

Survivor and Death Benefits

Existing Members Order

The JTSF provides important benefits which may be paid to your beneficiaries after your death.

Death in Service Lump Sum

A lump sum is payable where you die in pensionable employment or you die whilst on unpaid leave (for example: maternity, paternity, adoption leave, sabbatical etc.)

To assist the Public Employees Pension Team (PEPT) in knowing who you would like the lump sum paid to in the event of your death, you will need to complete a Death in Service Lump sum Nomination Form. The form is available on our webpages on www.gov.je/yourpension and from the PEPT.

In the event that you do not nominate a person to receive the lump sum it may be paid to your spouse, a registered civil partner or children or it may be divided between them or it could be paid into your estate. If you nominate someone to receive your lump sum, it is important that you keep this up to date. The Management Board retain the right to determine who the lump sum should be paid and in what quantities

It is payable where:

- ❖ You die in pensionable employment;
- ❖ You die within 12 months of leaving pensionable employment due to ill-health and you are not in receipt of retirement benefits; or
- ❖ You die while on unpaid maternity, paternity, parental or adoption leave.

A lump sum is calculated as follows:

If you have less than 5 years' qualifying service - 2/5ths of your annual salary at date of death for each completed year, and pro rata for all completed days, of qualifying service.

If you have 5 or more years' qualifying service - Twice your annual salary at date of death.

Please Note: The JTSF must have sight of the original death certificate before the Lump Sum payment can be made.

Survivor Pensions

You need to have at least 2 years qualifying service to ensure that a pension is to be paid to a Spouse, Child, Dependant or Civil Partner in the event of your death.

Short term pension

A short term pension is payable to a spouse, civil partner or to a nominated beneficiary and if there is no spouse, civil partner or nominated beneficiary then to a child or children.

The short term pension is payable for 3 months following the death of a teacher who dies:

- ❖ in reckonable service;
- ❖ in receipt of their pension following normal retirement; or
- ❖ within 1 year of retiring on grounds of ill health.

If you die in reckonable service the short term pension will be equal to your annual salary at date of your death disregarding any reduction as a consequence of long term sick leave.

If you die as a pensioner the short term pension will be equal to the amount of pension which was being paid to you at date of your death.

If you are survived by 1 child the pension will be paid for a period of 4 ½ months and if you are survived by 2 or more children the pension will be paid for a period of 6 months.

Long term pension

A long term pension will be paid to a Spouse or civil partner and any children. If there is no surviving spouse, civil partner or child then a pension will be paid to a nominated beneficiary. A Nominated beneficiary has to show to the Management Board that they were solely dependent on the Teacher to ensure that they are eligible to receive any death benefits from the Fund.

A long term pension is calculated by multiplying 1/160th of your average salary, at date of your death in reckonable service or in retirement, by your reckonable service (subject to the below).

Please note: In the Existing Members Order any service pre 1 April 1972 in the case of a male teacher and any service pre 6 April 1988 in the case of a female teacher, is not included in the calculation of the long term pension.

Death in Service Enhancement

If a teacher dies whilst in reckonable service the long term pension payable to their survivors may include service enhanced in accordance with the same enhancement as given if the member retired on grounds of ill health retirement.

Children's Pension

A pension will be payable equal to one-half of the teachers' pension for each child up to a maximum of two children, where there are more than two children then an amount equal to the teachers' pension will be split evenly among each child.



Where there is no surviving spouses, civil partners or beneficiary the pension to be paid to the child will be increased.

A child's pension is payable up to age 16 or, if they remain in fulltime education.

Nominating a Beneficiary

If you are unmarried, are not a registered civil partner and do not have any children, you may nominate someone who is a relative to receive a pension when you die.

You can nominate anyone to receive a beneficiary's pension in the event of your death as long as they are wholly or mainly dependant on you. A dependency check will be undertaken when you die.

The nomination will lapse if you marry, register a civil partnership or your dependent marries or registers a civil partnership.

A nomination can be submitted by completing the Nomination of Beneficiary form available from the JTSF webpages on www.gov.je/yourpension.

Death after Retirement / Death of Deferred Member

Widow, widower, civil partner, nominated beneficiary, children's pensions are paid immediately from the date after death. (Subject to certain conditions)

If you are not married, or have not registered a civil partnership, a pension may be payable on your death to dependent, i.e. a person who was financially dependent on you for the 'normal necessities of life' prior to your death.

For Children's Pensions, see Death in Service Benefits.

Please Note: If you die whilst in retirement the benefits that you receive will no longer be payable. Your surviving partner, next-of-kin or person dealing with your Estate must immediately inform the PEPT of your date of death, otherwise an overpayment could occur.

Actions to be taken after your death

In the event of your death, the person handling your affairs must contact the PEPT immediately to notify us of your death. The PEPT will issue a death benefits application form that contains information about claiming benefits from the PEPT.

Please note: delay in paying benefits may occur if the required documentation is not supplied.

This leaflet details benefits provided by the Jersey Teachers' Superannuation Fund (JTSF), *based on the Teachers' Superannuation (New Existing) (Jersey) Order 1986 Legislation*. It does not constitute advice. The Fund rules are contained in the applicable legislation and where there is any difference between that legislation and the information in this booklet the legislation will prevail.

