



West Midlands Pension Fund


# BEREAVEMENT GUIDE

This leaflet provides information about benefits payable on the death of a member of the Local Government Pension Scheme (LGPS)

July 2025



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# INFORMING THE WEST MIDLANDS PENSION FUND OF THE DEATH OF A MEMBER

## 1 What is payable from the Local Government Pension Scheme (LGPS)?

Benefits payable on the death of a member of the LGPS include pensions for children, for a surviving spouse (from an opposite sex or same sex marriage) or registered civil partner and, provided the scheme member paid into the LGPS on or after 1 April 2008, for an eligible cohabiting partner.

### Death benefits

If the deceased dies as a contributing member of the scheme, there is a death grant of three times their assumed pensionable pay no matter how long they have been a member of the scheme, provided they are under the age of 75 at the date of death. For part-time employees it would be their actual part-time pay.

If the deceased dies after retiring on pension, their pension benefits are no longer payable. A lump-sum death grant will be paid if the death is within the first ten years on pension and the deceased is under the age of 75. However, the calculations may differ depending on when the member retired.

For members who retired after 1 April 2008 up to and on 31 March 2014, the amount payable would be ten times the pension in payment less the amount of pension paid.

For members who left after 31 March 2014, the amount payable would be:

- ten times the level of your annual pension in respect of your membership of the scheme after 31 March 2014 (prior to giving up any pension for a tax-free cash lump-sum), less any pension already paid to you in respect of your post-31 March 2014 membership and the amount of any tax-free cash lump-sum you chose to take by giving up some of the pension you built up after 31 March 2014 when you drew your pension at retirement.
- ten times the level of your annual pension in respect of your membership of the scheme before 1 April 2014 (after giving up any pension for a tax-free cash lump-sum), less any pension already paid to you in respect of your pre-1 April 2014 membership.

If the deceased dies before pension benefits are payable (a deferred member) there will be a death benefit payable. If the deceased member left employment after 31 March 2008, five times the annual deferred pension is payable.

# INFORMING THE WEST MIDLANDS PENSION FUND OF THE DEATH OF A MEMBER

If the member left prior to 1 April 2008, the lump-sum part of the pension benefits would be payable.

## Survivor's pensions

An ongoing pension is payable for a spouse (from an opposite sex or same sex marriage), registered civil partner (a civil partnership is a relationship between two people of the same sex – civil partner – which is formed when they legally register as civil partners of each other) or subject to certain conditions an eligible cohabiting partner. This pension is payable immediately after the death for the life of the spouse, civil partner and eligible cohabiting partner and will increase every year in line with the cost of living.

For an eligible cohabiting partner to be entitled to receive a survivor's pension, the relationship has to meet certain conditions laid down by the LGPS.

## Children's pensions

Children's pensions are payable to the deceased's eligible children and are increased every year in line with the cost of living.

The definition of an eligible child has changed several times with the changes in regulations.

For a death after 1 April 2014, the definition is as follows:

Eligible children are your children, they must at the date of death:

- Be your natural child (born within 12 months of your death) or
- Be your adopted child, or
- Be your step-child accepted by you as being a member of your family (this doesn't include a child you sponsor for charity) and be dependent on you.

Eligible children must also meet the following conditions:

- Be under age 18, or
- Be aged 18 or over and under 23 and in full-time education, or
- Be unable to engage in gainful employment because of physical or mental impairment and either:
  - has not reached the age of 23, or
  - the impairment is in the opinion of independent registered medical practitioner likely to be permanent and the child was dependent on the deceased at the date of death because of that mental or physical impairment.

The Fund will confirm what benefits are payable on receipt of the relevant documents listed on the next page.

# INFORMING THE WEST MIDLANDS PENSION FUND OF THE DEATH OF A MEMBER

## 2 What information does the Fund need?

If the deceased person was a contributing member of the scheme, you should contact the deceased person's employer and supply the documentation below. They will then notify the Fund as soon as possible once all relevant information has been put together. In all other circumstances, you should contact the Fund directly.

The Fund will require:

- details of the next of kin and their full contact details;
- death certificate;
- spouse's, civil partner's or eligible cohabiting partner's birth certificate (if applicable);
- marriage certificate or decree absolute;
- dependent child/children's full birth certificates (detailing the name of both parents); and
- grant of probate or letters of administration, if applicable.

