



OXFORDSHIRE PENSION FUND

Nomination of Cohabiting Partner
to receive pension after your death

NOMINATION OF COHABITING PARTNER FOR SURVIVOR'S PENSION EXPLANATORY NOTES

Benefits payable on the death of a member of the Local Government Pension Scheme (LGPS) include pensions for children, for a surviving spouse or registered civil partner¹ and, provided the scheme member paid into the LGPS on or after 1 April 2008, for a nominated cohabiting partner.

You can nominate a cohabiting partner, of either opposite or same sex, by completing the declaration on pages 5 and 6 of this form and then returning it to Pension Services.

However, to be able to make a nomination, all of the following conditions must have applied to both you and your co-habiting partner for a continuous period of at least 2 years on the date you both sign the nomination form:

- both you and your co-habiting partner are, and have been, free to marry each other or enter into a civil partnership with each other, and
- you and your co-habiting partner have been living together as if you were husband and wife, or civil partners, and
- neither you or your co-habiting partner have been living with someone else as if you/they were husband and wife or civil partners, and
- either your co-habiting partner is financially dependent on you or you are financially interdependent on each other.

Your partner is financially dependent on you if you have the highest income. Financially interdependent means that you rely on your joint finances to support your standard of living. It doesn't mean that you need to be contributing equally. For example, if your partner's income is a lot more than yours, he or she may pay the mortgage and most of the bills, and you may pay for the weekly shopping.

On your death, a survivor's pension would be paid to your nominated co-habiting partner if:

- the nomination is still valid² at the date of your death, and
- your nominated cohabiting partner satisfies us that the above conditions had also been met for a continuous period of at least 2 years immediately prior to your death.

¹ A civil partnership is a relationship between two people of the same sex ("civil partners") which is formed when they legally register as civil partners of each other.

² A nomination ceases to have effect if-

- (a) either you or your nominated partner gives us written notice to cancel the nomination, or
- (b) you make a subsequent valid nomination in favour of a new co-habiting partner, or
- (c) either you or your nominated partner marries, forms a civil partnership or lives with a third person as if they were husband and wife or as if they were civil partners, or
- (d) your nominated partner dies before you.

You and your nominated co-habiting partner should be aware that on your death we will have to verify that the conditions for paying a survivor's pension have been satisfied. We may do this by, for example, asking for confirmation that you lived in a shared household with shared household spending, or your partner may be asked to demonstrate that you had a bank account or mortgage in joint names. There would be a right of appeal if we decide not to pay a pension and your partner believes that he/she has entitlement.

Completing and returning this form is important as we cannot pay a pension to your partner if we do not have a valid nomination.

If you are married or are in a registered civil partnership do not complete this form – your spouse/partner is automatically covered for a survivor benefit in the event of your death.

Remember to let us know of a change in your circumstances which could affect the nomination, or if you wish to cancel it.

IMPORTANT

Other related information:

In certain circumstances the LGPS provides for a death grant. Please ensure you have completed the 'expression of wish' death grant form to show the County Council where you would wish to direct any payment of death grant.

This co-habiting partner nomination declaration cannot be used to direct payment of death grant.

After your death, we will pay a pension to your 'eligible' children, according to the LGPS rules.

Data Protection

Oxfordshire County Council will use the information you provide on this form for the purposes of determining entitlement to benefit under the Local Government Pension Scheme Regulations. We may share your information with our service providers and agents for these purposes. Any information you provide will not be used for any other purpose. If you provide us with sensitive personal data you consent, by sending us this form to our processing your information for the reasons described above.

You have the right to request a copy of the personal data we hold about you, for which we may charge a small fee, and to correct any inaccuracies in your information.

After your death, we will check the details of your nomination before we can pay a pension to your partner. All the conditions you sign today must still be valid when we check if we are to pay a pension.

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THE LOCAL GOVERNMENT PENSION SCHEME

NOMINATION OF COHABITING PARTNER FOR SURVIVOR'S PENSION

First read the notes. If you wish to proceed, complete using BLOCK CAPITALS giving details about yourself and your partner. Then you both complete and sign the declaration overleaf. Send to Pension Services .

YOUR DETAILS

Surname

Forename(s)

Date of birth National Insurance No.

Home Address

..... Post Code

Employer Employee Payroll Number

NOMINATED PARTNER'S DETAILS

I nominate my partner named below to receive a nominated partner's pension under the Local Government Pension Scheme:

Surname Title (*Mr, Mrs, Ms, Other*)

Forename(s)

Date of birth National Insurance No.

You **and** your nominated partner should now complete the declaration.

Remember to keep a copy for your records.

Please note: on your death, we will need to be satisfied that your relationship met the qualifying conditions for the payment of a cohabiting partner's pension.



DECLARATION

We confirm that for a continuous period of at least 2 years prior to the date of this declaration all of the following have applied –

- we have been free to marry each other or enter into a civil partnership with each other, and,
- we have lived together as if we were husband and wife or registered civil partners¹, and
- neither of us have been living with someone else as if we were husband and wife or civil partners, and
- our financial affairs have been interdependent (or the nominated partner has been financially dependent upon the Scheme member) and we will send in documentary evidence if required by Oxfordshire County Council.

Scheme member’s signature

Date

Nominated partner’s signature

Date

Then detach the form from the explanatory notes and return to:
Pension Services, Oxfordshire County Council, Shared Services,
Unipart House, Garsington Road, Oxford OX4 2GQ.

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¹ For these purposes, two people of the same sex are to be regarded as living together as if they were civil partners if they would be regarded as living together as husband and wife if they were not of the same sex.