

## Death Grant and Balance of Guaranteed Pension - Nomination of Recipient



## Bedfordshire Fire and Rescue Service

In the event that you should die in service as a member of the New Firefighters' Pension Scheme 2006, the Authority would pay a death grant, normally equivalent to three times your pensionable pay at date of death. To whom would they pay it? This is at the absolute discretion of the Authority but they will decide who, in their opinion is the most appropriate recipient or recipients. When making such a decision they can take account of the wishes of the firefighter. You can make your wishes known to the Authority, at any time, by completing the nomination form attached to these notes.

If you die after retirement but before having received at least five years of pension instalments, the balance of the instalments you have not received will be converted to a lump sum and, like a death grant, would be paid to the person or persons that the Authority, at their discretion, believes appropriate recipients. By completing the nomination for you would make your wishes known to the Authority in respect of this payment too.

The fact that the Authority has absolute discretion as to the recipient of the death grant or balance of guaranteed pension means that the payment would, under current tax rules, be exempt from Inheritance Tax. This would be true even if the Authority decides that, in the circumstances, the payment should be made to the legal personal representatives for the firefighter responsible for the administration of his/her estate.

You can complete the attached nomination form at any time, or you need not complete it at all. If you do decide to complete and submit it, please note the following:

- You can nominate a single person or several persons: if you nominate more than one beneficiary, please indicate the percentage of death grant or guaranteed pension balance that you wish each nominee to receive and ensure that the total of all nominations is 100%.
- You will be sent an acknowledgement of receipt of the form to your home address unless you request otherwise in a covering letter; it is recognised the information you give could be sensitive and should be treated as confidential.
- If any nominee has a change of address, please ensure the Authority is kept informed.
- If your circumstances or wishes change, you must tell the Authority right away otherwise their decision, based on the nomination you gave them, may not be what you would have wanted. You can change or cancel the form at any time.

The attached nomination form should be sent to:

Fire Fighter's Pension Team  
LPP – Your Pensions Service  
PO Box 1383  
Preston  
PR2 0WR

Death Grant and  
Balance of Guaranteed Pension -  
Nomination of Recipient



**Bedfordshire**  
Fire and Rescue Service

First, please read the attached notes. Then, if you wish to proceed, use BLOCK CAPITALS to give the details rested below, complete the declaration at the end of the form and return the form as directed.

**Your details**

Title: Mr/Mrs/Miss/Ms/other	Forenames:
Surname:	
Address:	
	Postcode:
Email Address:	
Date of birth:	National Insurance Number:

**Nominated Beneficiary or Beneficiaries**

Full name:	
Address:	
Date of birth:	Percentage share:

Full name:	
Address:	
Date of birth:	Percentage share:

Full name:	
Address:	
Date of birth:	Percentage share:

If you wish to nominate more beneficiaries, please give their details on a separate piece of paper in a similar format to that shown above and attach to this form.

**DECLARATION:** I have read the notes regarding this form. I wish to nominate the beneficiary or beneficiaries as name here to receive, in the proportions shown, any death grant or balance of guaranteed pension payable upon my death as allowed under the New Firefighters' Pension Scheme 2006 or in any similar provision under a subsequent Order. I understand that this nomination revokes any earlier nomination made by me.

I further understand that the Authority may, without being bound in any way to do so, have regards to this nomination but, under the above Scheme, have absolute discretion as to the recipient(s) of any death grant or balance of guaranteed pension and as to the proportions payable.

Signed

Date

## Nomination of Dependent Partner For Survivor's Pension



**Bedfordshire**  
Fire and Rescue Service

Benefits payable upon the death of a member of the New Firefighters' Pension Scheme include pensions for children and for a surviving spouse or civil partner. The Scheme also provides benefits, similar to those for a surviving spouse or civil partner, for a partner with whom the firefighter has not entered marriage or formed a civil partnership but where:

- An appropriate nomination and joint declaration has been made, and;
- The Authority is satisfied that, at the date of the firefighter's death, the nominated partner was living with the firefighter in an exclusive, committed, long-term relationship (normally for at least two years) and that the conditions for making the nomination and joint declaration are still met.

The conditions for nomination and joint declaration are that:

- Both the firefighter and nominated partner must be free to marry or enter into a civil partnership in the United Kingdom; and
- Either the nominated partner must be financially dependent on the firefighter or the firefighter and nominated partner must be financially interdependent.

If you and/or your partner are currently married or have a civil partner then this type of nomination cannot be made. Upon your death, your spouse or civil partner would automatically receive a dependent's pension under the provisions of the New Firefighters' Pension Scheme. This would be the case until such time as the marriage or civil partnership is annulled or dissolved. It would not be until that time that you would be able to make a nomination for your partner.

There is no requirement that you and your partner should have been in an 'exclusive, committed, long-term relationship' at the date of making the nomination. This would not have to be demonstrated until date of death. At that time, the Authority would have to be satisfied that the relationship had existed for at least two years up to that date (the Authority may waive the two-year requirement, at their discretion).

It is not easy to ask for information when a person dies but the Authority has to do this to determine entitlement to benefits. You and your partner should be aware that this will happen. For example, the Authority may ask for confirmation that you lived in a shared household with shared household spending. Or your partner may be able to demonstrate that you had a bank account or mortgage in joint names. It may be that you and your partner have made wills naming each other as the main beneficiary. This is the sort of evidence that the Authority would seek. There would be a right of appeal if the Authority decides not to pay a pension and your partner believes that he/she has entitlement.

If you wish to nominate your partner for dependent's benefits, please complete the attached form. The declaration should be signed by both you and your partner and should be witnessed by a third party.

