

### Short-term pension

We will pay a short-term pension at the rate of your actual pensionable earnings. We will pay the pension to your husband or wife. If your children are being cared for by someone other than your husband or wife, we may pay them a short-term pension as long as we are not paying a long-term widow's or widower's pension.

We will pay the short-term pension for between three and nine months, according to circumstances.

### Long-term widow's or widower's pension

If you had at least two years' service in **classic** your widow or widower will receive a pension based on your **pensionable pay** and years of service in the pension scheme. The calculations can be complicated (especially if you were in the scheme before 1972 (for men) or 1987 (for women)), but please ask if you want details.

### Children's pensions

We will pay pensions for all children who were financially dependent on you when you died. The amount of pension we will pay depends on the number of dependent children. If there are more than two dependent children in total (not just in your care), we will reduce the pensions we pay each child.

**Note:** We will pay a long-term widow's or widower's pension, and children's pensions, when a short-term pension ends.

### Glossary

**classic** was called the Scheme before 1 October 2002.

**Pensionable pay** is the amount of pay used to work out your pension benefits.

**Personal representatives** are the people who have the power to dispose of the deceased scheme member's estate. These will be the executors if there was a will. If the member died without leaving a will, personal representatives will be named in the Letters of Administration (Confirmation of Executor in Scotland) which your solicitor will apply for.

### Scheme administration

**Note:** This leaflet provides a straightforward guide to the main provisions of **classic**. It does not cover every aspect: the full details are contained only in the rules, which are the legal basis of the Scheme. You should note that nothing in this booklet can override the rules, and in the event of any unintentional difference, the rules will prevail.

For more information and advice about specific benefits, please contact:

JSS Pensions Administration,  
Polaris House,  
North Star Avenue,  
Swindon,  
Wiltshire.  
SN2 1UY

## Pension benefits on death-in-service

A member of the **classic** pension scheme who you were close to, has died recently. We know that this is a traumatic time for you, and that it may still be difficult to concentrate on practical issues. We have prepared this leaflet to give you a brief guide to the benefits that may be available to you from **classic**. Please read it when you feel able to.

This leaflet does not describe the detailed calculations which JSS will do. Instead, it aims to answer some of the questions you may have. On the back of this leaflet you will find the name and address of the person you should contact if you have any more questions.

We have tried to use as little jargon as possible, but we have defined some technical terms shown in bold when they appear in the text. Please refer to the glossary section on the back cover for an explanation of the terms.

## What benefits are provided?

When a member dies, **classic** may provide:

- a lump sum;
- a short-term pension;
- a long-term widow's or widower's pension; and
- children's pensions.

## The lump-sum benefit

The lump-sum death benefit is usually equal to two years' **pensionable pay**, although if the scheme member worked part-time, it is usually two years' part-time pensionable earnings.

The scheme member may have nominated someone to receive the lump-sum death benefits. In this case, we will usually pay the person nominated. If the scheme member did not nominate anyone, we will pay the death benefit to the member's **personal representatives**.

## Your questions answered

### Q How quickly can benefits be paid?

- A JSS give priority to getting death benefits paid, and aim to have them paid within one week of receiving the death certificate and any other evidence or information they need.

### Q My husband or wife was only in service for a year, so am I entitled to a pension? I have to support our children.

- A You are entitled to a short-term pension which we will pay for 91 days. This period is extended to 182 days if there are eligible children. You will not receive a long-term pension as your husband or wife had served less than two years, but we will pay a children's pension when the short-term pension ends.

### Q I was not married to my partner; am I entitled to anything?

- A If your partner nominated you to receive the lump-sum death benefit, we will pay this to you. The **classic** rules do not entitle you to a widow's or widower's pension.

### Q For how long will I receive my widow's or widower's pension?

- A Your pension will continue for as long as you stay unmarried and do not live with someone else as though you were married to them.

### Q I am entitled to receive a pension for myself and the children. As I work, I am worried that the children's pension will be taxed at a high rate. What can I do about this?

- A Pensions are paid every month. The children's pensions will be paid to you but will be taxed separately from your own pension.

### Q I understand that you will only pay children's pensions until they are 17. Is that right?

- A We will continue to pay children's pensions for children over 17 while they are in full-time education. In these cases we will need a letter of confirmation from the school, college or university that they are in full-time education.

### Q My husband or wife nominated their mother rather than me for the lump-sum death benefit, is there anything I can do about this?

- A As long as a nomination has been made correctly, we cannot pay death benefits to anyone else.

### Q Following my son's death, I am now the guardian of my two grandchildren. Am I entitled to any benefits?

- A You may be entitled to a children's pension (as above) and also to a short-term pension.

### Q I know my husband or wife was paying AVCs (additional voluntary contributions), what happens about these?

- A We will tell the AVC provider that your husband or wife has died and act as the first point of contact with them.

### Q I know my husband or wife was contributing to a Stakeholder pension scheme with Standard Life. What should I do about this pension?

- A You should initially contact Standard Life on 0800 33 33 04. They will advise you about benefits due under the scheme following individual arrangements made by your husband or wife.