Avon Pension Fund

Your pension, your future

Avon Pension Fund
Bath & North East Somerset Council
Lewis House, Manvers Street
Bath, BA1 1JG

E: avonpensionfund@bathnes.gov.uk
W: avonpensionfund.org.uk

Expression of wish form – lump sum death grant **LGPS 19**

Surname ______ Forename(s) ______

Date of birth ______ National Insurance number ______

Address ______

______ Post Code ______

Email address ______

Name of Employing organisation ______

I have read the notes overleaf. I request Bath & North East Somerset Council (the Council) who is the Administering Authority for the Avon Pension Fund in the exercise of its absolute discretion, to consider paying any lump sum death benefit due under the Local Government Pension Scheme, to the following individual(s) and/or organisation(s) and (if more than one) in the following shares.

Personal details – beneficiary 1

Surname ______ **Proportion % (a)** ______

Forename(s) ______ Date of birth ______

Address ______ Post Code ______

Relationship ______

Personal details – beneficiary 2

Surname ______ **Proportion % (b)** ______

Forename(s) ______ Date of birth ______

Address ______ Post Code ______

Relationship ______

Personal details – beneficiary 3

Surname ______ **Proportion % (c)** ______

Forename(s) ______ Date of birth ______

Address ______ Post Code ______

Relationship ______

The figures in (a) + (b) + (c) above must total 100%

Full name (Print) ______ Date ______

Please return this form to Avon Pension Fund by:
Email: avonpensionfund@bathnes.gov.uk
Post: Bath & North East Somerset Council, Lewis House, Manvers Street, Bath BA1 1JG

If additional beneficiaries are required enter their details on a separate sheet

Expression of wish form – lump sum death grant explanatory notes

Please read the following notes carefully before completing the LGPS19 form.

1) a) A death grant **will** be payable if you die:

   i) whilst contributing to the Local Government Pension Scheme, or

   ii) if you have deferred pension benefits in the Avon Pension Fund

   b) A death grant **may** be payable if you die whilst receiving a pension, but this will depend on how long your pension has been paid for.

2) Bath & North East Somerset Council has absolute discretion as to the distribution of any death grant. As a result of this discretion, **currently** where a death grant is paid it will not be subject to inheritance tax (IHT). From April 2027, HMRC are changing tax regulations and beneficiaries may become subject to inheritance tax, if (a) the nomination names someone other than your married spouse or civil partner and (b) the estate value is over the IHT threshold limit. Death in service grants will still be exempt.

3) To assist the Council in exercising its discretion, you can make an expression of wish to nominate one or more individuals, related to you or not and an unincorporated or incorporated body, to receive all or a share of your death grant.

4) Where there is more than one nomination and the proportions are not specified, the Council will assume that you wish the death grant to be split equally among nominees.

5) If your circumstances change you can revise your expression of wish nominations at any time. www.avonpensionfund.org.uk/need-know/expression-wish-nomination

6) If at any time you contributed to the Fund's AVC plan, the return of your accumulated fund on your death will be treated in the same way as your death grant from Avon Pension Fund.

7) **Although the Council will have the greatest regard to your wishes, it is not legally bound by them, because for the tax advantages to apply, it must retain absolute discretion as to the distribution of the death grant.**