

**Death Grant and Balance Of Guaranteed Pension:
Nomination Of Recipient
New Firefighters' Pension Scheme 2006 (NFPS)**

Please read the notes attached. Use BLOCK CAPITALS to give the details requested below/overleaf; complete the declaration at the end of the form; detach the form from the notes; and return, as directed.

SCHEME MEMBER DETAILS

Surname

Forename(s)

Date of birth National Insurance No.

Employee number

Home address

.....

NOMINATED BENEFICIARY OR BENEFICIARIES

Surname

Forename(s)

Address

.....

Proportion of death grant to be paid to this beneficiary % of 100%

Surname

Forename(s)

Address

.....

Proportion of death grant to be paid to this beneficiary % of 100%

Continue over ...

Continued from previous page

Surname

Forename(s)

Address

.....

Proportion of death grant to be paid to this beneficiary % of 100%

Surname

Forename(s)

Address

.....

Proportion of death grant to be paid to this beneficiary % of 100%

Surname

Forename(s)

Address

.....

Proportion of death grant to be paid to this beneficiary % of 100%

If you wish to nominate more beneficiaries, please provide their details on a separate piece of paper in a similar format to that shown above, and attach to this form.

MEMBER DECLARATION

- I have read the notes attached to this form. I wish to nominate the beneficiary or beneficiaries as named here to receive, in the proportions shown, any death grant or balance of guaranteed pension payable upon my death as allowed under the New Firefighters' Pension Scheme 2006 or in any similar provision under a subsequent Order.*
- I understand that this nomination revokes any earlier nomination made by me.*
- I further understand that Essex Fire Authority may, without being bound in any way to do so, have regard to this nomination but, under the above Scheme, have absolute discretion as to the recipient(s) of any death grant or balance of guaranteed pension and as to the proportions payable.*

Signed _____ Date ____/____/____

DEATH GRANT AND BALANCE OF GUARANTEED PENSION NOMINATION OF RECIPIENT

In the event that you should die in service as a member of the New Firefighters' Pension Scheme 2006, Essex Fire Authority would pay a death grant, normally equivalent to three times your pensionable pay at the date of death. To whom they would pay this death grant is at the absolute discretion of the Authority. But they will decide who, in their opinion, is the most appropriate recipient or recipients. When making such a decision they can take account of 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. Like a death grant, this sum would be paid to the person or persons that the Fire Authority, at their discretion, believes to be the appropriate recipients. By completing the enclosed nomination form you can make your wishes known to the Authority, in respect of this payment, too.

The fact that Essex Fire 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. This is the case, even if the Authority decides that 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; but there is no obligation to complete this. 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 changes their address, please ensure that the Fire Pensions Team is kept informed;
- if your circumstances or wishes change, you must inform the Fire Pensions Team 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 sent to:

**Fire Pensions Team
Essex County Council
PO Box 11
County Hall
Chelmsford
Essex CM1 1LX**