



## Unitised Ethical Plan

# Survivor's and Children's Pensions Death Benefit Application Form

Note: Please contact The Pensions Trust **before** completing this form to confirm whether you are eligible to provide these extra benefits.

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### Your details

Surname: \_\_\_\_\_ Forename(s): \_\_\_\_\_

Membership Number:

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### Survivor's Pensions

**By completing this Application Form, the following pensions are payable:**

If you die before retirement and are still contributing, to the plan, your survivor will immediately receive a pension of 20% of your salary and up to four children will each receive a pension of 5% of your salary.

Note: Children's pensions are payable for those below 18, or 22 if in full-time education. 'Child' will have the meaning defined in the formal rules.

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### Other provisions

At retirement your pension will include the provision that when you die your survivor will immediately receive a pension of 50% of your pension and up to four dependent children will each receive 12.5% of your pension. If you prefer not to provide dependant's pensions in retirement, please confirm this in writing when you inform us of your intention to retire.

If you choose to have your pension paid by The Pensions Trust, and you die within five years of retiring, your beneficiary(ies) will receive a taxable pension. This will be paid from the date you die and will stop on the fifth anniversary of your pension commencing. The sum paid will be the same as the pension in payment at your date of death, plus any increases as they fall due. If you have more than one beneficiary, the pensions will be paid in the proportions you have specified in your nomination.

If you have chosen a lump sum death benefit (multiple of salary) this is payable only before retirement while you are a contributing member.

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## Survivor's Pension

May be paid to:

- your spouse or civil partner or;
- anyone who lives with you and shares living expenses; or anyone who is financially dependent on you – **a child may only be nominated as described below;**
- you may nominate a child (of any age) who is disabled and unable to earn a living. (In this case the child would be paid the survivor's pension, but not the child's pension.);
- you may nominate a child to receive the survivor's pension only up to the date he or she ceases to be treated as a 'Child' (as described in the 'Note' overleaf). A child in receipt of a survivor's pension would **not** receive a child's pension at the same time.

Please nominate the person you would like to receive the survivor's pension which would be payable after your death.

Where children's pensions are payable, details will be obtained after your death.

Name: \_\_\_\_\_

Relationship: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ Postcode: \_\_\_\_\_

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## Application

I apply to provide pensions for my survivor and children, if applicable. I understand that any provision for these additional benefits will be made from The Pensions Trust's Growth Plan and will reduce the fund available to purchase a pension at retirement. I also note that the cost of this provision increases with age and I will therefore review my requirements as and when my circumstances change.

**Signed:** \_\_\_\_\_ **Date:** \_\_\_/\_\_\_/\_\_\_

**Full Name:** \_\_\_\_\_

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**For further information please refer to the Unitised Ethical Plan A Guide for Members booklet. Please return this form to the address below.**



The Pensions Trust

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