

PCSPS(NI)

Principal Civil Service Pension
Scheme (Northern Ireland)

**classic +
premium
nuvos**

Pensions for Partners: a guide



Department of
**Finance and
Personnel**

www.dfpni.gov.uk



Civil Service Pensions

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.

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.civilservicepensions-ni.gov.uk

You should both be aware that, after your death, your partner will need to provide information to us 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, we 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 us as soon as possible so that we 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 get a copy of the booklet from us or by visiting our website:

www.civilservicepensions-ni.gov.uk

Making a claim

How does the process work?

When we hear of your death, we will contact your partner as recorded on your declaration. We 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; or
- 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.civilservicepensions-ni.gov.uk

Partners Declaration Form

Please complete both sides of this form in **black** ink and in **BLOCK CAPITALS**, and return it to us at the address given overleaf. We will acknowledge receipt of the form by sending a copy to you.

Part 1 Personal information

Full Name:

National Insurance Number:

Payroll Number: Date of Birth: / /

Address:

 Postcode:

Telephone Number:

Part 2 Partners information

I nominate my partner named below to receive an adult dependant's pension payable in the event of my death.

Partner's full name including title:

Date of birth: / /

National Insurance Number:

Address (if different from above):

Postcode:

Please note:

We will only accept this nomination if both the scheme member and the partner complete the declaration overleaf.

Part 3 Declaration by scheme member and partner

We confirm the following;

- We have lived together for years, during which time our financial affairs have been either interdependent or the partner was financially dependent on the scheme member.
- We have a committed relationship with each other and intend to continue this indefinitely.
- We are mutually responsible for each other's welfare.
- We are not related in any way that will prevent either marriage or a civil partnership.
- Neither of us is married to nor in a civil partnership with anyone else.
- Neither of us is currently nominated as the partner of anyone else.
- We will tell Civil Service Pensions if our relationship comes to an end.
- We understand that benefits will not be paid unless the partner can provide satisfactory evidence that the above declaration is valid when the scheme member dies.

Scheme member's signature:

Date:

Partner's signature:

Date:

This part of the declaration must be completed by someone other than the scheme member or partner.

Name of witness:

Witness address:

Postcode:

Signature of witness:

Date:

To be signed in the presence of and with the corresponding date, of the scheme member and the member's partner.

You should not rely on this nomination alone for giving your partner entitlement to a pension when you die. We will need to be satisfied that your relationship continued to meet the qualifying conditions for the payment of a pension.

For Civil Service Pensions use

This nomination has been recorded and a copy has been returned to the member.


Name:

Signature:

Date:

Telephone Number:

NOTES:



This booklet is published by Civil Service Pensions and is intended for current and new members of the Principal Civil Service Pension Scheme (NI).

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