

## Annex F – Notes on the survivor’s pension

Depending on the scheme you are a member of, a survivor’s pension is paid if, when you die, you are married or have a civil partner or eligible ‘cohabiting partner’ (someone you live with who would be entitled to a survivor’s pension).

The table below shows whether a surviving partner would receive a pension when you die, based on your partnership status and which pension scheme you are a member of.

	1992 scheme	2006 scheme (standard)	2006 scheme (special)	2015 scheme
Husband, wife or civil partner only	Yes	Yes	Yes	Yes
Cohabiting partner	No	Yes	Yes	Yes (if the scheme manager agrees)

### Survivor’s pension if you die in service

How a survivor’s pension is calculated will depend on which pension scheme you were a member of at the date of your death.

Death in service survivor’s pensions are paid to eligible partners at 50% of the higher-tier ill-health pension that would have been payable.

Under the 2006 and 2015 schemes, if your husband, wife or partner is more than 12 years younger than you there would be a reduction of 2.5% for every year or part of a year over the 12 years, to a maximum of 50%.

Death in service survivor’s benefits for members of the 2015 scheme with an equivalent 1992 portion of pension are paid under the 2015 scheme, which means that if you are not married when you die, a cohabiting partner will still be entitled to half of the equivalent 1992 pension as well as the 2015 portion.

**NOTE: We can only pay a survivor's pension for a protected member of the 1992 scheme if you were married at the date of your death.**

## Survivor's pension if you die after you retire

How the survivor's pension is calculated will depend on which pension scheme you were a member of at the date you retired. Generally, a survivor's pension for a husband, wife or partner would be half of the pension that you would be entitled to when you retire.

Under the 2006 and 2015 schemes, if your husband, wife or partner is more than 12 years younger than you, there would be a reduction of 2.5% for every year or part of a year over the 12 years, to a maximum of 50%.

If you die after you retire, and are not married or in a civil partnership, survivor's benefits for members of the 2015 scheme who have a 1992 portion of pension are calculated differently to those of the 2006 and 2015 schemes. This is because a survivor's pension is only paid to a husband, wife or civil partner in the 1992 scheme but to a cohabiting partner in the 2015 Scheme.

This means if you are not married when you die, a cohabiting partner would be entitled to half of the 2015 pension, but not to half of any 1992 portion of pension, as this is only awarded to husbands, wives and civil partners.

The table below shows survivor's pension options in the schemes for unprotected and taper-protected members.

	Transition 1992	Transition 2006 (standard)	Transition 2006 (special)
Transitional benefits	50% of 1992 pension due to husband, wife or civil partner	50% of 2006 pension due to surviving partner	50% of 2006 special member pension due to surviving partner
2015	50% of 2015 pension due to surviving partner	50% of 2015 pension due to surviving partner	50% of 2015 pension due to surviving partner

A transition member is a firefighter who is entitled to a pension in both the final salary scheme (1992, 2006 standard or special) and the 2015 scheme.

## **Nominating a beneficiary**

The rules of the 2006 scheme were recently amended to remove the need for you to complete a nomination for someone (a 'qualifying partner') who you want a survivor's pension to be paid to.

However, we consider it best for members to record who they want a surviving partner's pension to go to if they die. This saves a surviving partner from unnecessary administrative duties at what would be a sensitive time.

Please contact your FRA to find out how to access the form or make any amendments to your decision.

## **Death in service lump sum**

	1992 Scheme	2006 Scheme	Special Modified 2006 Scheme	2015 Scheme
Death in service lump sum	2 x pensionable pay	3 x pensionable pay	2 x pensionable pay	3 x pensionable pay

Members of the 2006 scheme (which includes special and standard members) and the 2015 scheme can fill in an 'expression of wish' form for beneficiaries to receive the death in service lump sum, though the final decision rests with the Fire and Rescue Authority.

Please contact your FRA to find out how to access the form or make any amendments to your decision.

The 1992 scheme does not have the option to nominate a beneficiary. Any death in service lump sum is paid only to a surviving husband or wife or in line with the firefighter's estate.