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# What happens when a member dies

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## Let us know as soon as you can

If a member has died, we'll do everything we can to make it easy for their loved ones to deal with us. We ask that you tell us what's happened as soon as you can. The Scheme isn't covered by the government's 'Tell Us Once' service, so you'll need to contact us separately. We'll need to know:

- the member's Pension Reference Number or National Insurance number
- their date of birth
- the date they died
- your contact details and your relationship to the member.

## We'll take it from here

When a member dies we will stop their pension at the date of death.

If you are survived by a spouse and left the industry after 6 April 1978, your spouse will be entitled to a pension payable after your death

If you were living together, but not married, we will write to you and ask you to apply for a pension. You'll need to show us that you were partners and had some financial dependency. You can get support with this from CISWO (see page 13 for contact details).

If the member was your parent, we might be able to pay a pension to children who are: under 18, aged 18-21 and in full-time education, or over 18 and were financially dependent on the member due to illness or disability. We'll write to you or a guardian to ask for proof of age, education status or medical conditions. You can get help with this from CISWO (see page 13 for contact details).

If you need any support at all, our administration team will guide you through the process.

## We may need to write to you for more information

For example:

- **The death certificate:** we need the original for legal reasons, but we will return the certificate promptly
- **The member's birth certificate:** if we don't have one on file
- If a spouse, partner, child or anyone else was financially dependent on the member. And proof to support that, eg bank statements or utility bills.

## We'll work out if anyone is entitled to death benefits

If you were married to the member and he left the industry after 6 April 1978, you'll receive a spouse's pension of around two thirds of the member's pension.

We'll write to you to let you know your options. Those include a pension for life or an option to convert part of the pension to a one-off lump sum in exchange for that pension. And, if you're also entitled to a Guaranteed Minimum Pension (GMP), we'll pay a GMP income as well as your lump sum.

If you were living together but not married and we decide you are eligible for a pension, you'll also be able to choose between a pension for life or a one-off lump sum – the same as if you were married.

If the member died before they were 75 years old, the lump sum will be tax free. If they died after they were 75, it will be taxed.

Unfortunately, we can't tell you how much a lump sum will be until after a member dies. That's because we need to know how old the spouse is when the member dies, the value of their pension, and socio-economic factors like predicted inflation at the time they die.

## If the member dies before taking their pension, or within 5 years of taking it

We'll pay a lump sum to a spouse, relative or dependant. This is in addition to a spouse pension. The Trustees will decide who the lump sum is paid to, taking into account their wishes, if they have completed an Expression of Wish form.

### Check your Expression of Wish form is up to date

Tell us who you'd like the above lump sum to go to, using the Expression of Wish form.

- Download the form from:  
[mps-pension.org.uk/media/2wmhmtjdj/mps-expression-of-wish-form-jan-2025.pdf](https://mps-pension.org.uk/media/2wmhmtjdj/mps-expression-of-wish-form-jan-2025.pdf)
- Update it on the secure member portal.  
Go to [mps-pension.org.uk](https://mps-pension.org.uk) and click on the 'Login/Register' button
- Speak to your administrator on the contact details below.

## Contact details

- **Call the Member Helpline: 0333 222 0077**
- **Email us at: [mps@brightwellpensions.com](mailto:mps@brightwellpensions.com)**
- **Write to: MPS, Sunderland, SR43 4LE**

You can get more information on Death Benefits and what to when a member dies on the MPS website: [mps-pension.org.uk/what-happens-when-you-die/](https://mps-pension.org.uk/what-happens-when-you-die/)

