

**FALKIRK COUNCIL PENSION FUND
LOCAL GOVERNMENT PENSION SCHEME
SURVIVOR'S PENSION - COHABITING PARTNER - NOMINATION FORM**

After completing this form, please print, sign and send it to:

Pensions Section, PO Box 14882, Falkirk Council, Municipal Buildings, Falkirk FK1 5ZF

Scheme Member details:

Title: First Name: Surname:

Address:

Post Code: Employer:

Date of Birth: Marital Status: NI No.:

Payroll No.: Pension Ref. No.:

Partner of Scheme Member details:

Title: First Name: Surname:

Date of Birth: Marital Status: NI No.:

Declaration

I, the scheme member named above, confirm that I have read the explanatory notes overleaf and wish to nominate my partner named above as my nominated cohabiting partner.

We, the scheme member and the nominated cohabiting partner, confirm that all of the following conditions have applied for a continuous period of at least 2 years prior to the date of this declaration:

- we have been free to marry each other or to enter into a civil partnership with each other;
- we have lived together as if we were husband and wife or registered civil partners;
- neither of us has 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 cohabiting partner has been financially dependent on the scheme member).

We acknowledge that before any partner's pension can be put into payment, Falkirk Council will require documentary evidence to confirm that the above conditions have applied to our relationship for a continuous period of at least 2 years.

Signature of scheme member _____

Date _____

Signature of nominated cohabiting partner _____

Date _____

EXPLANATORY NOTES

BACKGROUND

When a member of the Local Government Pension Scheme (LGPS) dies, the benefits payable can include a lump sum death benefit as well as pensions for a surviving spouse or civil partner and children. If the scheme member has paid into the LGPS on or after 1st April 2009 then the death benefits can include a survivor's pension to be paid to the surviving partner of the deceased. A survivor's pension however, can only be paid if the partner has previously been nominated by the scheme member as his or her nominated cohabiting partner.

So, if you are **not** married and **not** in a civil partnership but you **are** living with a partner, fill in the details requested overleaf to nominate them so that they will have an opportunity of getting a pension if you die before them.

Do not fill in this form if you are already married or in a civil partnership - in either case a pension would be payable to your spouse or civil partner should you die before them.

CONDITIONS TO BE MET BEFORE A NOMINATION CAN BE MADE

In order to make a valid nomination, all of the following conditions must have applied to you and your partner for at least 2 years up to the date you both sign this form:

- a) you and your partner are and have been free to marry or enter into a civil partnership with each other;
- b) you and your partner have been living together as if you were husband and wife or civil partners;
- c) neither you nor your partner has been living with someone else as if you were married or in a civil partnership; and
- d) either your partner is financially dependent on you or you are financially interdependent on each other.

MEANING OF "FINANCIALLY DEPENDENT" AND "INTERDEPENDENT"

"Financially dependent" means that your partner will be deemed financially dependent on you if you have the higher income.

"Financially interdependent" means that you rely on your joint finances to support your standard of living. It doesn't mean that you necessarily contribute equally. During your relationship, you and your partner should keep evidence of your financial interdependence so that this can be produced to support any claim for a survivor's pension.

IN WHAT CIRCUMSTANCES WILL MY PARTNER GET A PENSION

A survivor's pension will be paid to your partner on your death if:

- a) a valid nomination exists; and
- b) your partner satisfies the Council that the conditions met in making that nomination have remained in place until your death.

You and your partner should be aware that on your death the Council will have to verify that the conditions for paying the survivor's pension have been satisfied. We may do this, for example, by asking for evidence that you lived in your shared household with shared household spending, and 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 the Council decided not to pay a pension and your partner believed that he/she had an entitlement.

FINAL POINTS FOR CONSIDERATION

The Council cannot, in any circumstances, pay a survivor's pension if we do not already hold a valid nomination form.

Please also remember to let us know of any change in your circumstances, which could affect the nomination, for example, you are no longer cohabiting with your nominated partner, your relationship ends, you get married etc.

LUMP SUM DEATH BENEFIT

The LGPS provides for the payment of a lump sum death benefit on the death of a scheme member. As a scheme member you can nominate a person or persons to receive that benefit on your death and Falkirk Council may, at its discretion, take your wishes into account when deciding who should receive the payment. **A separate nomination is needed for this** and a form is available on the web site or by contacting Pensions on 01324 506329.

For further information, contact the Pensions Section on 01324 506329