

## **BENEFITS ON DEATH - EXPLANATORY NOTES**

A cash sum is payable on the death of a member before pension starts or within the guarantee period after pension has started. The cash sum is paid to the member's estate unless an 'election' is made to apply the provisions of Rule 28A of the Scheme. Making the election empowers the BCSSS Committee of Management to pay, at their discretion, all or any part of the cash sum to any of your Relatives or Dependants. Additionally, you can make a 'declaration' under Rule 28A nominating who you would like the Committee to pay. You cannot bind the Committee to make the payment to the person or persons you nominate, but a member's wishes are usually followed. Please note that your election and declaration is concerned only with the payment of a cash sum on your death, and not with the arrangements for paying a spouse's or any other dependant's pension.

### **Who can I nominate?**

Any person you nominate must be a Relative or Dependant. A Relative means your spouse or any lineal descendant of one of your grandparents. A Dependant means a child who is a stepchild, an adopted child or a child for whom you stand in loco parentis, or someone who was financially dependant on you. This could include, for example, a "common law spouse" or same sex partner.

Rather than naming each of your nominees, you can describe them as a class, eg 'my grandchildren' or 'the children of (named son or daughter)'.

### **How should I show how much I would like to be paid to each of my nominees?**

You should state the proportion of the cash sum you would like to be paid to each of your nominees, eg one half or 50%, three quarters or 75%. If there is only one nominee you may wish all (100%) of the cash sum to be paid to that person. If the shares do not add up to 100% of the cash sum, it will be assumed your wish is that the balance should go to your estate.

You can show the actual sums of money you would like to go to each of your nominees but this can cause difficulties since the size of any cash sum payable on your death cannot be accurately predicted. If you do want to specify sums of money, you should state whether, if the total cash sum payable is insufficient, the sums are to be reduced in equal proportions or whether one or more is to be paid in preference to the others.

### **What if I want to cancel or change my declaration?**

You can cancel your declaration or vary it by substituting a new declaration. Clearly it is a good idea occasionally to review your declaration, particularly if your circumstances have changed. You can obtain a new form by writing to, or telephoning, the Scheme's administration office. Once made, the election giving the Committee the discretion to pay to Relatives or Dependants rather than your estate cannot be cancelled. However, if you cancel a previous declaration and indicate that you wish any cash sum to be paid to your estate, the Committee will take that into account when reaching a decision about the recipient(s) for the payment.

## **What happens to my election and declaration?**

The information will be used to update your Scheme record to show that you have completed an election and declaration.

Administration staff have limited delegated authority to authorise payment in accordance with a member's declaration. This enables payment to be made with a minimum of delay. Some cases have to be referred to the Committee of Management and in these cases it takes a little longer to reach a decision about the payment of the cash sum.

The discretionary power includes a provision for establishing a trust or trusts into which the cash sum can be paid. This facility is normally used where the beneficiary is a child so that the money is held in trust until age 18. Usually a relative and a local professional person are appointed as trustees.

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## **BENEFITS ON DEATH - ELECTION AND DECLARATION UNDER RULE 28A**

Use this form to make an election so that in the event of your death the BCSSS can pay any death benefit cash sum to a relative(s) or dependant(s) rather than your estate, and to make known your wishes as to who you would like to receive the payment. Please read the important explanatory notes overleaf.

Please complete the form using block capitals, and send it to the Scheme's administration office.

<b>Title</b>	<input type="text"/>	<b>Full name</b>	<input type="text"/>
<b>Address</b>	<input type="text"/>		
<b>Post code</b>	<input type="text"/>		
<b>Date of Birth</b>	<input type="text"/>		
<b>Scheme number or National Insurance number</b>	<input type="text"/>		

**Election:** I elect for the terms of Rule 28A to apply to me so that the BCSSS Committee of Management has the discretion to pay all or any part of any cash sum due from the Scheme in the event of my death to any of my Relatives or Dependents.

**Declaration:** I declare that it is my wish that any such cash sum should be paid to person(s) named overleaf in the proportions shown. I understand that the Committee of Management is not bound by this declaration.

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## DETAILS OF BENEFICIARY

<b>Title</b>	<input type="text"/>	<b>Full name</b>	<input type="text"/>
<b>Address</b>	<input type="text"/>		
<b>Post code</b>	<input type="text"/>		
<b>Relationship*</b>	<input type="text"/>		
<b>Date of birth if under age 18</b>	<input type="text"/>		
<b>Proportion of cash sum</b>	<input type="text"/>		

<b>Title</b>	<input type="text"/>	<b>Full name</b>	<input type="text"/>
<b>Address</b>	<input type="text"/>		
<b>Post code</b>	<input type="text"/>		
<b>Relationship*</b>	<input type="text"/>		
<b>Date of birth if under age 18</b>	<input type="text"/>		
<b>Proportion of cash sum</b>	<input type="text"/>		

\*If not a relative write 'dependant'

<b>Title</b>	<input type="text"/>	<b>Full name</b>	<input type="text"/>
<b>Address</b>	<input type="text"/>		
<b>Post code</b>	<input type="text"/>		
<b>Relationship*</b>	<input type="text"/>		
<b>Date of birth if under age 18</b>	<input type="text"/>		
<b>Proportion of cash sum</b>	<input type="text"/>		

<b>Title</b>	<input type="text"/>	<b>Full name</b>	<input type="text"/>
<b>Address</b>	<input type="text"/>		
<b>Post code</b>	<input type="text"/>		
<b>Relationship*</b>	<input type="text"/>		
<b>Date of birth if under age 18</b>	<input type="text"/>		
<b>Proportion of cash sum</b>	<input type="text"/>		

\*If not a relative write 'dependant'

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I understand that I cannot cancel this election, but that I can cancel or vary the declaration setting out my wishes at any time by completing a new declaration. This declaration revokes and supersedes any previous declaration made by me.

**Signature**

**Date**

**Signed in the presence of (signature of witness)**

<b>Full name of witness</b>	<b>Title</b>
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<b>Address of witness</b>	<input type="text"/>
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<b>Post code</b>	<input type="text"/>
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