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| **Local Government Pension Scheme (LGPS)**  **Royal Borough Kensington and Chelsea (RBKC)**  **Death Grant – Expression of Wish form** |
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**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 explanatory notes overleaf before completing this form**

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| **SECTION 1 – Your Personal details** | | | | | | |
|  | | | | | | |
| Surname: | |  | | Forename: |  | Title: |
|  | | | | | | |
| Home Address: | | | | | | |
|  | | | | | | |
| National Insurance Number: |  | | Date of birth: | | | |
|  | | | | | | |
| Email address: | | | | | | |

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| **SECTION 2 – Details of your beneficiaries** | | | |
|  | | | |
| **Full name and title of beneficiary** | **Home Address of beneficiary** | **Relationship to you (if any)** | **% share** |
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|  |  |  |  |
|  |  | **Total 100%** | |

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| **SECTION 3 - Declaration** | | | | |
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| In the event of my death, I wish that any death grant is paid to the beneficiary / beneficiaries named above  in the proportions stated. I confirm that I have read and understood the explanatory notes overleaf. | | | | |
|  | Signed: |  | Date: |  |
|  | | | | |
| **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.**  **They are also viewable on the Member Self Service (MSS) Portal.** | | | | |
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| **Death Grant – Expression of Wish form**  **Explanatory notes** | | | | |
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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 times your pensionable pay. Eligibility for a death grant lump sum starts the day you join the scheme.

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 the greater. Please note:

* It is possible to name any number of individuals or incorporated or unincorporated organisations to receive the death grant. You can also nominate a registered charity.
* If you wish for part or all of your death grant to be paid to your Estate, please write ‘To my Estate’ in the ‘Full name and title of beneficiary’ column overleaf and specify the percentage share. Payments made to the Estate may be subject to inheritance tax.
* When completing the *Expression of Wish form*, please ensure 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 or beneficiaries can be changed at any time simply by completing another *Expression of Wish form* or via the Member Self-Service (MSS) portal.
* The Royal Borough of Kensington & Chelsea (RBKC) Administering Authority 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 Administering Authority will of course have the greatest regard to your wishes in respect of the payment of the grant.

* Naming your beneficiary or beneficiaries will usually allow 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 and could be subject to tax.

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| **Please return the completed form:** | |
| In writing: | RBKC Pensions Team, 3rd Floor,  Green Zone, The Town Hall, Hornton Street,  London, W8 7NX |
| Or email a scanned copy to: | **pensions@rbkc.gov.uk** |
| **Further information about the LGPS can be found:** | |
| On the national members’ website: | **https://www.lgpsmember.org** |
| On the RBKC pension fund website: | **https://www.rbkcpensionfund.org** |
| **If you have questions about this form or about the LGPS, please contact the RBKC Pensions Team:** | |
| By phone (9am to 5pm on working days): | **020 7361 2323** |
| Or by email: | **pensions@rbkc.gov.uk** |