In the event that a child's pension is payable and they are over the age of 18, the following documents may also be required:

- details of college courses/enrolment forms/acceptance documents;
- training courses taken by an eligible child.

The Fund will write to the next of kin on receipt of the relevant documentation to provide the details of the payments due to any dependants. Please let the Fund know if you do not hold any of the documents listed above which are relevant.

There will be a number of forms included with this information which should be completed and returned to the Fund.

Where the deceased person has completed an expression of wish form, the Fund will contact the nominated person directly if there is a death benefit payable.

The following guidance is provided by other organisations. If you need further information, please contact them directly or by following the links to their website (see page 16).

## USEFUL INFORMATION PROVIDED BY OTHER ORGANISATIONS

### 3 Registering a death at your local registrar's office

A doctor may already have given you a medical certificate and a formal notice that tells you how to register the death. Once you have the certificate, by law you must register the death within five days if the deceased lived in England, Wales or Northern Ireland or eight days if the deceased lived in Scotland.

If you go to a registry office in the area where a person died, you will be given the relevant documents on the day. If you use a different registry office, the documents will be sent to the office in the area where the person died before they're issued to you. Therefore, there may be a delay before you can make the funeral arrangements.

Ensure you inform the registrar of all LGPS pensions, and where the registrar participates in the Tell Us Once Service, the Fund will be notified electronically of your bereavement. See section 4 for further details.

To enable the registrar to register the death, you will need to take with you the following documents:

- Medical certificate detailing the cause of death (signed by a doctor).
- The deceased's NHS card/national insurance number.
- Birth certificate.
- Marriage or civil partnership certificate, if applicable.

The registrar will also need other details about the deceased if you are able to provide them:

- The date, place and time of death.
- His/her full name (including their maiden name).
- Proof of his/her address (eg, utility bill).
- His/her date and place of birth.
- His/her occupation and that of their surviving or late spouse or civil partner, if applicable.
- Information about their pension and other social security benefits.
- The full name and date of birth of the surviving or late widow, widower or civil partner.
- Council tax bill
- Driving licence
- Passport

If you live in Scotland, you will need the following information:

- The full name and the maiden name of the deceased's mother.
- The full name of the deceased's father.
- The name and address of their doctor.

## USEFUL INFORMATION PROVIDED BY OTHER ORGANISATIONS

A relative should register the death. If a relative can't register the death, you can do it if you:

- were there at the time of death
- are an administrator from the hospital (if the person died in hospital)
- are in charge of making funeral arrangements

The registrar will provide the following:

- a) A certificate allowing the cremation or burial to go ahead which should be given to the funeral director.
- b) A Certificate of Registration of Death to give to Jobcentre Plus or The Pension Service if the deceased had been receiving state benefits or pensions.
- c) A leaflet giving details of any bereavement benefits you may be able to claim at this time.
- d) Death certificate for which there is a fee. It is normally cheaper to buy the extra certificates.

Your local register office will be able to tell you if your local authority offers a 'Tell Us Once' service which will assist you in advising all relevant local and national government bodies of the death.

You will need to go to the Registrar of Births, Marriages and Deaths (The Registry Office). To find your nearest register office, use the following link:

[www.gov.uk/register-offices](http://www.gov.uk/register-offices)

or contact the **General Register Office** on **0300 123 1837**.

## USEFUL INFORMATION PROVIDED BY OTHER ORGANISATIONS

### 4 Who to inform (other organisations that will need to know)

Many local authorities now offer the 'Tell Us Once' service which will assist you in advising all relevant local and national government bodies. Your local register office will be able to tell you if this service is available. **If your local authority do not provide this service, you will need to contact all relevant government departments independently.**

#### How to use the service

You can use the service, in person, immediately following the registration or, in some local authorities, you can book an appointment to see someone at a later date. However, you must use the service within 28 days of getting your reference number

- **by phone** – the registrar will give you a reference number and details of the number you need to call

The types of information you will be asked about the deceased include:

- death certificate details – you get this when the death is registered and you need to take it to any interview
- their national insurance number and date of birth
- details of any benefits and services they were receiving
- name of their closest relative – known as the 'next of kin'
- if they died in hospital, nursing home, care home or hospice, the name and address of that institution.

