

## Survivors' Pension Evidence Required on Death

Benefits payable on the death of a member of the Local Government Pension Scheme (LGPS) include pensions for your spouse, civil partner or cohabiting partner, as well as to your dependent children.

### Surviving Spouse or Civil Partner

Your spouse or civil partner will receive a survivor's pension in the event of your death, but we will need to see a copy of your marriage or civil partnership certificate.

### Cohabiting Partners

On your death, a survivor's pension will be paid if your cohabiting partner satisfies us that the following conditions have been met for a continuous period of at least 2 years immediately prior to your death:

- both you and your co-habiting partner are, and have been, free to marry or enter into civil partnership with each other, and
- you and your co-habiting partner have been living together as if you were a married couple or civil partners, and
- neither you nor your co-habiting partner have been living with someone else as if you/they were a married couple or civil partners, and
- either your co-habiting partner is financially dependent on you or you are financially interdependent on each other.

This will need to be verified, and we may do this by asking for copies of the following documents covering at least two years prior to the date of death:

- Council tax or utility bills in joint names, or
- Bank statements in single or joint names at the same address, or
- Mortgage or tenancy agreements in joint names.
- Copies of the decree absolute or death certificate where either you or your partner have previously been married or in a civil partnership with someone else.

You have to have paid into the LGPS on or after **1 April 2008** for a pension to be payable to your eligible cohabiting partner.

### Children's Pension

We will pay a pension to your natural child, adopted child, step-child or child you have accepted into your family. They must be:

- Under age 18, **or**
- Aged 18 or over, but under 23, and in full time education or vocational training, **or**
- Aged 18 or over but unable to engage in gainful employment because of a disability, and where the child is aged 23 or over, in the opinion of an independent registered medical practitioner, the disability is likely to be permanent and the child is dependent on you at your date of death because of that disability.

Essex Pension Fund would need to verify that the child is eligible to receive a pension under LGPS regulations before it could be paid, and we would do this in several ways including by requesting a copy of their full birth certificate, and where the child is aged 18 or over, by confirming with their school, college or university that they are engaged in full time study or vocational training.