



Norfolk Pension Fund

LOCAL GOVERNMENT PENSION SCHEME

Expression of wish for payment of death grant

Full Name	<input type="text"/>		
Employer	<input type="text"/>		
NI Number	<input type="text"/>	Telephone	<input type="text"/>
Address	<input type="text"/>		
	Postcode		

**I wish to nominate the following people or organisations to receive any death grant that may become payable by the Norfolk Pension Fund, in the shares shown.
This replaces any previous nomination(s) I may have made.
I understand the Norfolk Pension Fund may pay someone else instead if it thinks it's right to do so.**

Full Name	Address	Share of Death Grant	Relationship (if any)
<input type="text"/>	<input type="text"/>	%	<input type="text"/>
<input type="text"/>	<input type="text"/>	%	<input type="text"/>
<input type="text"/>	<input type="text"/>	%	<input type="text"/>
<input type="text"/>	<input type="text"/>	%	<input type="text"/>

*Please make sure the shares add up to 100%
Please continue on a separate sheet if you want to nominate more than four*

Declaration

If you are completing this form electronically please put your email address in the Signed box:

Signed	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
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You can upload this form to your secure account at www.norfolkpensionfund.org
**Please complete and return this form to: Norfolk Pension Fund,
 5th Floor Lawrence House, 5 St Andrews Hill, NORWICH, NR2 1AD**

Local Government Pension Scheme (LGPS)

Nominating Beneficiaries to receive your Death Grant (Expression of Wish)

What is the death grant?

The LGPS pays a lump sum of roughly three years' pay if a member dies before leaving.

A death grant may also be paid if a member dies after leaving or retiring :

For a pensioner, it's ten years' pension (or five years' if they retired before April 2008), less the total pension already paid : so there's no grant after ten (or five) years on pension.

For a member who's left but not yet retired, the amount is five times their deferred pension.

If you are an active member of the scheme and have either a separate deferred benefit or are receiving a pension when you die, this may impact on the death grant payable.

Who would get it?

If you hadn't made a nomination, any death grant would normally be paid to the person dealing with your affairs (known as your 'legal personal representative').

If you had made a nomination, it would normally be paid to the people you nominated.

If they died first; or if we knew your relationship with them had broken up; or if we saw any other problem or difficulty, we would pay the person dealing with your affairs instead.

If you had nominated a child who was under 18 when you died, we might require safeguards (for instance a trust fund) to ensure they and no one else received the full benefit.

Why should I nominate someone?

If a nomination has been made, death grants can be paid more quickly as we don't have to wait for the person dealing with your affairs to get the necessary legal paperwork (known as Grant of Probate if you've made a will or Grant of Letters of Administration if not).

Quick payment can be helpful if your dependants have funeral and other expenses to pay.

If a nomination has been made and is still valid when you die, the death grant would not normally form part of your estate and so would not usually be liable for Inheritance Tax.

If a nomination has not been made, any death grant would become part of your estate and would be liable for Inheritance Tax if your assets were large enough to be caught by it. We can't advise on Inheritance Tax; you should get independent advice if you feel you need it.

Who should I nominate?

You can nominate anyone or any organisation you want; and as many as you like.

They don't have to be dependent on you in any way.

For instance, you could choose a partner, relations, friends or a favourite club or charity.

How can I nominate them?

Fill in the form overleaf and return it to us at the address below.

If you nominate more than one person or organisation, please tell us on the form what share you want each of them to have. Make sure the shares add up to 100%.

You can't make conditional nominations (e.g. "I want my daughter to get my husband's share if he dies before I do"; if that happened, you'd need to make a new nomination).

What if I change my mind?

You can cancel your nomination at any time by writing to us at the address below.

You can change it any time by writing to us or by filling in a new form.

The form is available from us or it can be downloaded from our website (address below).

I still have questions: where can I get more advice?

Questions about the Local Government Pension Scheme should be addressed to:

Norfolk Pension Fund, Lawrence House, 5 St Andrews Hill, NORWICH, NR2 1AD

Telephone: 01603-495923. E-mail: pensions@norfolk.gov.uk

You may also be interested in our website: www.norfolkpensionfund.org