# **LGPS and Survivor Benefits**



# Membership of the LGPS helps your family to enjoy financial security, with immediate life cover.

If you die in service as a member of the LGPS a lump sum death grant of three times your assumed pensionable pay at your date of death is paid, no matter how long you have been a member of the LGPS, provided you are under age 75 at the date of death.

Retired members may also receive a lump sum death grant (calculated differently for a pensioner member) if they have been in receipt of pension for less than ten years **and** are under age 75 at the date of death.



Your **Expression of Wish** to nominate who you would like to receive any death grant lump sum, can be updated on My Pension (see below) or on a form found on the DCPF website.



It's important to update Expression of Wish should personal circumstances change.

### Scheme member for two or more years?

If a Scheme Member of two or more years dies, an ongoing pension for a qualifying surviving partner would be paid. Survivor pensions are paid for the rest of their life and will increase every year in line with the cost of living.

#### Qualifying Partner:

- ☑ eligible cohabiting partner (subject to conditions)

## My Pension

To see the benefits that your family could receive, register for **My Pension**, the DCPF secure online pension portal.

- ☐ Update Expression of Wish for any lump sum death grant.
- ☑ Update your address
- ☑ check how much your pension will be in retirement.



You can register for My Pension at https://mypension.dorsetcouncil.gov.uk/