

# Option to commute ill health pension into lump sum – JSS administered Scheme

## A guide for members of Classic, Classic Plus, Premium and Nuvos

If you have a serious ill health condition that means you have limited life expectancy, JSS may be able to convert (commute) your pension into a one-off lump sum payment.

### To be eligible for a serious ill health lump sum payment, you:

- Must have a life expectancy of less than 12 months (confirmation of which is received by the Scheme Medical Advisor)
- Have not started accessing the pension that may be commuted to a serious ill health lump sum payment

### What you will receive

You will broadly receive the benefits you have built up to the date you access them, due to the serious ill health, as a one-off lump sum payment. If you have partially retired, this lump sum will need to take into account benefits already accessed from the Scheme.

If you would like an estimate of what the serious ill health lump sum payment would be (if not already provided to you), please contact JSS.

### How to apply

During a ill health retirement process, if JSS and the Scheme Medical Advisor are both made aware that the life expectancy may be less than 12 months, the Scheme Medical Advisor will assess and provide the relevant confirmation to JSS. Once ill health retirement has been agreed by the Scheme Medical Advisor, and it has provided JSS with confirmation regarding life expectancy, JSS will send you a copy of the 'Serious Ill Health Commutation Application' form.

### Things to be aware of:

- No other Scheme benefits would be payable to you once you have taken a serious ill health lump sum payment
- No death benefit lump sum payment would be payable in the event of your death
- A surviving spouse, civil partner, or partner pension would still be payable, if eligible, according to the Scheme Rules
- Children's pensions would still be payable on your death, if eligible, according to the Scheme Rules
- You are recommended to get financial advice to help you make the right decisions for you and your family. JSS staff are not permitted to give any advice

---

## ***JSS Pensions Administration***

---

- The alternatives to taking a serious ill health lump sum and any other financial provisions in place should your life expectancy be longer than estimated by your doctor / medical experts

This is a brief guide - the full details are contained in the Scheme Rules, which are the legal basis of the Scheme. You should note that nothing in this guide can override the Rules. In the event of any difference, the Rules will apply.

### **Further information**

You can obtain more information about the pension arrangements from the JSS website: <https://jsspensions.nerc.ac.uk/default.asp>. Or email us at [pensions@jss.ukri.org](mailto:pensions@jss.ukri.org).