## OFFICIAL

If you die in retirement aged under 75, a lump sum death grant may be paid to your loved ones.

When you ceased to be an employee member	Lump sum payable on death in retirement
Before 1 April 1998	If you had less than 10 years pensionable service:- 5 x initial annual pension Less pension already paid to date of death
	If you had more than 10 years pensionable service:- Pensionable pay Less any 2/80ths service (if applicable) Less lump sum retiring allowance Less pension already paid to date of death <u>Note:</u> should there be a balance in either case, this is then reduced by your actual service divided by your total potential service.
1/4/98 – 31/3/09	5 x initial annual pension (after giving any pension up for greater lump sum) Less pension already paid to date of death
1/4/09 – 31/03/15	10 x initial annual pension (after giving any pension up for greater lump sum) Less pension already paid to date of death
After 31/3/15	10 x initial annual pension based on service pre 31/3/15 after giving any pension up for greater lump sum Plus 10 x initial annual pension based on post 31/3/15 service before giving any pension up for greater lump sum Less lump sum paid in regards to service post 31/3/15 Less pension already paid to date of death

## **IMPORTANT NOTES:**

- 1. The chart above is a guide only: any death grant payable is calculated at date of death in line with LGPS regulations, with the appropriate amount then becoming payable.
- 2. Please note that in all cases compensatory added years of service do not count towards a death grant.
- 3. The chart above assumes that you were not also an employee member of the LGPS when you died.

Dated: June 2018