It is important that you keep the Authority informed of any change in circumstances which could affect the nomination, or if you wish to revoke it.



If you wish to nominate a partner as a potential recipient of survivor's death benefits under the New Firefighters' Pension Scheme 2006, both you and your nominated partner must be free to marry or enter into a civil partnership in the United Kingdom. This section sets out the restrictions as contained in the Marriage Act 1949 and applies to England and Wales. The list may change from time to time and so is only a guide. See below for the restrictions contained in the Civil Partnership Act 2004.

## Marriage Prohibitions

### Part 1

#### **A man may not marry his**

Mother, adoptive mother, former adoptive mother  
Daughter, adoptive daughter, former adoptive daughter  
Grandmother  
Granddaughter  
Aunt  
Niece

#### **A woman may not marry her**

Father, adoptive father, former adoptive father  
Son, adoptive son, former adoptive son  
  
Grandfather  
Brother  
Uncle  
Nephew

### Part 2

#### **A man may not marry any of the following**

The daughter of an ex-wife  
The ex-wife of their father  
The ex-wife of a grandfather  
The granddaughter of an ex-wife

#### **A woman may not marry any of the following**

The son of an ex-husband  
The ex-husband of their mother  
The ex-husband of a grandmother  
The grandson of an ex-husband

#### **Unless**

Both he and the woman have reached 21 AND  
The younger person has never been treated as a child of the family of the older person before age 18

#### **Unless**

Both she and the man have reached 21 AND  
The younger person has never been treated as a child of the family of the older person before age 18

### Part 3

#### **A man cannot marry**

The mother of his ex-wife unless both the ex-wife and the ex-wife's father are dead

The ex-wife of his son unless both the son and the son's mother are dead

In either case, both people must be 21 or over

#### **A woman cannot marry**

The father of her ex-husband unless both the ex-husband and the ex-husband's mother are dead

The ex-husband of her daughter unless both the daughter and the daughter's father are dead

In either case, both people must be 21 or over



This section sets out the restrictions on persons forming a civil partnership as contained in the Civil Partnership Act 2004 and applies to England and Wales. The list may change from time to time and so is only a guide. See above for the restrictions contained in the Marriage Act 1949.

## Civil Partnership Prohibitions

### **Absolute Prohibitions**

Two people are within prohibited degrees of relationship if one falls within the list below in relation to the other:

- Adoptive child
- Adoptive parent
- Child
- Former adoptive child
- Former adoptive parent
- Grandparent
- Grandchild
- Parent
- Parent's sibling\*
- Sibling\*
- Sibling's\* child

\*Sibling means a brother, sister, half-brother or half-sister

### **Qualified Prohibitions**

Two people are within prohibited degrees of relationship if one of them falls within the list below in relation to the other, unless both of them have reached 21 at the time when they register as civil partners of each other, and the younger has not at any age before reaching 18 been a child of the family\* in relation to the other:

- Child of former civil partner
- Child of former spouse
- Former civil partner of grandparent
- Former spouse of grandparent
- Former spouse of parent
- Grandchild of former civil partner
- Grandchild of former spouse

\*'Child of the family' in relation to another person, means a person who has lived in the same household as that other person and has been treated by that other person as a child of the family.

Two people are within prohibited degrees of relationship if one falls within column one of the table below in relation to the other unless both of them have reached 21 at the time they register as civil partners of each other and the persons who fall within column two are dead.

<b>Relationship</b>	<b>Relevant deaths</b>
Former civil partner of child	The child The child's other parent
Former spouse of child	The child The child's other parent
Parent of former civil partner	The former civil partner The former civil partner's other parent
Parent of former spouse	The former spouse The former spouse's other parent

Nomination of Dependent Partner  
for Survivor's Pension



**Bedfordshire**  
Fire and Rescue Service

**New Firefighters' Pension Scheme 2006**

Please read the earlier notes; if you wish to proceed, use BLOCK CAPITALS to give details about yourself and your partner as requested below. You and your partner should complete the declaration form and have the declaration witnessed, then return the form as directed. The Authority will register the information and return the form to you to show that this has been done.

**Your Details**

Surname \_\_\_\_\_

Forename(s) \_\_\_\_\_

Date of Birth \_\_\_\_\_ National Insurance  
No. \_\_\_\_\_

Pay Number \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Nominated Partner Details**

Surname \_\_\_\_\_

Forename(s) \_\_\_\_\_

Date of Birth \_\_\_\_\_ National Insurance  
No. \_\_\_\_\_

Pay Number \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

You should not rely on this nomination alone to give your partner entitlement to a pension. Upon your death, the Authority will need to be satisfied that your relationship met the qualifying conditions for the payment of a pension.

Declaration



**Bedfordshire**  
Fire and Rescue Service

We confirm that:

- We have lived together for ..... years, during which time our financial affairs have been interdependent (or my nominated partner has been financially dependent upon me)
- We are in an exclusive, committed relationship with each other and we intend to continue in this relationship indefinitely
- We are mutually responsible for each other's welfare
- We are not related in a way that would prevent marriage or civil partnership
- Neither of us is married to, or in a civil partnership with, anyone else
- Neither of us is currently nominated as the partner of anyone else

Scheme Member's Signature \_\_\_\_\_

Nominated Partner's Signature \_\_\_\_\_

Date \_\_\_\_\_

Witnessed By (Please use block capitals)

Signature of Witness \_\_\_\_\_

Name of Witness \_\_\_\_\_

Address of Witness \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_

**For Authority use only**

The nomination made in this form was registered on (date) \_\_\_\_\_

Signature \_\_\_\_\_

Name and Position \_\_\_\_\_

Contact Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Contact Telephone Number \_\_\_\_\_