

# Death Benefits from 1 April 2007

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## Will there be any benefits paid if I die before retirement?

- Yes, there will be a lump sum payment.
- A pension may also be paid to your dependants.

## How much will the lump sum be?

- If you are in service it will be three times your average salary (please see the 'Average salary' fact sheet).

## Will a lump sum be paid if I die, if I am out of service but have not retired?

- Yes, a lump sum will be paid.

## Will a lump sum be paid if I die after I have retired?

- Only if you die within five years of retirement.

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[www.deni.gov.uk](http://www.deni.gov.uk)

Department of Education  
Teachers' Pensions Branch, Waterside House,  
75 Duke Street, Londonderry BT47 6FP  
Tel: 028 7131 9000

- The lump sum will be five times your annual pension less the amount of pension you have received since you retired.
- A pension may also be paid to your surviving dependants.

### **Who will receive the death grant?**

- The person or persons nominated by you to receive this payment.
- If there is no nomination, your legal spouse or civil partner will receive it.
- If none of these, the payment will be issued to whoever is administering your estate.

### **How do I nominate someone?**

- You can download a nomination form on the DE website or ask your employer for a form.

### **Who can receive a survivors' pension?**

- Your spouse.
- Your registered civil partner.
- Your nominated partner, provided interdependency at the time of your death is proved.
- Your children if they are under 23 and in education.

### **Can I increase the survivor's pension?**

- Yes, subject to certain conditions you can pay extra contributions to increase your survivor's pension?

### **How much will the pension be?**

- It will be 1/160<sup>th</sup> of your average salary for each year of service that counts for survivors' pensions.
- Each child's pension is normally paid at the rate of 1/320<sup>th</sup> (to a maximum of 2 children) of your average salary for each year of service that counts towards their pension
- Further information is available in the leaflet, 'Survivor and Death benefits'.