

**PCSPS(NI)**

Principal Civil Service Pension  
Scheme (Northern Ireland)



Department of

**Finance and  
Personnel**

[www.dfpni.gov.uk](http://www.dfpni.gov.uk)

# Nuvos benefits on death in service

A brief guide to the benefits available

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**Civil Service Pensions**

## Who should read this booklet?

This leaflet has been sent to you because a member of the **nuvos** pension scheme who you were close to, has recently died.

We understand that it may be difficult to focus on practical issues at this time. We have prepared this leaflet to give you a brief guide to the benefits that may be available to you. Please read it when you feel able to.

This leaflet does not cover every aspect of the benefits that may be available. The full details are contained in the rules, which are the legal basis of the scheme. Nothing in this leaflet can replace the rules, and if there is any difference, the rules will apply.

This leaflet does not describe how we will work out how much the benefits may be. Instead, it aims to answer some of the questions you may have. If you would like to know how the benefits are worked out, there is a section at the end of this leaflet telling you where you can get more information.

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 for an explanation.

## What benefits are provided?

When a member of **nuvos** dies, the scheme may provide:

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

## Lump sum

### How much is the lump sum death benefit?

The lump sum death benefit will usually be twice the member's **final pay**, but will be less than that if any lump sum had already been paid to the member from the PCSPS(NI) pension arrangements.

Alternatively, if this will give a higher figure, the lump sum will be five times the pension the member had built up in **nuvos**, but reduced to take into account any pension already paid from **nuvos**.

We will automatically work out whichever of these two figures will give a higher amount; you do not need to take any action.

### Is the lump sum taxable?

The lump sum will be paid free of tax, but it will be taken into account by HM Revenue & Customs in assessment of the member's **Lifetime Allowance**. The lump sum is not subject to inheritance tax.

### Who is the lump sum paid to?

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**.

### My spouse, civil partner or 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 will normally pay the lump sum in accordance with the nomination. However, it is possible for us to pay the lump sum to the member's personal representatives instead of to the nominee (if for example it is clear that the member's circumstances have changed since the nomination was made). If you think this applies in your case, you should contact us.

Whoever receives the lump sum, we will still pay the pension benefits to the widow, widower, **civil partner** or eligible partner.

## Pension for spouse, civil partner or partner

### Will I get a pension?

If the member was your spouse or civil partner and they had at least one year's service, you will receive a pension.

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

As your spouse or civil partner was in the scheme for less than one year, you are not entitled to a pension yourself, but children's pensions 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 one year and you had jointly completed the partner declaration form. A pension can only be paid to you if you continued to meet the eligibility criteria at the date of the member's death. Details of the eligibility criteria are given in the booklet 'Pensions for partners: a guide'; you should already have a copy of this booklet, but you can obtain another copy from the PCSPS(NI) website or from the person who sent you this booklet.

### How long will my pension be paid for?

The pension for a widow, widower, civil partner or eligible partner will be paid for life.

## Children's pensions

### Will my children get a pension?

Pensions are paid to the scheme member's children, and to any other children who were financially dependent on the scheme member at the date of death.

If there is more than one child eligible to receive a pension, they will each receive the same amount.

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

### At what age do children's pensions stop?

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. If the children are over 18, we will need a letter from the school, college or university confirming that they are in full-time education. A pension may be payable for life to a child who is dependent due to serious disability; we can give you more information about this.

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

You will not be eligible for a pension in your own right, but the children may be entitled to pensions, which may be paid to you on their behalf.

### How quickly can benefits be paid?

We give priority to paying death benefits and aim to pay them within one week of receiving the death certificate and any other evidence or information we need.

## Other pensions

### What happens if the scheme member was:

#### • buying added pension?

Any added pension will be taken into account in working out the lump sum. If the scheme member was buying added pension for their family as well as for themselves, then this will be included when we work out the pension for the widow, widower, civil partner or eligible partner, and for any children.

#### • paying AVCs (additional voluntary contributions)?

We will tell the AVC provider that the scheme member has died, and act as the first point of contact with them. The AVC benefits will generally be paid as a lump sum in accordance with the member's AVC death benefit nomination.

#### • contributing to a Stakeholder pension through the PCSPS(NI) arrangements with Standard Life?

You should contact Standard Life on freephone 0800 333 305. They will advise you about benefits due under the scheme. The Stakeholder pension benefits will generally be paid as a lump sum in accordance with the member's AVC death benefit nomination.

### Where can I get more information?

You can find out more information about nuvos benefits on the PCSPS(NI) Pensions website; [www.civilservicepensions-ni.gov.uk](http://www.civilservicepensions-ni.gov.uk)

Further information about how lump sums and pensions are worked out is included in the booklet "nuvos pension scheme" which you can download from the website or get by contacting us. We will also be able to provide you with more information about any of the benefits from the scheme, but please note that we are not able to give you financial advice.

## Contacting us

If you have any questions about the content of this leaflet, about your benefit entitlement or about pensions in general, please contact us using any of the methods below.

**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](mailto:cspensions.cpg@dfpni.gov.uk)

**Web:** [www.civilservicepensions-ni.gov.uk](http://www.civilservicepensions-ni.gov.uk)

## Other useful web addresses

Department for Work and Pensions (DWP):

**[www.dwp.gov.uk](http://www.dwp.gov.uk)**

Social Security Agency Northern Ireland:

**[www.dsdni.gov.uk](http://www.dsdni.gov.uk)**

Her Majesty's Revenue & Customs (HMRC):

**[www.hmrc.gov.uk](http://www.hmrc.gov.uk)**

## Glossary

**Added pension** is an amount of extra pension that the scheme member can buy.

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

**Final pay** is the amount of pay used to work out the lump sum. It will generally be the member's actual pensionable earnings in their last 12 months of service.

**Lifetime Allowance** is a limit set by HM Revenue & Customs on the total value of all pension benefits (except the State pension) that can be taken without paying additional tax. The value of benefits is assessed at the time that the benefits are brought into payment.

**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 is a will. If the member died without leaving a will, personal representatives will be named in Letters of Administration (Confirmation of Executor in Scotland) which your solicitor will apply for.

This leaflet is published by Civil Service Pensions.

Issue 1, Jan 2008

**[www.civilservicepensions-ni.gov.uk](http://www.civilservicepensions-ni.gov.uk)**