

Expression of Wish Form

Please complete this form and email to: admin1post.incomingemails@nilgosc.org.uk

Your personal details

Surname

First name(s)

Title: Mr/Mrs/Miss/Ms/Other

Partnership status:

Home address

| | | |
|----------------------|----------|----------------------|
| <input type="text"/> | | |
| <input type="text"/> | | |
| <input type="text"/> | Postcode | <input type="text"/> |

NILGOSC reference number

Date of birth

Personal email address

Telephone number

Employer (or former employer if you are on pension or entitled to deferred benefits)

I understand that in the event of my death, NILGOSC will have to decide who will receive any lump sum death grant payable under the Local Government Pension Scheme (NI) and any Death Benefits from any AVC arrangement that I may have.

I request that NILGOSC takes into consideration my wishes as set out in the tables below.



Declaration

I have read the notes overleaf and I understand that my wishes are not binding on NILGOSC. I authorise NILGOSC to hold the information on this form in compliance with UK Data Protection legislation. I know of no reason why those named would object to their details being recorded.

Signature*

Date

** By typing your name you are signing this form electronically. You agree that your electronic signature is the legal equivalent of your manual signature. You are also confirming that the information you have provided is accurate and complete, to the best of your knowledge and belief.*

Nominated Beneficiaries for LGPS (NI) lump sum death grant

| Full name | Full address | *Reason for nominating | Proportion % |
|-----------|--------------|------------------------|--------------|
| | | | |
| | | | |
| | | | |
| | | | |

Total must be 100%

Nominated Beneficiaries for in-house Prudential/Utmost Life Death Benefits

| Full name | Full address | *Reason for nominating | Proportion % |
|-----------|--------------|------------------------|--------------|
| | | | |
| | | | |
| | | | |
| | | | |

Total must be 100%



Please continue on a separate sheet if you wish to nominate more beneficiaries detailing their full name, full address, reason for nominating and proportion %. Note that the total of the proportions left to your nominee(s) in each table must equal 100%.

** For example, husband, wife, civil partner, son, niece, partner etc. or charity/charities of your choice.*

What is a lump sum death grant?

One of the valuable life cover benefits under the Scheme is a lump sum death grant, which may be payable if you die. The amount is calculated differently depending on whether you are an active, deferred or pensioner member at the time of your death. For example, if you are an active member, the death grant will be three times your annual assumed pensionable pay. Please see our website for further details.

Why is it important to let NILGOSC know my wishes?

When a member dies, NILGOSC must decide who will receive any lump sum death grant and any relevant AVC Death Benefits that are payable. This is set out in the legislation governing the Scheme. As the payment is at our discretion, usually any death grant or relevant AVC Death Benefits paid will not be subject to Inheritance Tax, although a tax rate of 45% will apply if you die after age 75. It is important for us to know your wishes and the best way to tell us is on this form. Usually we will follow your wishes, if we receive the form before your death – but we look at all the circumstances at the time of your death and we can choose not to follow your wishes. You can cancel or change your nomination at any time by logging on to My NILGOSC Pension Online and updating the expression of wish section, or by filling in a new form and sending it to us. You can download a new form from our website, or you can get one from us or from your employer.

I pay AVCs – are Death Benefits under my AVC arrangement also covered by this form?

Yes, this form will apply to any sums payable on death and we will choose who receives those benefits in the same way as for a death grant. In these Notes we call these sums relevant AVC Death Benefits

Does this form affect a survivor's pension?

No. This form only relates to a lump sum death grant and relevant AVC Death Benefits. Survivor pensions are not affected. Please see our website or the Member Guide for full details of survivor pensions and the eligibility criteria for a cohabiting partner and children.

Who can I nominate?

It is your choice. You can nominate one person, or several people and you can include organisations (such as a favourite charity). You do not need to be related to any person who you nominate. If you have more than one nominee, tell us the share of the death grant you would like each to receive.

Why should I keep the form up to date?

Your personal circumstances or your wishes may change after you send us this form – we will only know your new wishes if you tell us. You can do this by logging on to My NILGOSC Pension Online and updating the expression of wish section, or by completing and sending us a new form. It is your responsibility to let us know of any changes in your wishes and to keep the contact details for your nominees up to date.



What happens if I marry, form a civil partnership, or cohabit with my partner?

We will normally pay any death grant and any relevant AVC Death Benefits to your surviving spouse, civil partner or eligible* cohabiting partner – unless you have told us that you want us to pay these to someone else. We will usually disregard any expression of wish that is sent to us before your marriage, civil partnership, or relevant cohabitation. Similarly, if you divorce, dissolve a civil partnership, or stop living with your partner, we will usually not pay any part of the death grant or relevant AVC Death Benefits to that person. We will usually disregard any expression of wish in favour of that person that was sent to us before the date of your divorce, dissolution of civil partnership or ceasing cohabitation. In either case, if this is not your wish, it is important to let us know by sending us an updated form.

** An eligible cohabiting partner means a cohabiting partner who qualifies for a survivor's pension under the Regulations – please see our Member Guide or website for further details of the conditions that apply.*

What if I have more than one membership record with NILGOSC?

We will assume you wish this form to apply to all your records unless you tell us that it does not.

If you left the Scheme before 1 April 2009, different regulations applied. Any death grant payable will have been advised to you in the notes which accompanied your original benefit notification.

Please return your completed Expression of Wish form to:

NILGOSC, Templeton House, 411 Holywood Road, Belfast, BT4 2LP
Tel: 0345 3197 325 • Email: admin1post.incomingemails@nilgosc.org.uk