

Death benefits for 'partners'

This note has been prepared to describe the actions you may wish to take to ensure the Trustee considers your 'partner' when determining the benefits payable in the event of your death. 'Partner' can cover any person to whom you are not legally married, but with whom you have a relationship closely resembling marriage. Full details of the benefits payable on death in each Section of the Scheme can be found in your Member's Booklet.

Death in service, deferment and retirement

If you would like your partner to be considered to receive a proportion of any lump sum death benefit, please complete an Expression of Wish form (available from the Scheme website www.lepensions.co.uk or electronically on www.MyPension.com/LEPS). You should also complete this form if you have a legal spouse and wish them to be considered to receive a lump sum death benefit. Section 1 covers lump sum death benefits.

If you would like your partner to be considered to receive a 'spouse's pension', please complete Section 3 of the Expression of Wish form which allows you to provide information about your unmarried partner. This will require information on how long you have lived with your partner in a relationship closely resembling marriage, and how the individual is financially dependent on you. You can also do this electronically on www.MyPension.com/LEPS.

It will also help if you could ensure that your partner has evidence to prove to the Trustee that you have been living together or sharing living expenses. For example, joint bills or bank statements. The Trustee may require this information when making a decision.

You could also mention your partner in your Will. There is a section on the Expression of Wish paper form for you to provide additional information, for example in circumstances where your Expression of Wish form and Will nominate different individuals and the reasons for this.

Since 6 April 2016, there is no longer a process for formally nominating a 'Specified Dependant' in the 2000 section of the Scheme. If you have previously completed a Specified Dependant nomination then this nomination would be considered by the Trustee when determining to whom the spouse's pension should be paid.

Death in retirement

If you are a member of the Main or 2000 section of the Scheme, in addition to the standard spouse's pension you may, with the consent of the Trustee, choose to exchange part of your pension to provide a pension on your death for a nominated Dependant. If you wish to do this you should inform the Trustee of your wishes not more than 6 months, and not less than 2 months, before your pension is due to start. Please contact the Scheme Administrator, XPS, for further details on this option (LEPS@xpsgroup.com).

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