

NOMINATION FORM

Nomination of a Beneficiary to receive any Lump Sum Death Grant payable in accordance with the Local Government Pension Scheme Regulations

NI Number : _____ Name : (Mr/Mrs/Miss) _____

Pay Number : _____ Employer : _____

Address : _____

_____ Post Code : _____

I have read the notes overleaf and hereby nominate those stated below to receive any Lump Sum Death Grant that may be payable as a result of my membership of the Local Government Pension Scheme.

Full Name / Title of Beneficiary : _____
Address of Beneficiary : _____ Proportion
_____ %

Relationship to you (if any) : _____

Full Name / Title of Beneficiary : _____
Address of Beneficiary : _____ Proportion
_____ %

Relationship to you (if any) : _____

Full Name / Title of Beneficiary : _____
Address of Beneficiary : _____ Proportion
_____ %

Relationship to you (if any) : _____

I accept that, should I wish to cancel this Nomination at any future date, I must inform Rhondda Cynon Taf CBC Pensions Section immediately. In the event that such cancellation is not replaced by a further Nomination, I acknowledge that any Death Grant will be paid into my Estate. I accept that I may be asked to re-nominate periodically and that, in the event of there being any dispute as to entitlement to monies at the time of my death, the Administrators of the Local Government Pension Scheme reserve the right to pay any Death Grant direct to my Estate.

Signed : _____ **Date :** _____

RHONDDA CYNON TAF PENSION SCHEME

The Local Government Pension Scheme Regulations

Notes on the Nomination of a Beneficiary to receive any Lump Sum Death Grant payable in accordance with the above Regulations

1. Scheme members may nominate person/s and / or institution/s, to receive any Lump Sum Death Grant payable under the Regulations.
2. The purpose of completing a Nomination Form is to ensure that, in the event of your death, any lump sums due are to be paid out in accordance with your wishes. This can of course also be achieved by making a Will. However, the *advantage of a nomination* is that because the monies do not form part of your Estate *Inheritance Tax cannot be levied* against them. You should note however, that if the sole beneficiary named in your Will is your married spouse Inheritance Tax will not be levied against your Estate.
3. You are advised to make a copy of any Nomination Form completed, together with these notes and keep them in a safe place. Whilst the Council must, under Pensions Law retain the right to override any nomination made, the purpose of a nomination is to help you make appropriate financial plans in the event of premature death.
4. You may change a nomination at any time, but you should note that each subsequent nomination will revoke any previous nomination made. If you wish to change a nomination in future, please contact the Pensions Section at Rhondda Cynon Taf County Borough Council, Bronwydd, Porth, CF39 9DL.
5. Death Grants can vary enormously, but as a general guide the following information may be helpful :-

Death in Service : *Death Grant = 2 x Career average Pay*

Death on Deferred Pension : *Death Grant = Lump Sum earned to date of leaving*
(i.e. having left employment with benefits deferred until age 60 / 65)

Death on Pension : *Death Grants are payable if death occurs within the first 5 years on pension. The amount payable is 5 x Pension less the amount of pension paid up to the date of death.*

6. If you have not already done so, you are advised to make a Will. This Nomination Form is designed to deal with a potential payment, which hopefully will not have to be made. A Will ensures that the rest of your finances are put in order.
7. If you have any queries or need further details please contact the Pensions Help Desk on 01443 680611.