If you are not the next of kin (or spouse/ partner), you must have permission from them before you give any information to the adviser.

#### What happens after seeing a 'Tell Us Once' service adviser?

The relevant government departments and services will be contacted on your behalf.

Depending on your circumstances, these may include the following:

- Adult services (social care for adults)
- Children's services
- Council housing
- Council tax office
- Disability and Carers Service (part of DWP)
- DVLA (Driver and Vehicle Licensing Agency)
- HM Revenue and Customs (for child benefit, tax credits and personal taxation)
- Jobcentre Plus (part of DWP)
- Identity and Passport Service (IPS)
- The Pension Service (part of DWP)

The information you give to the adviser is only passed on to the government departments that require the information.



## USEFUL INFORMATION PROVIDED BY OTHER ORGANISATIONS

Here is a check list of other organisations you may need to inform of the person's death:

### Financial companies

- ☐ Bank
- ☐ Building society
- ☐ Insurance companies
- ☐ Home/contents insurance companies
- ☐ Car insurance company
- ☐ Mortgage provider
- ☐ Any other pension providers (eg, work or private pension)

### Medical organisations

- ☐ The family doctor
- ☐ Dentist
- ☐ Any hospital the person was attending
- ☐ Opticians
- ☐ Private personal alarm companies

### Housing providers

- ☐ The landlord of any rented accommodations
- ☐ Utility suppliers:
  - Gas
  - Electricity
  - Telephone/mobile
  - Water company
  - Internet provider
  - Cable/satellite TV provider

### Other organisations

- ☐ Any employer/trade union
- ☐ The Post Office® (if mail needs to be redirected)
- ☐ Local bus company
- ☐ Local library
- ☐ Membership of clubs and associations

### Remember you may need to return certain items, such as the following:

- ☐ NHS equipment (eg, wheelchairs and hearing aids)
- ☐ Passports and driving licences
- ☐ Library books
- ☐ Bus passes and parking permits (blue badges)

## USEFUL INFORMATION PROVIDED BY OTHER ORGANISATIONS

### 5 Probate (information about obtaining probate from the Probate Office)

This information is intended to be for probate help and guidance only.

#### **What is probate?**

When a person dies somebody has to deal with their estate (the money, property and possessions left) by collecting in all the money, paying any debts and distributing the estate to those people who are entitled to it.

The probate registry issues a document called a grant of representation.

There are three types of grant of representation:

- 1) **Probate** - issued to one or more of the executors (people named in the will to deal with the estate) named in the deceased's will.
- 2) **Letters of administration (with will)** - issued when there is a will but no executor is named, or when the executors are unable to apply or do not wish to be involved in dealing with the estate.
- 3) **Letters of administration** - issued when the deceased had not made a will or a will that has been made is not valid.

It is not always necessary to apply for a grant of representation when dealing with the deceased's estate. For example, it may not be necessary where the value of the deceased's estate is very small (often less than £5,000) or if the deceased's assets were held in joint names and pass by survivorship to the surviving joint owner.

#### **Obtaining the grant of letters of administration**

This is a court order giving legal authority for the personal representative(s) to deal with the deceased's affairs, otherwise known as a 'grant of representation'.

The term 'grant' is used to mean whichever type of grant of representation you may need.

## USEFUL INFORMATION PROVIDED BY OTHER ORGANISATIONS

### Why is a grant necessary?

Organisations holding money in the deceased's name need to know to whom that money should be paid; the grant is proof that the person named in it may collect any money due.

The estate left when a person dies passes to the people named in his or her will. However, if there is no valid will, it passes on to his or her next of kin. The distribution of the estate to the correct people is the responsibility of the person named in the grant.

The grant is proof to anyone wishing to see that the person named in it is entitled to collect and distribute the deceased's estate.

### How do I apply for a grant?

There are five stages to applying for a grant which are set out below and are explained later in greater detail:

- 1) Obtaining the application forms (it is best to choose an office nearest you and they will send you the forms you need).
- 2) Choosing the office you wish to be interviewed at.
- 3) Completing the application forms.

- 4) Returning them, with the death certificate and the original will (you are advised to use registered post or special delivery) to the appropriate probate registry.

- 5) Attending the interview.

