

Death grant and balance of guaranteed pension Nomination of recipient

In the event that you should die in service as a member of either the Firefighters' Pension Scheme 2006 or 2015, the Fire and Rescue Authority would pay a death grant, normally equivalent to three times your pensionable pay at date of death. To whom would they pay it? This is at the absolute discretion of the Authority. But they will decide who, in their opinion, the most appropriate recipient/recipients is. When making such a decision they can take account the wishes of the firefighter. You can make your wishes known to the Authority, at any time, by completing the nomination form attached to these notes.

If you die after retirement but before having received at least five years of pension instalments, the balance of the instalments you have not received will be converted to a lump sum and, like a death grant, would be paid to the person or persons that the Fire and Rescue Authority, at their discretion, believe appropriate recipients. By completing the nomination form you would make your wishes known to the Authority in respect of this payment, too.

The fact that the Fire and Rescue Authority has absolute discretion as to the recipient of the death grant or balance of guaranteed pension means that the payment would, under current tax rules, be exempt from Inheritance Tax. Even if the Authority decide that, in the circumstances, the payment should be made to the legal personal representatives of the firefighter responsible for the administration of his/her estate.

You can complete the attached nomination form at any time. Or you need not complete it at all. If you do decide to complete and submit it, please note the following:

- you can nominate a single person or several persons; if you nominate more than one beneficiary, indicate the percentage of death grant or guaranteed pension balance that you wish each nominee to receive and ensure that the total of all nominations is 100%;
- you will be sent an acknowledgement of receipt of the form to your home address unless you request otherwise in a covering letter – it is recognised the information you give could be "sensitive" and should be treated as confidential;
- if any nominee has a change of address, please ensure WYPF is kept informed;
- if your circumstances or wishes change, you must tell WYPF right away otherwise their decision, based on the nomination you gave them, may not be what you would have wanted; you can change or cancel the form at any time;

The attached nomination form should be detached from these notes and sent to:

**WYPF
PO Box 67
Bradford
BD1 1UP**