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We're experiencing high levels of contact, we appreciate your patience at this time.

## Death Benefits



It goes without saying that your pension isn't just about you. It's also about the people you love and care for.

Along with the information below we've created a [Family Benefits guide, which you can find here \(PDF\)](#) ([This link opens in a new window](#)).

### If I'm retired what will my beneficiary or nominee receive after I die?

If you're a pensioner and your pension has been in payment for less than five years, a discretionary death grant is payable that is equal to five times your annual pension less any pension received prior to your death. This is known as a "supplementary death grant". If you become entitled to your pension - by having reached your normal pension age and leaving all pensionable service - but you don't claim it, your pension entitlement will be paid to your estate. If it's less than five years worth of pension, a discretionary death grant of five times your annual pension, less the amount paid to your estate is payable.

This is the same for all pensioners regardless of which scheme - final salary or career average - that your pension benefits are based on.

If there is no adult beneficiary or death grant nomination at the time of your death, any death grant that's due will be paid to your estate.

When we're notified of your death, we'll request completion of an application form and a copy of your death certificate.

### Pensions for a Spouse or Civil or Qualifying Partner

If you're married or in a civil partnership your spouse or partner will receive a pension after you die. We'll request a copy of your marriage or civil partnership certificate, along with the application form and death certificate.

Adult survivors of marriages and civil partnerships, whether same-sex or opposite-sex, will receive survivor benefits in relation to service from 1 April 1972 or, 6 April 1978 if the marriage was after the last day of pensionable service. This will be dependent upon the member's qualifying service. There were different rules for service which counts for family benefits for female teachers who died before 5 December 2005. Survivor pensions of female teachers that ended before 1 September 2019 were paid in accordance with the rules in place at the time.

If you're neither married nor in a civil partnership but have a partner, as long as they meet the qualifying criteria (see below) they will receive a pension after you die.

A partner will qualify for a pension only if you have two years' or more pensionable service from 1 January 2007, you have lived together for a continuous period of at least two years immediately prior to your death and the following criteria is met:

1. you were able to marry or form a civil partnership with your partner;
2. you and your partner were living with each other as if you were a married couple or civil partners;
3. neither you or your partner were living with a third person as if they were a married couple or civil partners; and
4. you and your partner were financially interdependent or your partner was financially dependent on you.

Your dependents will need to provide evidence to show that they were financially dependent or interdependent with you before you died. This can be evidence of the following:

- They were living with you at your house or you owned or rented a property together
- You supported them financially or shared in the household spending
- You shared a bank account or investment
- You have a loan or mortgage in joint names
- You named each other as the main beneficiaries after your deaths
- You had a mutual Power of Attorney with them
- You nominated each other for Life Assurance.

Your dependant will need to provide this evidence. If the survivor is unable to provide any evidence of dependency then it's unlikely that a pension will be paid to them. Evidence may include documentation for any of the previously mentioned categories and can include (among others) utility bills, bank statements and copies of insurance documents.

## What about my children?

Any children, born during your lifetime or within 12 months of your death, may be eligible to a child's pension. This also applies to any children born to a previous partner, adopted children, and financially dependent children who are living as part of your family at the time of your death.

To be eligible, your children can't be married or in a civil partnership. They must be:

- Under 17; or if over 17, have remained in full-time education, or been in training for a trade or profession for at least two years, without a break of more than one academic year and up to age 23 at the latest;
- Incapacitated and unable to earn a living due to ill health at the time of your death. A doctor will need to confirm this. We'll also need to know if they're receiving any benefits.

We'll request a copy of the children's birth certificates and if they are over age 17, completion of a form to evidence that they remain in full-time education or are undertaking a training course. If a child is incapacitated, we'll request medical evidence and documentary evidence of benefits they may be receiving and/or other financial support.

### How is the pension calculated?

If you die after retiring and had a surviving spouse or partner and/or children, we'll stop the pension until the death can be confirmed. Once it's been authorised, we'll continue to pay the pension in full for three months to the surviving adult. For the same three months we'll pay the same amount for the benefit of your children. If there is no surviving adult pension, we'll stop the pension until the death can be confirmed. Once it's been authorised, we'll continue to pay the pension in full for six months for the benefit of your children. These payments are called the short-term pension. After the short-term pension ends a long-term pension will be paid.

### How long will my family continue to receive a pension?

If you were in service on or after 1 January 2007 any adult pension will be paid for your beneficiary's lifetime.

Children's pensions are payable to age 23 if they remain in full-time education or training, or longer if they are incapacitated and continue to be so. Continued eligibility will be monitored.

### How much of my service counts towards family benefits?

If you've nominated a partner for family benefits your service from 1 January 2007 will automatically be used in the calculation of family benefits.

## FAQ

Get your questions about family benefits answered.

[➤ Read our FAQs](#)

## Form

Update your Death Grant Nominations.

[➤ Download form \(PDF, 288 KB\) \(This link opens in a new window\)](#)

## Factsheet

Please ensure you inform us of a member's death.

[➤ Download PDF \(PDF, 80 KB\) \(This link opens in a new window\)](#)

## Related Information

- [➤ Family and dependants](#)
- [➤ FAQs](#)
- [➤ Keeping up to date with your pension](#)



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