The information provided is to assist you in obtaining probate. If you have any enquiries, please contact [www.gov.uk/applying-for-probate](http://www.gov.uk/applying-for-probate)

If there are no surviving relatives who can inherit, the estate passes to the Crown under the rules of intestacy – this is known as *bona vacantia*. The Treasury solicitor is then responsible for dealing with the estate. The Crown can make grants from the estate, but does not have to agree to them.

If you are not a surviving relative, but you believe you have a good reason to apply for a grant, you will need legal advice.

For more information about *bona vacantia*, please use the following link [www.gov.uk/government/organisations/bona-vacantia](http://www.gov.uk/government/organisations/bona-vacantia)

## USEFUL INFORMATION PROVIDED BY OTHER ORGANISATIONS

### 6 Arranging a funeral (where you can find the information you need)

Check the will to see if there are any instructions for the funeral left by the deceased. It is generally up to the executor or nearest relative to decide whether the body is to be cremated or buried. The executor does not have to follow the instructions about the funeral left in the will.

#### Choosing a funeral director

You may wish to consider the following factors:

- Ensure the funeral director belongs to a trade association as this requires them to provide full information about their services and prices
- Location of the firm's premises
- The services provided
- Cost
- The way in which staff treat you
- Recommendations of friends and family

Full details of local funeral director can be found at [www.localfuneral.co.uk/](http://www.localfuneral.co.uk/)

#### Charges

Charges may differ for the same funeral services so you may wish to get more than one quote to compare costs. You should always ask for a written quotation of all costs that will be included before finalising your booking.

The average cost of a funeral is around £5,033 for a burial and £3,885 for a cremation, but it could be much higher with extras such as flowers, limousines, catering and venue hire.

Basic services that a funeral director will offer:

- make all of the necessary arrangements
- provide appropriate staff
- provide a suitable coffin
- transfer the deceased from the place of death to the funeral home
- care for the deceased prior to the funeral
- provide a hearse to the funeral venue
- arrange for burial or cremation

There will also be disbursement fees included in the funeral director's bill. These are fees paid to others on your behalf and can include payments:

- to the crematorium
- to the minister
- for doctor's certificates
- for newspaper announcements
- for flowers

## USEFUL INFORMATION PROVIDED BY OTHER ORGANISATIONS

There are more options concerning the content of a funeral ceremony and its duration than many people realise.

- You do not have to have a funeral ceremony
- You do not have to use a religious minister
- You do not have to use a funeral director
- A ceremony does not have to take place in a crematorium or place of worship.

You can find more information about optional funeral costs at [funeralcostshelp.co.uk/](https://funeralcostshelp.co.uk/)

Information provided by [www.moneyhelper.org.uk/en](https://www.moneyhelper.org.uk/en)

Woodland burial and other green options are increasingly available.

### Scattering of ashes

Some people like to scatter ashes in places that have special meaning. You can still do this while helping to protect the environment:

- If you are scattering ashes over land, avoid mountain tops, where ashes can affect plant life
- Scattering ashes over water has little impact on water quality, but there are Environment Agency guidelines which you can view using the following link: [www.scatterng-ashes.co.uk](https://www.scatterng-ashes.co.uk)

- personal items and wreaths could contain plastic and metal parts which can harm wildlife – try not to put these in the water or leave them at the waterside where they could fall into the water
- if you're burying ashes, think about using a biodegradable container that will break down naturally

The vast majority of people choose to make their arrangements through a funeral director. However, some people see 'do-it-yourself' funerals as more personal and less expensive.

If this approach appeals and you have time to research and prepare, you can find information from the bereavement centres or read more about natural burials [www.poppysfunerals.co.uk/blog/what-is-natural-burial/](https://www.poppysfunerals.co.uk/blog/what-is-natural-burial/)

Some funeral directors are willing to help with such funerals as well as more conventional ones.

## USEFUL INFORMATION PROVIDED BY OTHER ORGANISATIONS

### 7 Financial assistance (guidance from the Department of Works and Pensions)

#### Funeral payments

If you or your partner is on a low income you may get some help towards the cost of a funeral from the Department for Work and Pensions

A funeral payment is a one-off, tax-free payment if you are receiving one of the following benefits:

- Income support
- Income-based jobseeker's allowance
- Income-related employment and support allowance
- Pension credit
- Working tax credit which included a disability or severe disability element
- Child tax credit
- Housing benefit
- Universal credit
- You may so be eligible if you're getting a support for mortgage interest loan

You may have to pay back some or all of the funeral payment you receive from the estate of the person who has died.

