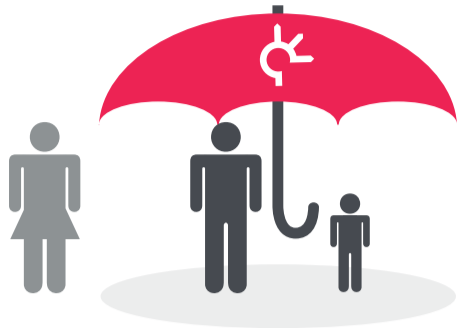


Peace of mind

Benefits for your loved ones



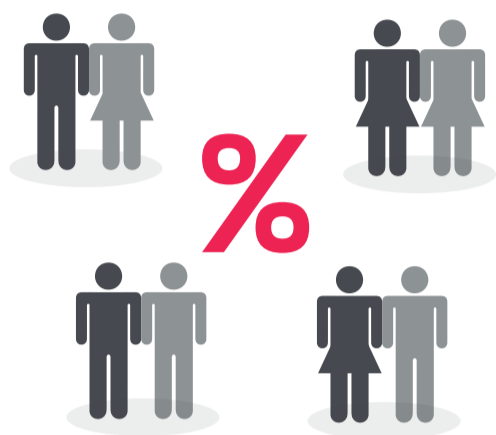
This guide is for:
all members



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?

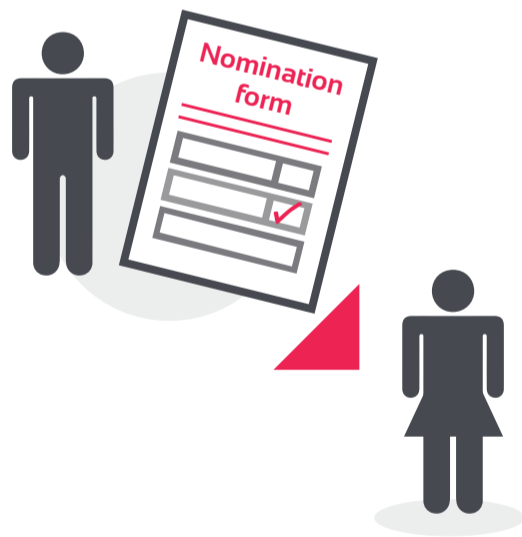
If you're a member of classic plus, premium, nuvos or alpha and in a long term committed relationship, you can tell us about your partner using the **Partner Details form**. Don't forget to tell us if your partner's details change.



A pension for your partner

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 partner.



A lump sum

There may also be a lump sum that is paid when you die. You can add or amend your death benefit nomination on the **Pension Portal** or by completing a **Death Benefit Nomination form**. You can download the form from the **Members Forms** page of our website. For members of classic plus, premium, nuvos or alpha, this could be a family member, a friend, a charity or any other organisation or business.

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

Any lump sum benefit due (following your death) will be calculated in line with the scheme rules. If you want to know how yours will be calculated, you should read the relevant scheme guide on our website.



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'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.

Please note that the **Partner Details form** is separate from the Death Benefit Nomination for the lump sum payment.

These details don't apply to the partnership pension scheme. If you want to find out more check out the **scheme guides**.