NILGOSC
NORTHERN IRELAND LOCAL GOVERNMENT OFFICERS' SUPERANNUATION COMMITTEE

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

Postcode

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. Your expression of wish helps us understand who you would like us to consider, but it is not binding and we must look at all the circumstances at the time of your death. Usually we will follow your wishes if we receive the form before your death, but we can choose not to do so. For deaths before 6 April 2027, discretionary death grants and relevant AVC Death Benefits are usually outside a member's estate for Inheritance Tax purposes. For deaths on or after 6 April 2027, most unused pension funds and pension death benefits will be included in the value of a person's estate for Inheritance Tax purposes, even where the payment is discretionary. Whether any Inheritance Tax is payable will depend on the value of your estate and any exemptions that apply. Separate income tax rules may also apply to pension death benefits, including where death occurs after age 75. You can cancel or change your nomination at any time by logging on to My NILGOSC Pension Online and updating the Manage beneficiaries section, or by completing and sending us a new form.

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.

Does who I nominate affect the Inheritance Tax position?

The person or organisation you nominate may affect the Inheritance Tax position, as some beneficiaries, such as a spouse, civil partner or charity, may qualify for exemptions. However, your expression of wish is not binding on NILGOSC and we must decide who receives any lump sum death grant or relevant AVC Death Benefits. From 6 April 2027, most unused pension funds and pension death benefits will be included in the value of a person's estate for Inheritance Tax purposes, even where the payment is discretionary. Whether any Inheritance Tax is payable will depend on the value of your estate, who receives the payment and any exemptions that apply. Tax rules may change and individual circumstances vary. NILGOSC cannot provide tax or financial advice, so you may wish to take independent advice if you are unsure how this could affect you.

Tax note: Death benefits paid to a surviving spouse or civil partner are generally exempt from Inheritance Tax under current rules. If you wish NILGOSC to consider paying any lump sum death grant or relevant AVC Death Benefits to someone else, you should complete this Expression of Wish form and keep it up to date. HMRC has published a technical note on the planned changes to the Inheritance Tax treatment of pensions from 6 April 2027. Further guidance is expected on GOV.UK before the changes take effect.

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 consider paying them to someone else. We will usually disregard any expression of wish sent to us before your marriage, civil partnership or relevant cohabitation. If you divorce, dissolve a civil partnership or stop living with your partner, we will usually disregard any previous expression of wish in favour of that person. If this is not what you want, you should send us an updated form or amend on My NILGOSC Pension Online.

* *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