**GMPF Death Grant Payment Guidelines August 2022**

The Local Government Pension Scheme (LGPS) Regulations state that the appropriate administering authority for a fund may at their absolute discretion pay the death grant to or for the benefit of the member’s nominee, personal representatives, or any person appearing to the authority to have been a relative or dependent of the member. Tameside MBC is the administering authority for GMPF.

Tameside MBC exercises its duties as an administering authority through a committee called the GMPF Pension Fund Management Panel. The Management Panel has guidelines for paying deaths grants, which are outlined below. Every member of GMPF can complete an expression of wish form to let us know who they would like us to pay any death grant due to. We call this making a nomination.

1. We will normally pay the death grant to the people or organisations that the member has nominated. However, where a significant event has taken place since the member made their nomination, such as a marriage, divorce or separation, then we will take this into account and may decide to set the nomination aside.
2. We will normally pay the death grant to a spouse, civil or dependent cohabiting partner if the member has not made a nomination. However, we may decide to pay or divide the death grant between other family members if the member was separated from their spouse or partner at the time of their death or if the member has children from a previous relationship.
3. We will normally pay the death grant in equal shares to any known children if the member has not made a nomination and if we are not paying a surviving spouse, civil registered partner or dependent cohabiting partner. We may include stepchildren and any children that the member accepted as children of the family.
4. We will normally pay the members parents or siblings if the member has not made a nomination and if we are not paying a spouse, partner or children for whatever reason. When deciding who to pay, we will normally follow the standard rules used to determine who inherits when someone dies without a will, known as intestacy rules.
5. We will normally pay the personal representative(s) dealing with the estate in that capacity if the member has not made a nomination and if there are no immediate relatives to pay or if we have chosen not to pay to them for some reason.
6. However, the Director of Pensions may decide to distribute the death grant differently if:
7. there is evidence that the nomination may not have represented the member’s wishes immediately before death, or
8. the nominee is no longer alive or cannot be traced, or no personal representative can be identified, or
9. representations have been received from or on behalf of potential beneficiaries requesting a different treatment, or
10. there is another reason that would make following the normal guidelines impossible or inappropriate.

If so, the Director may invite claimants to put forward proposals as to how we might distribute the death grant in a way that would satisfy all parties involved.

Please note that we will consider reimbursing reasonable funeral costs from the death grant if the estate cannot meet these costs. We will ask for evidence of the payment before doing so. We will not normally reimburse more than the amount outlined as the average cost of a funeral in the UK and currently stated as £3,837 Source: Royal London National Funeral Cost Index Report 2020 and provided by [moneyhelper.org.uk](https://www.moneyhelper.org.uk/en/family-and-care/death-and-bereavement/how-much-does-a-funeral-cost) a website produced by the Money and Pensions Service and which we will keep under annual review.