

# Peace of mind

Benefits for your loved ones



This guide is for:  
classic, classic plus  
premium, nuvos, and  
alpha members



The Civil Service Pensions arrangements don't only provide pension benefits. In certain circumstances they also provide benefits after your death to the people you care about.

This guide tells you a bit about these benefits and how to make sure your loved ones claim the benefits that they are due.

Remember, these are just the highlights, if you want to find out more about these benefits, and the eligibility conditions, you should check the [scheme guides](#).



## A pension for your partner

Your husband, wife, or civil partner, may be eligible to get a pension when you die. This is a percentage of the pension you've built up. The exact percentage varies depending on which Civil Service Pension scheme you're in.

### But what if you aren't married or in a civil partnership?

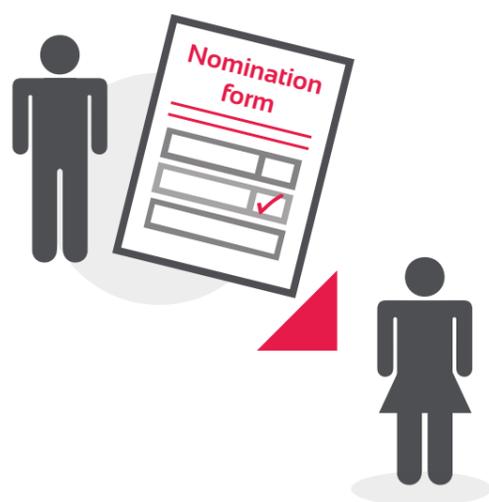
If you're a member of classic plus, premium, nuvos or alpha and in a long term committed relationship, you can tell us about your partner using the [Partner Declaration form](#) (both you and your partner must jointly complete this form). Declared partners may get a pension just like a spouse or civil partner. Don't forget to tell us if your partner's details change.



## A pension for your children

There's a pension for any eligible child / children that you have under the age of 18 (17 if you're in classic), or 23 if they're in full time education or vocational training. Children with a disability, whose health will stop them from being able to work, may be able to receive the pension for life.

How much pension each child gets will depend on which scheme you're in, how many children's pensions are payable and whether there's also a pension payable to your spouse, civil partner, or declared partner.



## A lump sum

There may also be a lump sum that is paid when you die. You can complete a Death Benefit Nomination form to confirm who you want to be considered to receive any lump sum benefit. This could be a family member, a friend, a charity, or any other organisation or business.

Members of classic can only nominate one person or organisation, but members of the other schemes can choose as many nominees as they want and choose how to split the lump sum between them.

If you die while still in service (but not if you have partially retired or you're already in receipt of a pension from the scheme), the lump sum is at least two years' pay. If you die after leaving, retiring, partially retiring, or taking other Civil Service pension benefits, the lump sum is worked out differently to the description above.



If a valid nomination isn't held, any lump sum will be paid to your personal representative, the person who deals with your estate after your death. It is our understanding that if the death benefit lump sum is paid to a nominee, it doesn't form part of your estate for inheritance tax.

It's important that if you nominate someone to receive the lump sum you keep their details up to date so we can get in touch with them quickly in the event of your death. You can find the [Death Benefit Nomination form here](#).

Please note that the [Partner Declaration form](#) is separate from the Death Benefit Nomination for the lump sum payment. Both you and your partner must jointly complete the Partner Declaration form.

These details don't apply to the partnership pension scheme.  
If you want to find out more check out the [scheme guides](#).



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**Please note:** These are guidelines only, all benefits have eligibility criteria and time limits.

See the scheme guides for more information.