

Local Government Pension Scheme (LGPS)
Royal Borough of Kensington and Chelsea Pension Fund

**Death Grant Expression of Wish form
Councillor Members**

(2020 v1)

Please read the notes overleaf before completing this form

SECTION 1 – Your Personal details

Surname:	Forename:	Title:
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Address:

Post code:

National Insurance no:

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 Date of birth:

Email address: Daytime phone number:

SECTION 2 – Details of your beneficiaries

Name	Address	Relationship to you (if any)	% share
			Total 100%

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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**Local Government Pension Scheme (LGPS)
Royal Borough of Kensington and Chelsea Pension Fund
Death Grant – Expression of Wish form
Explanatory notes – Councillor members**

(2020 v1)

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

Should you die before the pension has come into payment then the death grant is equal to your retirement lump sum. Should your death occur within the first five years of receiving your pension and you were under age 75 at the date of your death, then the death grant payable will be five times your annual pension reduced by the pension already paid to you up to your date of death.

Please ensure that you read the notes below before completing the form.

- 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 Royal Borough of Kensington and Chelsea (RBKC) 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 RBKC 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 RBKC (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 RBKC 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. Payment of a death grant after two years will result in the death grant being taxed.

You can change your named beneficiaries at any time by completing another expression of wish form, which can be obtained from Pension Services.

Completed forms should be returned to Pension Services:

Post to Orbis Pensions, Room 218 County Hall, Penrhyn Road, Kingston Upon Thames, KT1 2DN
Email to lgps.forms@surreycc.gov.uk

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

By phone 0300 200 1031
Email myhelpdeskpensions@surreycc.gov.uk

The Royal Borough of Kensington and Chelsea Pension Fund is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the Fund, please visit read our privacy notice which you can find on the pension fund website www.rbkcpensionfund.org/kensington-and-chelsea-pension-fund/about-us/forms-and-publications.