

PCSPS(NI)

Principal Civil Service Pension
Scheme (Northern Ireland)



Department of

**Finance and
Personnel**

www.dfpni.gov.uk

classic plus and premium benefits on death-in-service

We have prepared this leaflet to give you a brief guide to the death-in-service benefits that may be available.

This leaflet does not describe the detailed calculations which we will do. Instead, it aims to answer some of the questions you may have.

We have tried to use as little jargon as possible, but we have defined some technical terms shown in **bold** when they appear in the text. Please refer to the glossary section on the back cover for an explanation of the terms.

What benefits are provided?

When a member of the Northern Ireland Civil Service (NICS) dies, **classic plus** or **premium** may provide;

- a lump sum death benefit;
- a widows', widower's, **civil partner's** or eligible partner's pension; and
- children's pensions.

The lump sum death benefit

The lump sum death benefit is usually equal to 3 years' **final pensionable earnings**, although if the scheme member worked part-time it is usually 3 years' actual (part-time) final pensionable earnings. The scheme member may have nominated someone to receive the lump sum death benefit.

If so, we will usually pay it to the person nominated.

If the scheme member did not nominate anyone, we will pay the death benefit to the member's **personal representatives**.



Civil Service Pensions

Widows', widowers', civil partners' and partners' pensions

If your spouse/**civil partner**/eligible partner had at least two years' service, you qualify for a pension. Please note that under **classic plus**, civil partners' pensions are based only on the member's service since 6 April 1988 and partners' pensions on service since 1 October 2002.

Children's pensions

Pensions are paid for all children who were financially dependent on the scheme member at the date of death. The amount of the pension due will be shared equally between any dependent children.

Your questions answered

How quickly can benefits be paid?

We give priority to paying death benefits. Upon receiving the death certificate and any other other evidence or information required, we will pay them as soon as possible.


My spouse/civil partner/partner was in the Civil Service for only a year, so am I entitled to a pension? I have to support our children.

As your spouse/civil partner/partner was in the scheme for less than two years, you are not entitled to a widow's/widower's/civil partner's/partner's pension but a children's pension may be payable.

I was not married to, or in a civil partnership with, my partner. Am I entitled to anything?

If your partner nominated you to receive the lump sum death benefit then that will be paid to you. You may also be entitled to a partner pension if your partner was in the scheme for at least two years and had completed a partners declaration form.

Partners' pensions are payable subject to eligibility.

 For more details, see the booklet, 'Pensions for partners: a guide', available on our website or by contacting us.

For how long will I receive my widow's/widower's/civil partner's/partner's pension?

Under **premium** widows', widowers', civil partners', and partners' pensions are payable for life.

Under classic plus, widows', widowers' and civil partners' pensions based on service prior to 1 October 2002 continue in payment so long as the widow, widower or civil partner remains unmarried, does not enter a civil partnership and does not live with someone as though they were married or in a civil partnership. Widows', widowers', civil partners' and partners' pensions based on service since 1 October 2002 are payable for life.

Civil partner's pensions in classic plus are based on service from 6 April 1988 only.

I am entitled to receive a pension for myself and the children. As I work, I am worried that the children's pension will be taxed at a high rate. What can I do about this?

We pay pensions monthly. We will provide a separate pay advice for the children's pensions and, although we will pay this pension to you, it will be taxed separately from your own pension.

At what age do children's pensions cease?

We will continue to pay children's pensions for eligible children up to age 18, or up to age 23 if they are in full-time education.

In the latter case, we will need a letter from the school, college or university confirming that they are in full-time education.

My spouse/civil partner/partner nominated someone else, rather than me, for the lump sum death benefit. Is there anything I can do about this?

As long as a nomination has been made correctly, we cannot pay the lump sum benefit to anyone else. However, even if someone else receives the lump sum we will pay the pension benefits to the eligible beneficiary.

Following my son's/daughter's death, I am now guardian of my two grandchildren. Am I entitled to any benefits?

You may be entitled to children's pensions.

I know my spouse/civil partner/partner was paying Northern Ireland Civil Service Additional Voluntary Contributions (NICSAVC). What happens about these?

We will tell the AVC provider that your spouse/civil partner/partner has died and act as the first point of contact with them.

I know my spouse/civil partner/partner was contributing to a Stakeholder pension through the Northern Ireland Civil Service arrangements with Standard Life. What should I do about this pension?

You should initially contact Standard Life on 0800 33 33 05. They will advise you about benefits due under the scheme following individual arrangements your spouse/civil partner/partner made.

NOTE: This leaflet provides a straightforward guide to the main provisions of classic plus and premium. It does not cover every aspect; the full details are contained only in the rules, which are the legal basis of the scheme. You should note that nothing in this leaflet can override the rules, and in the event of any unintentional difference, the rules will prevail.



For more information and advice please contact us.

You can also obtain more information about the PCSPS(NI) pension arrangements from our website address below.

Contacting us

Civil Service Pensions
Waterside House
75 Duke Street
Derry / Londonderry
BT47 6FP

Tel: 028 7131 9000
Fax: 028 7131 9234

Email: cspensions.cpg@dfpni.gov.uk
Web: www.civilservicepensions-ni.gov.uk

Glossary

Civil partner is someone of the same sex as the member with whom they had registered a partnership under the Civil Partnership Act 2004.

classic was called the PCSPS(NI) before 1 October 2002. It is now closed to new entrants.

classic plus in this arrangement, the pension is based on years of service and final pensionable earnings. Contributions are 3.5% of pensionable earnings. It is now closed to new entrants.

Final pensionable earnings is the amount of earnings used to work out your pension benefits.

Personal representatives are the people who have the power to dispose of the deceased scheme member's estate. These will be the executors if there was a will. If the member died without leaving a will, personal representatives will be named in the Letters of Administration (Confirmation of Executor in Scotland) which your solicitor will apply for.

premium is an arrangement in the PCSPS(NI). It replaced the classic arrangement for most New Entrants to the NICS after 30 September 2002.