can nominate a cohabiting partner, of either opposite or same sex, by completing the nomination form and returning it to the address shown on the form.

However, to be able to make a nomination, all of the following conditions must have applied to both you and your nominated co-habiting partner for a continuous period of at least 2 years on the date you both sign the nomination form:

both you and your nominated co-habiting partner are, and have been, free to marry each other enter into a civil partnership with each other, and

- you and your nominated co-habiting partner have been living together as if you were husband and wife, or civil partners, and
- neither you or your nominated co-habiting partner have been living with someone else as if you/they were husband and wife or civil partners, and
- either your nominated co-habiting partner is financially dependent on you or you are financially interdependent on each other.

A nomination is only valid if all of the above conditions have been met for a continuous period of at least 2 years on the date you sign the form.

Your partner is financially dependent on you if you have the highest income. Financially interdependent means that you rely on your joint finances to support your standard of living. It doesn't mean that you need to be contributing equally. For example, if your partner's income is a lot more than yours, he or she may pay the mortgage and most of the bills, and you may pay for the weekly shopping.

On your death, a survivor's pension would be paid to your nominated co-habiting partner if:

- the nomination has effect² at the date of your death, and
- your nominated cohabiting partner satisfies us that the above conditions had also been met for a continuous period of at least 2 years immediately prior to your death.

You and your nominated co-habiting partner should be aware that on your death we will have to verify that the conditions for paying a survivor's pension have been satisfied. We may do this by, for example, asking for confirmation that you lived in a shared household with shared household spending, or your partner may be asked to demonstrate that you had a bank account or mortgage in joint names. There would be a right of appeal if we decide not to pay a pension and your partner believes that he/she has entitlement.

Evidence could include:

- Loan or mortgage in joint names or joint tenancy agreements,
- Shared bank account or investments
- Utility or council tax bill in joint names
- A will naming your partner as the main beneficiary
- Confirmation of shared household spending or joint credit arrangement
- Partner nominated as main beneficiary of life insurance

Completing and returning a form is important as we cannot pay a pension to a cohabiting partner if we do not have a valid nomination form.

If you are married or are in a registered civil partnership do not complete a survivor's pension nomination form for your husband, wife or registered civil partner – they are automatically covered for a survivor benefit in the event of your death.

Remember to let us know of a change in your circumstances which could affect the nomination, or if you wish to cancel it.

THE LOCAL GOVERNMENT PENSION SCHEME

NOMINATION OF COHABITING PARTNER FOR SURVIVOR'S PENSION

First read the notes page 1. If you wish to proceed, use BLOCK CAPITALS to give details about yourself and your partner as requested below.

YOUR DETAILS

Surname

Forename(s)

Date of birth National Insurance No.

Home Address.....

.....Post Code.....

Employer Employee Payroll Number.....

NOMINATED PARTNER'S DETAILS

I nominate my partner named below to receive a nominated partner's pension under the Local Government Pension Scheme:

Surname Title (Mr, Mrs, Ms, Other)

Forename(s)

Date of birth National Insurance No.

Home Address

.....Post Code.....

You and your nominated partner should also complete the declaration on page 3 of this form. Then detach the form from the explanatory notes and return to:

Pension Services (WCC Team)
Surrey County Council
Room G59, County Hall
Penrhyn Road
Kingston upon Thames
Surrey KT1 2DN

We will register the information and send you a letter confirming that this has been done.

Please note: on your death, we will need to be satisfied that your relationship met the qualifying conditions for the payment of a cohabiting partner's pension.

DECLARATION

We confirm that for a continuous period of at least 2 years prior to the date of this declaration all of the following have applied –

we have been free to marry each other or enter into a civil partnership with each other, and,

we have lived together as if we were husband and wife or registered civil partners¹, and

neither of us have been living with someone else as if we were husband and wife or civil partners, and

our financial affairs have been interdependent (or the nominated partner has been financially dependent upon the Scheme member).

Scheme member's signature

Date

Nominated partner's signature

Date

FOR PENSION FUND USE ONLY

| | Date | Initials |
|--------------------------|-------|----------|
| Nomination form received | | |
| Record Updated | | |
| Confirmation Letter sent | | |