You must make a claim within six months of the funeral date by obtaining a claim form and printing the form (SF200) via the website [www.gov.uk/funeral-payments/how-to-claim](https://www.gov.uk/funeral-payments/how-to-claim).

Alternatively, you can call the **Bereavement Service** helpline on **0800 151 2012**.

The term 'partner' is used here to mean a person you are married to, a person you live with as if you are married to them or a civil partner, or a person you live with as if you are civil partners.

#### Bereavement payments

If your spouse or civil partner died on or after 6 April 2017 you may be eligible for bereavement support payment instead. To view the criteria for bereavement support payment, please go to [www.gov.uk/bereavment-support-payment/eligibility](https://www.gov.uk/bereavment-support-payment/eligibility)

## USEFUL INFORMATION PROVIDED BY OTHER ORGANISATIONS

You can order a 'Bereavement Benefits' pack (form BSP1) over the telephone or from your nearest Jobcentre Plus office to get one through the post.

The pack has help notes on how to complete the claim form or use the following link: [www.gov.uk/bereavement-support-payment/how-to-claim](https://www.gov.uk/bereavement-support-payment/how-to-claim)

When you fill in the claim form, you'll be asked to give your late husband, wife or civil partner's national insurance number and details of their recent employment history. This will allow the office that deals with your claim to look into their national insurance record and work out if you qualify for bereavement payment.

# USEFUL INFORMATION PROVIDED BY OTHER ORGANISATIONS

## 8 Useful contacts

<b>Cruse Bereavement Care</b>	<p>Cruse is committed to breaking the stigma around grief and ensuring that everyone, no matter how old or young, can access the highest quality support following a bereavement. Not only does Cruse provide a telephone helpline and the useful information you will find on this website, but their trained volunteers provide face-to-face support and practical advice in branches across England, Wales and Northern Ireland.</p> <p>0808 808 1677 or visit <a href="http://www.cruse.org.uk/">www.cruse.org.uk/</a></p>
<b>Age UK</b>	<p>Local Age UK and Age Concern in England provide vital direct services to people in later life throughout the UK, working in partnership with the national organisation. Local services can include the following: information, advice and advocacy services, day centres, lunch clubs, home help and 'handyperson' schemes and IT and other training.</p> <p>To find your nearest Age UK or Age Concern, call 0800 678 1602 or visit <a href="http://www.ageuk.org.uk/services/in-your-area/">www.ageuk.org.uk/services/in-your-area/</a></p>
<b>The Samaritans</b>	<p>Samaritans is a confidential, emotional support service for anyone in the UK and Ireland. The service is available 24 hours a day for people who are experiencing feelings of distress or despair.</p> <p>Call: 116 123 or visit <a href="http://www.samaritans.org">www.samaritans.org</a></p>
<b>Jobcentre Plus</b>	<p>Jobcentre Plus provides a wide range of information and services like benefits, loans and grants. If you need financial assistance, contact Jobcentre Plus using the following link:</p> <p><a href="http://www.gov.uk/browse/working">www.gov.uk/browse/working</a></p>
<b>HM Revenue &amp; Customs</b>	<p>HM Revenue &amp; Customs can help with queries you may have regarding your state pension or tax situation. Details of all departments can be found at the following link:</p> <p><a href="http://www.gov.uk/government/organisations/hm-revenue-customs">www.gov.uk/government/organisations/hm-revenue-customs</a></p>



## NOTES

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## CONTACT DETAILS

If you need to contact us, we are here to help:



[www.wmpfonline.com/pension-portal](http://www.wmpfonline.com/pension-portal)



[www.wmpfonline.com](http://www.wmpfonline.com)



[www.wmpfonline.com/contactus](http://www.wmpfonline.com/contactus)



Dedicated member and portal helpline:  
0300 111 1665

**Monday - Tuesday:** 8:30am to 5:00pm

**Wednesday:** 9:30am to 5:00pm

**Thursday:** 8:30am to 5:00pm

**Friday:** 8:30am to 4:30pm