

NOMINATION OF COHABITING PARTNER FOR SURVIVOR'S PENSION EXPLANATORY NOTES

Benefits payable on the death of a member of the Local Government Pension Scheme (LGPS) include pensions for children, for a surviving spouse or registered civil partner¹ and, provided the scheme member paid into the LGPS on or after 1 April 2009, for a cohabiting partner.

You can nominate a cohabiting partner, of either opposite or same sex, by completing the nomination form and returning it to the address shown on the form although this is no longer a requirement of the LGPS.

The Fife Pension Fund will pay a cohabiting partner's pension if all the following conditions are met:

- both you and your nominated cohabiting partner at the time of your death were legally free to marry each other or enter into a civil partnership with each other, and
- you and your nominated cohabiting partner have been living together as if you were husband and wife or civil partners for a continuous period of at least 2 years before your death, and
- neither you or your nominated cohabiting partner have been living with someone else as if you/they were husband and wife or civil partners for a continuous period of at least 2 years before your death, and
- either your nominated cohabiting partner is financially dependent on you or you are financially interdependent on each other.

Your partner is financially dependent on you if you have the highest income. Financially interdependent means that you rely on your joint finances to support your standard of living. It doesn't mean that you need to be contributing equally. For example, if your partner's income is a lot more than yours, he or she may pay the mortgage and most of the bills, and you may pay for the weekly shopping.

On your death, a survivor's pension would be paid to your nominated cohabiting partner if:

- the nomination has effect² at the date of your death, and
- the above conditions are met.

You and your nominated cohabiting partner should be aware that on your death we will have to verify that the conditions for paying a survivor's pension have been satisfied. We may do this by, for example, asking for confirmation that you lived in a shared household with shared household spending, or your partner may be asked to demonstrate that you had a bank account or mortgage in joint names. There would be a right of appeal if we decide not to pay a pension and your partner believes that he/she has entitlement.

If you are married or are in a registered civil partnership you do not need to complete a survivor's pension nomination form for your husband, wife or registered civil partner – they are automatically covered for a survivor benefit in the event of your death.

Remember to let us know of a change in your circumstances which could affect the nomination, or if you wish to cancel it.

¹ A civil partnership is a relationship between two people of the same sex ("civil partners") which is formed when they legally register as civil partners of each other.

² A nomination ceases to have effect if-

- (a) either you or your nominated partner gives us written notice to cancel the nomination, or
- (b) you make a subsequent valid nomination in favour of a new co-habiting partner, or
- (c) either you or your nominated partner marries, forms a civil partnership or lives with a third person as if they were husband and wife or as if they were civil partners, or (d) your nominated partner dies before you.

THE LOCAL GOVERNMENT PENSION SCHEME

NOMINATION OF COHABITING PARTNER FOR SURVIVOR'S PENSION

Please ensure that you have read the explanatory notes. If you wish to proceed, use **BLOCK CAPITALS** to give details about yourself and your partner as requested below.

SCHEME MEMBER DETAILS

Surname

Forename(s)

Date of birth National Insurance No.

Home Address.....

.....Post Code.....

Employer Employee Payroll Number.....

I nominate my partner named below to receive a nominated partner's pension under the Local Government Pension Scheme.

NOMINATED PARTNER'S DETAILS

Surname Title (*Mr, Mrs, Ms, Other*)

Forename(s)

Date of birth National Insurance No.

Home Address

.....Post Code.....

DECLARATION

We confirm that

- we are legally free to marry each other or enter into a civil partnership with each other, and,
- we have lived together as if we were husband and wife or registered civil partners¹ for a continuous period of at least 2 years, and
- neither of us have been living with someone else as if we were husband and wife or civil partners for a continuous period of least 2 years, and
- our financial affairs have been interdependent (or the nominated partner has been financially dependent upon the Scheme member)

Scheme member's signature

.....

Date

Nominated partner's signature

.....

Date

Send completed form to:

Fife Pension Fund, Fife House, North Street, Glenrothes, KY7 5LT
or pensions.section@fife.gov.uk

Upon receipt we will register your nomination and send confirmation that this has been done.

Please note: on your death, we will need to be satisfied that your relationship met the qualifying conditions for the payment of a cohabiting partner's pension.



¹ For these purposes, two people of the same sex are to be regarded as living together as if they were civil partners if they would be regarded as living together as husband and wife if they were not of the same sex.