

**EAST SUSSEX FIRE AND RESCUE SERVICE**

**FIREFIGHTERS' PENSION SCHEME 2015**

**The New Firefighters' Pension Scheme**

**Death Grant and  
Balance of Guaranteed Pension**

**Nomination of recipient**

**April 2015**

## **DEATH GRANT AND BALANCE OF GUARANTEED PENSION**

### **NOMINATION OF RECIPIENT**

In the event that you should die in service as an active member of the Firefighters' Pension Scheme 2015, the Fire and Rescue Authority would pay a lump sum death benefit. This would be a lump sum equivalent to three times your final pay at date of death. Final pay is normally the greater of the following –

- (a) the amount of the member's pensionable pay and assumed pensionable pay during their last 365 days of continuous pensionable service, or
- (b) the amount of the member's pensionable pay and assumed pensionable pay during their last 3 years of pensionable service, divided by three.

If you have more than one active member's account, a lump sum death benefit is payable in respect of each of those accounts.

### **5 year guarantee lump sum**

If you were to die within 5 years of your pension coming into payment, there would be a lump sum death benefit equivalent to the difference between five times the annual amount of pension and the amount of instalments of pension paid.

If you were both an active member and a pensioner member at the date of death, the amount of lump sum death benefit payable would be the greater of that which would be paid in.

### **Payment of the lump sum death benefit**

To whom would they pay it? This is at the absolute discretion of the Authority. But they will decide who, in their opinion, is the most appropriate recipient or recipients. When making such a decision they can take account of the wishes of the firefighter. You can make your wishes known to the Authority, at any time, by completing the nomination form accompanying these notes.

The fact that the Fire and Rescue Authority has absolute discretion as to the recipient of the death grant or balance of guaranteed pension means that the payment would, under current tax rules, be exempt from Inheritance Tax. Even if the Authority decides that, in the circumstances, the payment should be made to the legal personal representatives of the firefighter responsible for the administration of his/her estate.

You can complete the nomination form at any time, or you need not complete it at all. If you do decide to complete and submit it, please note the following:

- You can nominate a single person or several persons; if you nominate more than one beneficiary, indicate the percentage of death grant or guaranteed pension balance that you wish each nominee to receive and ensure that the total of all nominations is 100%;
- You will be sent an acknowledgement of receipt of the form to your home address unless you request otherwise in a covering letter – it is recognised the information you give could be "sensitive" and should be treated as confidential;

- If any nominee has a change of address, please ensure the Authority is kept informed;
- If your circumstances or wishes change, you must tell the Authority right away otherwise their decision, based on the nomination you gave them, may not be what you would have wanted; you can change or cancel the form at any time;

The nomination form should be sent to:

**West Yorkshire Pension Fund, P.O. Box 67, Bradford, BD1 1UP**

**EAST SUSSEX FIRE AND RESCUE SERVICE**

**FIREFIGHTERS' PENSION SCHEME 2015**

**DEATH GRANT AND BALANCE OF GUARANTEED PENSION  
NOMINATION OF RECIPIENT**

*First read the accompanying notes. Then, if you wish to proceed, use BLOCK CAPITALS to give the details requested, complete the declaration, and return as directed.*

**YOUR DETAILS**

Surname .....

Forename(s) .....

Date of birth ..... National Insurance No. ....

Employee number .....

Home address .....

.....

**NOMINATED BENEFICIARY OR BENEFICIARIES**

Surname .....

Forename (s) .....

Address .....

.....

Relationship .....

Proportion of death grant to be paid to this beneficiary ..... % of 100%

Surname .....

Forename(s) .....

Address .....

.....

Relationship .....

Proportion of death grant to be paid to this beneficiary ..... % of 100%

*Continued . . .*

Surname ..... Forename (s)..... Address ..... ..... Relationship ..... Proportion of death grant to be paid to this beneficiary ..... % of 100%
Surname ..... Forename (s)..... Address ..... ..... Relationship ..... Proportion of death grant to be paid to this beneficiary ..... % of 100%
<i>If you wish to nominate more beneficiaries, give their details on a separate piece of paper in a similar format to that shown above, and attach to this form.</i>

## DECLARATION

I have read the notes accompanying this form. I wish to nominate the beneficiary or beneficiaries as named here to receive, in the proportions shown, any death grant or balance of guaranteed pension payable upon my death as allowed under the Firefighters' Pension Scheme 2015 or in any similar provision under a subsequent Order.

I understand that this nomination revokes any earlier nomination made by me.

I further understand that the Fire and Rescue Authority may, without being bound in any way to do so, have regard to this nomination but, under the above Scheme, have absolute discretion as to the recipient(s) of any death grant or balance of guaranteed pension and as to the proportions payable.

**Signed** ..... **Date** .....