

Benefits on Death



If you die when you are already in receipt of your pension from the Fund, your spouse will receive half of the Basic Pension to which you were entitled when you retired (before any exchange of pension for a cash sum).

If you retired before normal retirement date with an immediate pension, under either the active member or deferred member early retirement provisions, your Spouse's pension shall not be less than the minimum required for contracting-out purposes.

Where no Spouse's pension is payable, a lump sum will be payable equal to:

- your own contributions to the Fund with interest; less
- the total of pension instalments already paid to you and any cash sum taken in exchange for pension.

Death benefit nomination form

Lump sum death benefits are payable to one or more of your dependants, relatives, personal representatives or nominated beneficiaries, as the Trustee may, in its discretion, decide. It is important that you complete a nomination form to guide the Trustee about who you wish to be considered and keep it up to date.

Contact the Pensions Department to request a nomination form.

Civil Partners

A surviving Civil Partner is entitled to the same benefits as a widow or widower, but based only on "contracted-out" benefits you built up after 5 April 1988 and before 5 December 2005.

General conditions relating to payment of a Spouse's pension on death in retirement

Any Spouse's pension may be reduced by such amount as the Trustee decides for each year your Spouse is more than 10 years younger than you.

Your Spouse would only qualify for a pension if you have been married for longer than 6 months, with two exceptions. The first exception is where the Trustee decides to pay the pension. The second exception is where a Spouse's pension must be paid to comply with the contracting-out requirements. In that situation the pension will be the minimum required to comply with the contracting-out requirements.

Your Spouse is the person to whom you are married at the date of your death. If you were lawfully married to two or more spouses at the date of your death, no Spouse's pension is payable while there are two or more surviving spouses.

If your Spouse remarries before State Pension Age (60 for a woman and 65 for a man), the Spouse's pension ends on the date of remarriage. If your Spouse remarries on or after State Pension Age, your Spouse's pension is reduced to the minimum required to comply with the contracting-out requirements.