

[www.civilservice.gov.uk/pensions](http://www.civilservice.gov.uk/pensions)

This booklet is published by Civil Service Pensions.



# Pensions for partners

A guide





## Introduction

If you are a member of **classic plus, nuvos** or **premium** and you have a partner to whom you are neither married nor in a civil partnership with, you will want to know whether the pension scheme will pay a pension to your partner after you die. This booklet provides guidance on the qualifying conditions for a partner's pension.

The relationship you have with your partner must be permissible by UK law. (You may not wish to marry or enter into a civil partnership with your partner but your relationship must be such that it would be legally possible for you to do so.)

The booklet does not cover every aspect. Full details are contained in the rules, which are the legal basis of the scheme. Nothing in this booklet can override the rules and, in the event of any difference, the rules will apply.

Where we have had to use technical terms, we show them in bold. See the technical terms section for explanation.

## Things you need to know

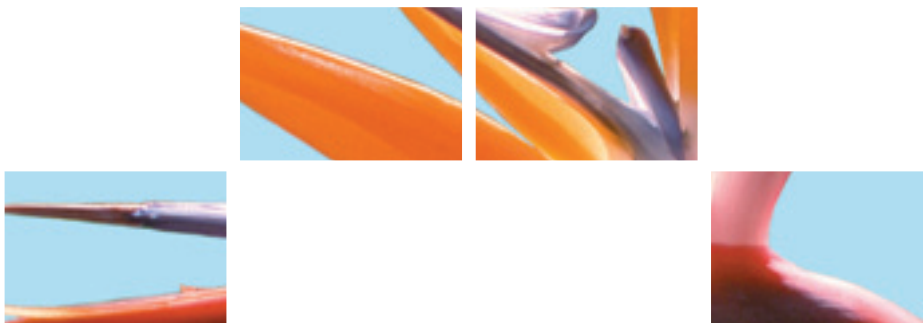
### Will my partner get a pension after I die?

We may provide a pension for your partner if:

- you have nominated your partner and you have completed a joint declaration of partnership, and
- at the time of your death:
  - you and your partner were living together in an exclusive committed long-term relationship
  - you and your partner were free to marry or enter into a civil partnership, and
  - either your partner was financially dependent on you or the two of you were financially interdependent.

You will find a declaration form at the back of this booklet for you and your partner to complete. Alternatively, you can print off a copy from our website [www.civilservice.gov.uk/pensions](http://www.civilservice.gov.uk/pensions)

You should both be aware that, after your death, your partner will need to provide information to the **pensions administrator** to support his or her claim to a partner's pension. Don't get too worried about this. If, over the years, you continue to be able to sign up to all the statements on the declaration, your partner should receive a pension when you die.



### What's meant by an 'exclusive committed long-term' relationship?

We only expect to pay a pension if you are in a permanent relationship with just one person.

Following your death, the **pensions administrator** will consider your case individually and take account of anything that supports the claim that you and your partner had a permanent relationship.

### What's meant by financial dependence and interdependence?

Under the HM Revenue and Customs rules governing occupational pension schemes, your partner must be financially dependent on you or you must be financially interdependent. 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.

### What if we split up?

If your relationship comes to an end, it is important that you tell your **pensions administrator** as soon as possible so that they can cancel your declaration.

### Whilst I am waiting for my divorce or civil partnership dissolution to come through, can I nominate my partner?

If you are still married to or in a civil partnership with someone else, the scheme will pay a pension to your surviving wife, husband or civil partner even if you no longer live with them. You cannot nominate your partner to receive a pension until you are both legally free to marry or enter into a civil partnership with each other.

### What benefits does my partner get?

The benefits your partner would get are the same as those would be for a surviving husband, wife or civil partner. For details, read the following booklet that refers to your scheme:

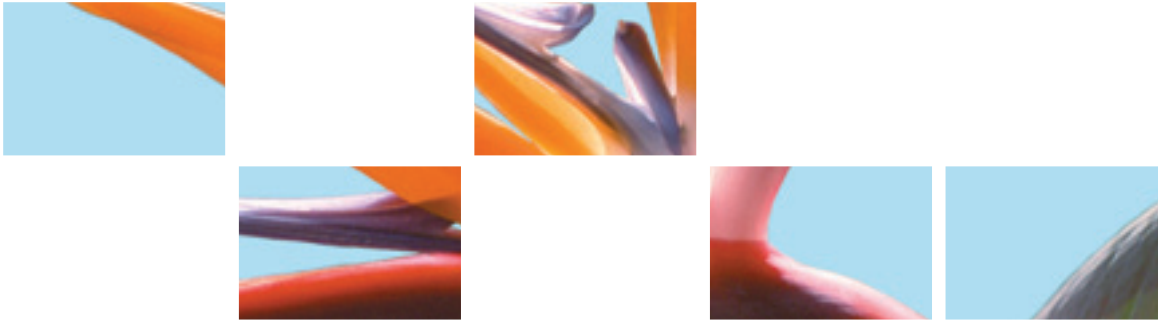
'**nuvos** pension scheme'

'**premium** pension scheme'

'Your **classic plus** pension benefits explained'

You can access the booklets by visiting our website

[www.civilservice.gov.uk/pensions](http://www.civilservice.gov.uk/pensions) or you can get a copy from your **pensions administrator**.



