

## **NHS Pensions - Partner nomination - Employer FAQs**

**Q How does a member nominate a partner to receive an adult dependant's pension on their death?**

A The member should complete form Partner Nomination (PN1).

**Q Can a member nominate anyone to receive an Adult Dependants Pension?**

A Under NHS Pension Scheme Regulations a number of conditions must be satisfied before someone can be regarded as a partner. They are as follows:

- the member must have lived with their partner in a permanent exclusive relationship for at least two years and
- they must have been legally free to marry or enter into a civil partnership for at least two years and
- the member and partner must be financially interdependent.

**Q Does the member have to provide evidence of financial interdependency when making a partner nomination?**

A No. Evidence of financial interdependency will only be required, if the partner makes a claim following the members death.

**Q What evidence can be accepted?**

A Original documents such as:

- confirmation that they lived in a shared household
- shared bank accounts or investments
- had a loan or mortgage in joint names
- had wills naming each other as the main beneficiary
- confirmation of shared household expenditure
- joint tenancy agreement (i.e. if living in rented accommodation)
- a mutual power of attorney
- your partner being nominated as the main beneficiary of the lump sum on death.

Two original forms of evidence will be required and must be sent with the completed adult dependant's pension application form Claim for Adult Dependant Pension on death of an active member (AW9), on the member's death. We will also need to see the nominated partners birth certificate.

**Q What does the member need to do if the relationship ends?**

A Complete form Existing nomination cancellation (NOM1) to cancel the partner nomination. This form is available to download from our website.

**Q If the member completes a partner nomination, will the lump sum on death be automatically paid to the partner on the member's death?**

A Yes, once all eligibility for the adult dependant's pension has been established and the member had not nominated someone else to receive the lump sum payment.

**Q Can a deferred member nominate their partner?**

A Only if they contributed to the Scheme on or after 1 April 2008.

**Q What is the nominated partner entitled to in the event of the members death?**

A The adult dependant's pension for nominated partners is half the members pension based on membership from 6 April 1988, unless either:

- extra cover was bought for any membership before 6 April 1988 or
- a successful allocation nomination was made in respect of a financially dependent legal partner.

**Q How could a member with membership before 6 April 1988 buy extra surviving partner pension cover?**

A This facility was only available up to 30 June 2009; more information can be found in on our website.

**Q If a nominated partner receives an adult dependant's pension, what happens if they marry or cohabit?**

A Where payment of an adult dependant's pension is being paid in respect of a member who contributed to the NHS Pension Scheme the adult dependant's pension will not stop if the surviving nominated partner marries, enters into a civil partnership or cohabits.