

Notification of Co-Habiting Partner for survivor pension

EXPLANATORY NOTES

Benefits payable on the death of a member of the Local Government Pension Scheme (LGPS) include pensions for children, for a surviving spouse or civil partner¹¹ and, provided the scheme member paid into the LGPS on or after 1 April 2008, for a co-habiting partner.

A co-habiting partner is a person of either opposite or same sex with whom you have not entered into marriage or formed a civil partnership.

If you are married or are in a civil partnership you do not need to complete this notification. Your spouse or civil partner is automatically entitled to a survivor pension in the event of your death.

From April 2014 a survivor pension will automatically be payable to a co-habiting partner provided all of the following conditions applied for a continuous period of at least 2 years prior to your death:

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

Your co-habiting partner is financially dependent on you if you have the highest income. Financially interdependent means that you rely on your joint finances to support your standard of living. It doesn't mean that you need to be contributing equally. For example, if your co-habiting partner's income is a lot more than yours, he or she may pay the mortgage and most of the bills, and you may pay for the weekly shopping.

On your death a survivor pension would be paid to your co-habiting partner if:

- the above conditions apply at the date of your death²², and
- your cohabiting partner satisfies us that the above conditions had also been met for a continuous period of at least 2 years immediately prior to your death.

1 A civil partnership is a relationship between two people of the same sex ("civil partners") which is formed when they legally register as civil partners of each other.

2 A notification ceases to have effect if -

- (a) either you or your co-habiting partner gives us written notice to cancel it, or
- (b) you make a subsequent notification in favour of a new co-habiting partner, or
- (c) either you or your co-habiting partner marries, forms a civil partnership or lives with a third person as if they were husband and wife or as if they were civil partners, or
- (d) your co-habiting partner dies before you.

You and your co-habiting partner should be aware that on your death we will have to verify that the conditions for paying a survivor pension have been satisfied. We may do this by, for example, asking for confirmation that you lived in a shared household with shared household spending, or your co-habiting partner maybe asked to demonstrate that you had a bank account or mortgage in joint names. There would be right of appeal if we decide not to pay a survivor pension and your co-habiting partner believes that he/she is entitled.

It is advisable to notify Enfield Council Pension Fund of a co-habiting partner by completing and returning the attached Notification of Co-Habiting Partner for Survivor Pension form.

SCHEME MEMBER'S DETAILS

| | |
|-------------------------------|------------------------|
| Surname: | Mr/Mrs/Ms/Miss/Other: |
| Forename(s): | |
| Date of Birth: | National Insurance No: |
| Home address: | Post Code: |
| Email address: | |
| Employer(or former Employer): | |

CO-HABITING PARTNER'S DETAILS

| | |
|----------------|------------------------|
| Surname: | Mr/Mrs/Ms/Miss/Other: |
| Forename(s): | |
| Date of Birth: | National Insurance No: |
| Home address: | Post Code: |
| Email address: | |

JOINT DECLARATION

We confirm that:

we have been free to marry each other or enter into a civil partnership with each other, and we have lived together as if we were husband and wife or civil partners³, and neither of us have been living with someone else as if we were husband and wife or civil partners, and our financial affairs have been interdependent (or the co-habiting partner has been financially dependent on the Scheme member).

| | |
|----------------------------------|-------|
| Scheme Member's Signature: | Date: |
| Co-Habiting Partner's Signature: | Date: |

Please return your completed notification to the Enfield Council Pension Fund by email: zpensions@enfield.gov.uk or post to address below.

³ For these purposes, two people of the same sex are to be regarded as living together as if they were civil partners if they would be regarded as living together as husband and wife if they were not of the same sex