**Nominating a pension scheme beneficiary**

If you’re a member of our pension scheme, nominating a beneficiary can give those you care about financial protection when you die.

**What is a nominated beneficiary?**

A nominated beneficiary is your chosen recipient of a tax-free lump sum (known as a death grant) which your scheme can provide in the event of your death. So, if you die before taking your pension, the lump sum can be given to the person, people or organisations you care about most.

**Who can nominate a beneficiary?**

Any local government pension member under the age of 75 can nominate a lump-sum beneficiary. Plus, you don’t have to be married or in any kind of relationship. You can nominate whether you’re single, married or somewhere in between.

**Who can you nominate?**

Your nomination doesn’t have to be a spouse, partner, or even a person. It’s about deciding who or what matters the most to you.

You can also make more than one nomination and change them anytime if you so wish.

**Why is it important to nominate?**

Choosing your nearest and dearest as your nominated beneficiaries has many benefits:

* Gives you the reassurance of knowing that your loved ones could be well looked after.
* Brings you peace of mind that your lump sum goes to the right people.
* Ensures your money is distributed fairly and securely.
* Helps make sorting out your finances far less stressful for family and friends.

Just remember, your pension fund has the final say on who your death grant is paid to (usually your estate if you don’t make a nomination).

**How to nominate your beneficiary**

The easiest way to nominate is via your online account on PensionPoint (members.lppapensions.co.uk) Just log in, go to **My Dashboard** and select **My beneficiaries**. You can also download a Nomination form from the Forms and documents page of the LPPA website.

To learn more, read *Everything you need to know about nominating a beneficiary on* LPPA’s website (lppapensions.co.uk) – the administrator of your pension scheme.

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