



## LOCAL GOVERNMENT PENSION SCHEME

### **Nomination of Dependent Co-habiting Partner for Survivor's Pension**

Scheme members can now nominate a dependent co-habiting partner to receive a pension in the event of their death. You must complete a nomination form or we will not be able to pay a pension on your death.

To nominate a dependant co-habiting partner fill in the attached form and complete the joint declaration. To be able to make a nomination, both you and your nominated partner must have met all the following conditions for at least two years when you sign the joint declaration:

**Both you and your nominated partner:-**

- must be free to marry each other or enter into a civil partnership in the United Kingdom. Please contact us if you require further guidance or visit our website [www.lpf.org.uk](http://www.lpf.org.uk) to see the full regulations, **AND**
- have been living together as if you were husband and wife, or civil partners, **AND**
- are either financially dependent or interdependent\*, **AND**
- must not have been living with someone else as if you/they were husband and wife, or civil partners.

A NOMINATION IS NOT VALID IF THE CONDITIONS HAVE NOT BEEN MET FOR A CONTINUOUS TWO YEAR PERIOD

(\*Your partner is financially dependent on you if you have the highest income or financially interdependent relying on 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.)

#### **What happens when you die?**

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

- the nomination has effect at the date of your death, and
- your nominated co-habiting partner satisfies us that the above conditions have been met for a continuous period of at least two years immediately prior to your death.

#### **WE WILL CHECK YOUR NOMINATION IS VALID**

For example, Lothian Pension Fund may ask for confirmation that you lived in a shared household with shared household spending. Or your co-habiting partner may be able to demonstrate that you had a bank account or mortgage in joint names.

It may be that you and your co-habiting partner have made wills, or have taken out life assurance, naming each other as the main beneficiary. This is the sort of evidence that Lothian Pension Fund will seek.

There would be a right of appeal if Lothian Pension Fund decides not to pay a survivor's pension and your co-habiting partner believes that he/she has entitlement.

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

A nomination ceases to have effect if:

- a. either you or your nominated co-habiting partner gives us written notice to cancel this nomination, or
- b. you make a subsequent valid nomination in favour of a new co-habiting partner, or
- c. either you or your nominated co-habiting 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.

**This form is only for nominating your co-habiting partner to receive a survivor's pension after your death. If you wish to nominate your co-habiting partner to receive any lump sum death gratuity you must also complete a 'nomination of beneficiary' form which can be downloaded from [www.lpf.org.uk](http://www.lpf.org.uk), or you can telephone Lothian Pension Fund on 0131 529 4638.**

# NOMINATION OF DEPENDENT COHABITING PARTNER FOR SURVIVOR'S PENSION

**To be completed by members of the Local Government Pension Scheme**

Please print in BLOCK capitals using **black** ink

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

PERSONAL DETAILS	MEMBER	NOMINATED PARTNER
Surname	.....	.....
Forename(s)	.....	.....
Date of birth	.....	.....
National Insurance Number	.....	N/A
Employer	.....	N/A
Employee number	.....	N/A
Home Address	..... .....	N/A
Email address	.....	N/A

***On your death, Lothian Pension Fund will need to be satisfied that your relationship met the qualifying conditions for the payment of a survivor's pension.***

## DECLARATION

**We confirm that for a continuous period of at least 2 years prior to the date of this declaration all of the following have applied –**

- we have been 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 partners, and
- neither of us have been living with someone else as if we were husband and wife or civil partners, and
- our financial affairs have been interdependent (or the nominated co-habiting partner has been financially dependent upon the Scheme member).

**We confirm that we have read the accompanying notes.**

**Scheme member's signature** ..... **Date** .....

**Nominated partner's signature**..... **Date** .....

**A nomination is only valid if all of the above conditions have been met.**