

Protection for your Family

This leaflet is a guide to the benefits that are available to your family, dependants or a person nominated by you in the event of your death.

If you wish to let us know of any person who may be eligible for a benefit, as set out below, you can use our online nomination form available on www.gov.je/yourpension.

Death benefits in employment

Death in Service Lump Sum

If you die in employment as a member of the Career Average Scheme a death in service lump sum is paid.

- If you have less than 5 years' Qualifying Service, the cash sum will be equal to 2/5ths of your annual rate of Salary at the date of death multiplied by your Qualifying Service.
- If you have 5 or more years' Qualifying Service, the cash sum will be twice your annual rate of Salary at the date of death.

The Committee of Management has the discretion to determine recipient(s) of the cash sum payable if you die in service while a member of the Scheme. This discretion will be exercised after having taken into account any wishes made known by you prior to your death, although your wishes will not be binding on the Committee of Management.

If you have made a nomination the cash sum will generally be paid into your estate unless you leave a surviving spouse or surviving civil partner or if there is no surviving spouse or surviving civil partner to any surviving Children.

A survivor's pension

Provided you have completed 2 or more years' Qualifying Service at the date of your death, a pension will be payable to your widow, widower or surviving civil partner.

The amount of pension depends on whether you die in service before or after your Normal Retiring Age:

- If you die in service before your Normal Retiring Age, the pension will be one-half of the pension you would have earned had you continued in service to your Normal Retiring Age but based on your Salary at the date of death.
- If you die in service after your Normal Retiring Age, the pension will be one-half of the pension you would have received had you retired on the day before your death.

A child's pension

If you have a 1 or more children they could also be eligible for a benefit in the event of your death.

In the Final Salary Scheme children's pensions are payable until the child's 16th birthday. A child pension can continue until their 23rd birthday if the child remains in full-time education. To continue paying a pension to age 23 you will be asked annually to confirm that your child is in full time education.

Where pension to any child ceases or recommences, the pension payment to any other child will be adjusted to ensure compliance with the parameters above.

- If you have 1 or 2 children – a pension equal to 25% of your pension will be paid monthly for each child.
- If you have more than 2 children – a pension equal to 50% of your pension, divided by the number of children will be paid monthly.
- If no pension is being paid to a spouse, civil partner or dependant then the pension paid to the children will be doubled.

For members under the Former Hospital Scheme (FHS) and 1967 Regulations

If you are a married man, your wife will get a pension equal to 50% of your pension as at the date of retirement including any pensions increase to date of death. Under the 1967 and FHS Regulations male spouses and civil partners will not receive a benefit in the event a member dies.

For members under the 1967 regulations,

- If you leave a widow each child will receive £100 a year.
- If you do not leave a widow or your widow dies then each child will receive £150 a year.

For members under the FHS Regulations,

- If you leave a widow each child will receive £80 a year.
- If you do not leave a widow or your widow dies then each child will receive £110 a year.

Death benefits in retirement

A survivor's pension

A pension equal to one-half of your pension at the date of your death will be payable to your widow or widower or surviving civil partner. The pension will be based on your full pension ignoring any reduction for taking cash at retirement.

If you retired early due to ill health, the Widow's, Widower's or Surviving Civil Partner's pension will be one-half of the pension you would have earned had you continued in service to your Normal Retiring Age but based on your Salary at the date of retirement

NOTE – A Widow's / Widower's / Surviving Civil Partner's will not be payable if the marriage or civil partnership registration took place after you reached your Normal Retiring Age.

A child's pension

The calculation of the child's benefit as shown in the section relating to a member dying in employment is also relevant for death as a deferred member.

For members under the Former Hospital Scheme (FHS) and 1967 Regulations

The same rules that apply to a member dying in employment apply where a member dies as a pensioner.

The Pensions Team must be notified of the death of a Pensioner

If you die whilst in retirement the pension that you receive will no longer be payable. Your surviving partner, next-of-kin or person dealing with your Estate must immediately inform the Public Employees Pension Team (PEPT) of your date of death, otherwise an overpayment could occur.

When contacting the Pensions Team it would be helpful if the following information could be provided:

- Full name and address of the deceased
- The date of death and where the death was registered
- Information such as deceased's Social Security number, Payroll Number and date of birth.
- Full name and address of the Next of Kin and a contact telephone number

The Pensions Team will then write to the Next of Kin to request to see a copy of the death certificate and other relevant confirmations, for example; date of marriage, date of civil partnership agreement, date of birth of children. When eligibility has been established and all relevant paperwork received, the beneficiary/ies will be contacted to confirm pension entitlement and payment arrangements.

Death benefits in deferment

If you die after you have left the scheme but you have deferred your benefits then your surviving partner or dependants and any eligible children would be entitled to survivor benefits.

A survivor's pension

A survivor pension will be paid to a spouse, a civil partner or to a dependant. This pension is payable immediately after your death for the rest of the survivors life and will increase every year in line with the Jersey Retail Prices Index (subject to the Scheme's ability to pay).

A survivor pension is equal to one-half of your deferred pension calculated when you left and including any pension increases up to the date of your death. The survivor pension will be based on your full pension entitlement not taking into account any reduction due to taking a lump sum whilst remaining in employment.

Children's pension

The calculation of the child's benefit as shown in the section relating to death in service is also relevant for death as a deferred member.

Changes in circumstances

It is important to inform us as soon as possible of the death of a pensioner so the member's pension can be stopped, any eligibility to survivor benefits can be established and over payments can be avoided.

Dependants Pension

A dependants pension is payable where the members has no spouse, civil partner or child to pay a pension to. A dependants pension is payable to a person who has been nominated by a member of the scheme as being dependant on the member for the ordinary necessities of life.

There is no guarantee that a pension will be paid to a nominated dependant. On the death of a member the dependant would have to prove to the Committee of Management (the governing body of the Public Employees Pension Fund) that they have been dependant on the member. It will be up to the discretion of the Committee as to whether they determine this to be a sufficient level of dependency to warrant paying a pension.