

Tillman Sarah

* Spouse
* Civil Partner
* Co-habiting Partner

Pensions for Survivors

**Introduction**

The aim of this booklet is to provide useful information about dealing with the death of a Police Pension Scheme (PPS) Member.

Included within this booklet is information about death benefit entitlements and the process which occurs following the death of an PPS Member. For the purpose of this booklet, we will refer to the pension scheme Member as ‘Member’.

Our priority is to make sure that the necessary paperwork is completed and carried out correctly. This will ensure that the right death benefits are paid to the right person or people as efficiently as possible.

**What Happens Next?**

To tell us about the death of a Member, you should contact the Pension Scheme Administrator, either via telephone, email or in writing using the details below:

|  |  |  |  |
| --- | --- | --- | --- |
| **Police Force** | **Telephone Number** | **Email Address** | **Postal Address** |
| **Dyfed Powys Police Members** | (01267) 224155 | Pensions@Carmarthenshire.gov.uk | Dyfed Pension FundSt David’s ParkBuilding 2 (Room 01/007)Job’s Well RoadCarmarthenSA31 3HB |
| **Gwent Police Members** | (01642) 030692 | penmail@xpsgroup.com | XPS AdministrationPO Box 485MiddlesbroughTS1 9EE |
| **North Wales Police Members** | (01642) 030692 | penmail@xpsgroup.com | XPS AdministrationPO Box 485MiddlesbroughTS1 9EE |
| **South Wales Police Members** | (01642) 030692 | penmail@xpsgroup.com | XPS AdministrationPO Box 485MiddlesbroughTS1 9EE |

Alternatively, you can contact the designated Pensions Officer using the details below:

|  |  |  |  |
| --- | --- | --- | --- |
| **Police Force** | **Name** | **Telephone Number** | **Email** |
| Dyfed Powys | Miss Megan Bessent | 07816 081412 | megan.bessent@dyfed-powys.police.uk |
| Gwent Police | Miss Eirian Thomas | 07813 724839 | eirian.thomas@dyfed-powys.police.uk |
| North Wales | Mr Gruffydd Harrison | 07971 792536 | gruffydd.harrison@dyfed-powys.police.uk |
| South Wales | Miss Kristina Stevens  | 07970 161446 | Krisitna.Stevens@south-wales.police.uk |

**The Process**

The following information about the Member will be required to be provided upon notification of the death of the Member:

* Full Name
* National Insurance Number
* First line of their Address
* Date of their Death

In addition, you will also be required to provide your full name and the details of the Member’s next of kin, personal representative, or executor – the person dealing with the Member’s estate. This includes their name, address, email address and telephone number.

We will then write to all the relevant parties and enclose any necessary forms that need to be completed. These should be signed, witnessed (if applicable), and returned to the postal address provided. Please note, the letter might also include details of any underpaid or overpaid amounts.

Once the necessary forms have been returned to us, we will process any death benefits that are due and notify all relevant parties when this is complete.

**Types of Member**

|  |  |  |
| --- | --- | --- |
| **Police Pension Scheme 1987****(PPS 1987)** | **Police Pension Scheme 2006****(PPS 2006)** | **Police Pension Scheme 2015****(PPS 2015)** |
| Protected Standard Members | Protected Standard Members | 2015 Members Only |
|  |  | 1992 Transitional Members |
|  |  | 2006 Transitional Members |

**Survivor Pension – Entitlement**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **PPS 1987** | **PPS 2006** | **PPS 2015** |
| **Entitlement** | Surviving Spouse or Civil Partner | Surviving Spouse, Civil Partner or Cohabiting Partner | Surviving Spouse, Civil Partner or Cohabiting Partner |
| **Death in Service** | Half of a pre-commuted Ill Health Pension that would have been paid at the member’s date of death. | Half of an Ill-Health Pension that the member would have received if they had been permanently disabled for regular employment at the date of death. | Half of the Ill-Health Pension that the member would have received if they would have been permanently medically unfit for regular employment at the date of death. |
| **Death in Retirement** | Half of the pension in payment disregarding commutation.  | Half of the pension entitlement to member as at the date of death.  | Generally, Half of the pension entitlement as at the date of death. |

**Lump Sum – Entitlement**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **PPS 1987** | **PPS 2006** | **PPS 2015** |
| **Death in Service Lump Sum** | 2 x Pensionable Pay | 3 x Pensionable Pay | 3 x Pensionable Earnings |
| **Death in Deferment Lump Sum** | No | No | No |
| **Death on Pension Lump Sum** | No | No | No |
| **Death Grant Paid To** | Spouse / Civil Partner or to the Estate | Spouse / Civil Partner, a declared Partner, a Person nominated or to the Estate | Spouse / Civil Partner, a declared Partner, a Person nominated or to the Estate |

**Other Points of Note**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **PPS 1987** | **PPS 2006** | **PPS 2015** |
| **Post-Retirement Marriage** | Widow will be entitled to a pension based on the Officer’s service after 05/04/1978 Only.  | Not Applicable | Not Applicable |
| **Effect of Re-Marriage** | Pension will cease. | Not Applicable | Not Applicable |

**We’re Here to Help**

We understand dealing with the loss of a loved one can be difficult, so, please remember, we are here to help. If you need further support to help guide you through the pension and bereavement process, please do not hesitate to contact one of our dedicated Pension Hub Officers using the contact details provided.

**Additional Details**

|  |  |  |  |
| --- | --- | --- | --- |
| All Wales Pensions Lead | Tony Williams  | Tony.williams@dyfed-powys.pnn.police.uk | 07824 805169 |
| All Wales Pensions Hub Manager  | Rhian Jones | Rhian.jones@dyfed-powys.police.uk | 07970 688981 |
| South Wales Pensions Manger  | Leon Webber | Leon.Webber@south-wales.police.uk | 07976 268400 |