## Making a claim

### How does the process work?

When the **pensions administrator** hears of your death, they will contact your partner as recorded on your declaration. They will invite your partner to fill in a claim form and to provide information to support his or her claim to a partner's pension.

### What sort of information might support my partner's claim?

Your partner will be asked to supply information that is appropriate at the time of your death rather than at the date of your declaration. Examples of supporting information might include:

- confirmation that you lived in a shared household
- confirmation of shared household spending
- children you have brought up together
- shared bank accounts or investments
- a loan, mortgage or rental agreement in joint names
- wills naming each other as the main beneficiary
- a mutual power of attorney
- your partner being nominated as the main beneficiary of life assurance
- evidence that your death has led to extra living expenses for your partner.

Each case will be assessed individually and the decision will be made in line with the scheme rules and on the evidence provided by your partner.

### Finding out more

To find out more information about Civil Service pensions, visit [www.civilservice.gov.uk/pensions](http://www.civilservice.gov.uk/pensions) or ask your **pensions administrator**.

### Technical terms

**Pensions administrator** The pensions administrator holds your pension records and administers your pension on your employer's behalf, including working out and arranging pension payments. To find out who your pensions administrator is, ask your employer or visit the website and follow the 'Pensions helplines' link.



## Declaration to nominate partner for a pension in the event of member's death

Please fill in this form using black ink and in **BLOCK CAPITALS** (except for signatures). Once completed, send it to your pensions administrator; they will acknowledge that they have received the form by returning a copy of it to you.

<b>1.1</b> Scheme member's name <input type="text"/>	<b>2.1</b> Partner's full name, including title <input type="text"/>
<b>1.2</b> Pay reference <input type="text"/>	<b>2.2</b> National Insurance number <input type="text"/>
<b>1.3</b> National Insurance number <input type="text"/>	<b>2.3</b> Date of birth <input type="text"/>
<b>1.4</b> Date of birth <input type="text"/>	<b>2.4</b> Address, including postcode. (If address is the same as the member, please write in box 'same') <input type="text"/>
<b>1.5</b> Address, including postcode <input type="text"/>	
<b>1.6</b> Phone number <input type="text"/>	
<b>1.7</b> Signature <input type="text"/>	<b>1.8</b> Date <input type="text"/>

### Declaration by scheme member and partner

- We confirm the following:
  - we have lived together for  years, during which time our financial affairs have been interdependent (or either one of us has been financially dependent on the other),
  - we have a committed relationship with each other and we intend to continue this indefinitely,
  - we are mutually responsible for each other's welfare,
  - we are not related in a way that will prevent either marriage or civil partnership,
  - neither of us is married to or in a civil partnership with anyone else.
  - neither of us is currently nominated as the partner of anyone else.
- We will tell the scheme administrator if our relationship comes to an end.
- We understand that benefits will not be paid unless the partner provides satisfactory evidence that the declaration above is valid when the scheme member dies.

**Please complete the declaration on the reverse of this page.**

<p><b>Member and partner signatures</b></p> <p><b>3.1</b> Scheme member's signature</p> <input data-bbox="153 255 782 309" type="text"/> <p><b>3.2</b> Date</p> <input data-bbox="153 367 782 421" type="text"/> <p><b>3.3</b> Partner's signature</p> <input data-bbox="153 479 782 533" type="text"/> <p><b>3.4</b> Date</p> <input data-bbox="153 591 782 645" type="text"/>	<p><b>Witness details and signature</b></p> <p>This must be someone other than the scheme member or partner.</p> <p><b>4.1</b> Name of witness</p> <input data-bbox="810 349 1442 403" type="text"/> <p><b>4.2</b> Address (including postcode)</p> <input data-bbox="810 461 1442 716" type="text"/> <p><b>4.3</b> Signature of witness</p> <input data-bbox="810 775 1442 828" type="text"/> <p><b>4.4</b> Date</p> <input data-bbox="810 887 1442 940" type="text"/>
<p><b>For administrator use</b></p> <p>The nomination has been recorded.</p> <p>Print name</p> <input data-bbox="153 1133 782 1187" type="text"/> <p>Signature</p> <input data-bbox="153 1245 782 1299" type="text"/> <p>Date</p> <input data-bbox="153 1357 782 1411" type="text"/>	<p>Office address</p> <input data-bbox="810 1021 1442 1276" type="text"/> <p>Telephone number</p> <input data-bbox="810 1335 1442 1388" type="text"/>

