

APRIL  
2010



**same sex  
partners  
& your pension**



# Introduction

As a member of the LGPS (Local Government Pension Scheme) you are building up valuable benefits for yourself to enjoy when you retire. But don't forget you also have valuable life cover from the moment you join. So this means we can pay out the following benefits if you die in service:



Cash  
lump  
sum

Pension  
for your  
partner

Pensions  
for  
dependent  
children

## But watch out!

The level of benefits and the paperwork involved varies depending on whether you have formed a **registered civil partnership**, or you are just **living with your partner**, so we recommend you read each section of this booklet carefully to find out which options apply to you and your partner.

For simplicity this booklet just looks at the benefits if you die in service, but we also pay survivor benefits where members die with deferred benefits, or on pension. Many of the same issues apply, although the level of benefits would be different. Please ask if you need to know more.

Please note: this booklet does not apply to members who left or retired before 1 April 2008.

# Lump sum life cover

As a member of the LGPS you have lump sum life cover from the moment you join, and no matter what your circumstances, or the type of relationship you are in.

The amount we will pay out if you die in service is **three years' pay**.

You can name anyone you like - or even an organisation - to receive this lump sum. You do this by filling in a **lump sum nomination form**. We have the final discretion as to who to pay, but we will normally go along with your wishes.

## If you don't fill in a nomination form

In this case we will normally pay the lump sum to your estate - and this is where there are important differences between having a **civil partner** and just **living with a partner**.

If you have a **civil partner** and we pay the lump sum to your estate, then your partner may inherit the lump sum as next of kin.

But if you are **living with a partner** and we pay the lump sum to your estate, your partner probably won't benefit, unless you have made a will which benefits them.



If you need a *lump sum nomination form* please go to [www.gmpf.org.uk](http://www.gmpf.org.uk), ring us on **0161 301 7000**, or ask your employer.

# Pensions for **civil partners**

If you have a **registered civil partner** we will pay them a pension for their lifetime if you die. There is no paperwork to fill in initially - he or she is automatically covered simply because they are your civil partner.

If you die in service, we will work out the pension for your partner using your pay and an *enhanced membership*. In other words, all the membership of the LGPS you have built up so far, plus the membership you *would have* built up by age 65. Here's how we work out this pension...

$$\text{Pay} \times \text{Membership} \div 160$$

## *Example*

*Jane and Fiona are civil partners, and Jane has been a member of the LGPS for 15 years (full time). If Jane died today, aged 40, we would pay Fiona a pension as follows:*

<i>Membership so far:</i>	<i>15 years</i>
<i>Membership to 65:</i>	<i>25 years</i>
<b><i>Total membership:</i></b>	<b><i>40 years</i></b>

*Based on her pay of £20,000, this would give Fiona a pension of **£5,000 a year.***



If you aren't currently in a civil partnership, but are interested in forming one, the section at the end of this booklet gives a brief introduction to what's involved.

# Nominated cohabiting partners

If you are living with a partner, but you have **not** formalised the arrangement by registering a civil partnership, your partner **does not** automatically have the cover of a pension if you die.

But you can easily give them this cover by officially notifying us of your relationship by filling in the **pensions for cohabiting partners form** shown here.

## Terms & conditions

You must have lived together for at least two years, and

there are other terms & conditions, as explained on the form itself.

If you need a *pensions for cohabiting partners nomination form* please go to [www.gmpf.org.uk](http://www.gmpf.org.uk), ring us on **0161 301 7000**, or ask your employer.

Once accepted, your partner is then classed as a **nominated cohabiting partner** and providing conditions are met we will pay them a pension if you die. If you die in service, we will pay them a pension based on your pay and an enhanced membership - in other words it includes the membership you *would have* built up by age 65. But please note it **doesn't** include any LGPS membership you have before **6 April 1988**, unless you pay extra (*see below*). Here's how we use membership to work out this pension...

$$\text{Pay} \times \text{Membership} \div 160$$

If you do have some membership before 6 April 1988, and are interested in paying extra to make it count towards a pension for your **nominated cohabiting partner** then please get in touch with us.

*Important!*

We cannot stress highly enough that we **cannot** pay your cohabiting partner a pension unless you have registered them with us by filling in the **pensions for cohabiting partners form**.

# Pensions for dependent **children**

If you have dependent children, we will pay them a pension. You **don't** have to have either a civil partner or a cohabiting partner for us to pay children's pensions. But the exact amount varies according to whether we are paying other pensions, and how many dependent children you have.

Briefly a child is classed as dependent if he or she is:

- Your own natural or adopted child, *and*
- When you die, the child is under 18, or aged between 18 and 23 years and in full time education or vocational training, *and*
- When you die, the child is wholly or mainly financially dependent on you.

*Please ask if you need to know more.*



# How to form a civil partnership



Forming a registered civil partnership allows you to have your relationship legally recognised. This gives you and your partner similar rights to that of any married couple in various matters such as pensions, house ownership and inheritance.

## How to register a civil partnership

Much of what's involved is similar to the procedure for arranging a register office wedding. Briefly this involves visiting any office where registration can take place, and giving formal notice that you wish to register your civil partnership. You then have to wait for the official notice period (currently 15 days), and of course to pay any statutory fees - these are similar to those that apply for a register office wedding.

## The civil partnership ceremony

As you would expect, your 'big day' can take place at a register office, or one of the many other approved venues, such as stately homes, hotels, restaurants, etc. During the ceremony itself, you will be asked to sign an official document in the presence of a registrar and two witnesses.

## Once you have become civil partners

One of you will be able to take the other's name - or you can both take the same hyphenated name. You will also be able to change your name on various official documents, such as your passport and your driving licence.

# Can we help?



You can find out more about many aspects of your pension benefits by visiting our website. You are also very welcome to email us, or ring our helpline for free, friendly help. If you do get in touch, please quote your National Insurance number.



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Version 2, April 2010

Produced by Tameside MBC, Administering Authority for Greater Manchester Pension Fund. It may be possible to produce this booklet in other formats - please contact us for more information.