

Survivor and Death Benefits

New 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

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.

Death in Service

Spouse's or civil partner's pension

A Spouse's or civil partner's pension is equal to 50% of the pension you would have received based on your salary at date of death and on service up to your Normal Retiring Age.

Children's pension

For a child to be eligible to receive a pension they must be either under age 16 or, if they are older, in full time education up to age 23. The child will need to show continuous evidence of their full time education up to age 23.

If you have 1 or 2 children they would receive a pension equal to 50% of the annual pension paid to your spouse or civil partner.

If you have more than 2 children the pension will be equal to the survivor pension divided equally by the number of children and paid annually to your spouse or civil partner.

If no pension is being paid to a spouse, civil partner or dependant then any pension paid to the children will be doubled.

Dependant's Pensions

A dependant's pension is only payable where there is no surviving spouse or civil partner. If there is only 1 Dependant the pension is equal to 50% of your pension.

If there is more than one dependant the pension shall equal 50% of your pension split between the dependants.

Death as a Deferred Pensioner

If you are entitled to a deferred pension but you die before payment commences, the following benefits will be payable:

Survivor pension

A survivor pension is equal to one-half of your deferred pension calculated when you left and including increases up to the date of your death, will be payable to your spouse or civil partner. If you have any children they will receive a pension in the same quantities as the death in service benefits.

Death as a Pensioner

If you have retired from teaching, are receiving a pension and subsequently die as a pensioner, the following benefits will be payable:

Survivor pension

A pension equal to one-half of your pension in payment, disregarding any lump sum taken at retirement calculated, any OAP adjustment and any allocation of pension, will be payable to your spouse or civil partner. If you have any children they will receive a pension in the same quantities as the 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 Members) (Jersey) Order 2007 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.

