

**Local Government Pension Scheme (LGPS)  
The Royal Borough of Kensington and Chelsea (RBKC) Pension Fund  
Death Grant – Expression of Wish form**

(2016 v3)

This form has been designed for members of the LGPS to name a beneficiary or beneficiaries to receive the lump sum death grant payable in the event of their death.

Please read the notes overleaf before completing this form

**SECTION 1 – Your Personal details**

Surname:		Forename:		Title:							
Address:											
Post code:											
National Insurance Number:		Date of birth:		DD	DD	MM	MM	YY	YY	YY	YY
Email address:				Daytime phone number:							

**SECTION 2 – Details of your beneficiaries**

Name	Address	Relationship to you (if any)	% share
			<b>Total 100%</b>

**SECTION 3 - Declaration**

In the event of my death, I wish that any death grant is paid to the beneficiary / ies named above in the proportions stated. I confirm that I have read and understood the explanatory notes overleaf.

Signed:	Date:
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**If you are a current or deferred scheme member, the details of your named beneficiary or beneficiaries will appear on your next Annual Benefit Statement.**

# Local Government Pension Scheme (LGPS) The Royal Borough of Kensington and Chelsea (RBKC) Pension Fund Death Grant – Expression of Wish form Explanatory notes

(2016 v3)

The amount of tax free lump sum death grant for a contributing member of the Local Government Pension Scheme (LGPS) is normally equal to three years' pensionable pay. A death grant is payable no matter how long you have been a member of the scheme provided you are under age 75 at the date of death.

If you have a deferred benefit and / or a pension in payment from a previous period of LGPS membership, the death grant will be any lump sum payable in respect of those benefits or the death in service lump sum of three times your final pensionable pay, whichever is greater.

- It is possible to name any number of individuals or incorporated or unincorporated organisations to receive the death grant.
- When completing the *Expression of Wish form*, please make sure that the percentage share column is completed for each individual beneficiary (even if you are naming only one) and that the sum of the percentage shares equals 100%.
- If you want to name more than five beneficiaries, please provide their details on a separate signed sheet of paper and attach it to this form.
- The named beneficiary / ies can be changed at any time simply by completing another *Expression of Wish form*, which can be sent on request or can be downloaded from the Pension Fund website at [www.rbkcpensionfund.org](http://www.rbkcpensionfund.org)
- The Royal Borough retains absolute discretion to decide whom any death grant is paid to. Having this discretion means the potential liability for the assessment of inheritance tax on the value of the grant will be avoided. The Royal Borough will, of course, have the greatest regard to your wishes in respect of the payment of the grant.
- Naming your beneficiary / ies will usually allow the Royal Borough of Kensington and Chelsea (as the Administering Authority) to pay the death grant quickly and without the need to wait for your estate to be settled and Probate obtained.
- If the Royal Borough has been unable to pay the grant within two years of the date of your death, the grant will form part of your estate and payment will be made to your personal representatives.

**If you have any questions about the Expression of Wish form or your LGPS benefits, you should contact Pension Services.**

**Completed forms should be returned to Pension Services at the address below.**

#### Contact details for Pension Services:

Pension Services

Tel: 020 8213 2802

Surrey County Council

Room 243, County Hall

Fax: 020 8541 9287

Kingston upon Thames

Surrey

Email: [myhelpdeskpensions@surreycc.gov.uk](mailto:myhelpdeskpensions@surreycc.gov.uk)

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**This is not the form to nominate a co-habiting partner to receive a pension is the event of your death. A form for this purpose can be found on the RBKC Pension Fund website at: [www.rbkcpensionfund.org](http://www.rbkcpensionfund.org)**