

Death Grant Expression of Wish

Firefighters' Pension Scheme (Wales) 2007 / 2015

In the event that you should die in service as a member of the Firefighters' Pension Scheme (Wales) 2007 (FPS 2007) / Firefighters' Pension Scheme (Wales) 2015 (FPS 2015), the Fire and Rescue Service (FRS) would pay a death grant, normally equivalent to three times your pensionable pay at date of death. To whom would they pay it? This is at the absolute discretion of the FRS, but they will decide who, in their opinion, is the most appropriate recipient, or recipients. When making such a decision they can take account of the wishes of the firefighter. You can make your wishes known to the FRS, at any time, by completing the Expression of Wish form attached to these notes.

If you die after retirement, but before having received at least five years of pension instalments, the balance of the instalments you have not received will be converted to a lump sum and, like a death grant, would be paid to the person or persons that the FRS, at their discretion, believe appropriate recipients. By completing the Death Grant Expression of Wish form, you would make your wishes known to the FRS in respect of this payment, too.

The fact that the FRS has absolute discretion as to the recipient of the death grant or balance of guaranteed pension means that the payment would, under current tax rules, be exempt from Inheritance Tax. Even if the FRS decides that under the circumstances, the payment should be made to the legal personal representatives of the firefighter responsible for the administration of his/her Estate.

You can complete the attached Expression of Wish form at any time, or you need not complete it at all. If you do decide to complete and submit it, please note the following:

- You can nominate a single person or several persons; if you nominate more than one beneficiary, indicate the percentage of death grant or guaranteed pension balance that you wish each nominee to receive and ensure that the total of all nominations is 100%;
- If any nominee has a change of address, please ensure that the FRS is kept informed;
- If your circumstances or wishes change, you must inform the Authority right away. Otherwise any decision, based on the nomination previously given, may not be what you would want; you can change or cancel the form at any time;
- If you wish to nominate a 'minor', please note that any payment in respect of this nominee will be made to a trust fund;
- I understand that this nomination revokes any earlier nomination made by me;
- I further understand that the FRS may, without being bound in any way to do so, have regard to this nomination but, under the above Scheme, have absolute discretion as to the recipient(s) of any death grant or balance of guaranteed pension and as to the proportions payable.



First read the notes overleaf. Then, if you wish to proceed, use BLOCK CAPITALS to give the details requested below/overleaf, complete the declaration at the end of the form and return as directed. **Please note that the proportions in (a) + (b) + (c) above must total 100%. If the form is completed incorrectly, it will be returned for your amendment.**

Personal Details			
Name:			
National Insurance No:		Date of Birth:	
Home Address:			
		Post Code:	

Language Preference			
(Please ✓ the appropriate box to indicate your election)			
As a member of the LGPS, I wish to receive ALL future correspondence in:			
WELSH	<input type="checkbox"/>	ENGLISH	<input type="checkbox"/>
		BILINGUAL	<input type="checkbox"/>

Expression of Wish (Beneficiary 1)			Proportion
Name:			%
Date of Birth:		Relationship:	
Address:			
		Post Code:	

Expression of Wish (Beneficiary 2)			Proportion
Name:			%
Date of Birth:		Relationship:	
Address:			
		Post Code:	

Expression of Wish (Beneficiary 3)			Proportion
Name:			%
Date of Birth:		Relationship:	
Address:			
		Post Code:	

Declaration	Please return this form to your Employer		
<p>I have read the notes overleaf. I wish to nominate the beneficiary or beneficiaries as named here to receive, in the proportions shown, any death grant or balance of guaranteed pension payable upon my death as allowed under the FPS 2007 / FPS 2015 or in any similar provision under a subsequent Order. PLEASE NOTE that if you do not indicate your language preference above, all future correspondence will be sent to you a <u>bilingual</u> format.</p>			
Signature:		Date:	