

ADULT DEPENDANT'S PENSION

Introduction

On the death of a BTPS contributing member, former member with a deferred pension or pensioner (referred to from now on in this booklet as "member"), a pension is usually payable to that member's surviving husband or wife.

An unmarried member may, at no additional cost, nominate a dependant adult to receive the pension which would otherwise have been paid to a widow(er).

This facility is available to Section A, B and C members of BTPS.

The following questions and answers aim to explain this in more detail.

In what circumstances can I make a nomination?

You may be in a situation where you would leave no widow(er), but there is another adult for whom you have been providing financial support and whose standard of living would be lowered if that support stopped on your death.

In such circumstances it may be appropriate for you to nominate that person to receive the widow(er)'s pension.

Please bear in mind, however, that payment of an adult dependant's pension is at the absolute discretion of the Trustee. The making of a nomination does not guarantee the payment of a pension. Conversely, the absence of a nomination does not preclude the Trustee from paying a Section B or C pension to someone who they judge to have been wholly or partly financially dependent on the member at the date of death. (An adult dependant's pension can only be paid under the Section A Rules if there is a nomination). However, the existence of a nomination acts as a useful guide to the Trustee, and will ensure that the person you have nominated is duly considered for a pension.

Who can be nominated as a dependant?

The BTPS rules define a dependant for this purpose as any person aged 18 or over who is, in the opinion of the Trustee, wholly or partly financially dependant on the member, both at the date of nomination and immediately before the member's death. Subject to such financial dependence, the range of persons to whom a dependant's pension could be paid might include:

- A relative, including a child of 18 or over who would be incapable of self-support by reason of bodily or mental infirmity and who might otherwise receive, at the Trustees discretion, an incapacitated child's pension.
- A common-law wife or husband.
- Any individual with whom the member has an established inter-dependent relationship. (This may include a relationship with a member of the same sex).
- The Trustee will not normally authorise payment of an adult dependant's pension to a mentally capable and able-bodied young person who happens to be still living at home with parents.

If you are considering making a nomination you should bear in mind that children's pensions are payable at a higher rate if no widow(er)'s or nominated adult dependant's pension is payable.

(NB The BTPS Section C Rules state that the Trustee has the discretion to decide whether the dependant's pension should be reduced if the dependant is more than ten years younger than the member. This does not apply within the Section A/B Rules).

What is meant by financial dependency?

Financial dependency (or inter-dependency) means a sharing of day-to-day living expenses to a significant extent, so that the loss of the member's contribution would result in a material reduction in the standard of living of the nominee.

The nominee does not have to be a non wage-earner or someone on a low income.

How much would the pension be?

The pension would be exactly the same as that payable to a widow or widower. Information on dependant's pensions can be found in general terms in the BTPS handbooks, or on a more individual basis in your annual Benefit Statement if you are still a member of the Pension Scheme.

How do I make a nomination?

If you are unmarried but there is someone who meets the criteria of adult dependant and you wish that person to receive a dependant's pension, you should complete this nomination form. The completed form should be sent to Accenture HR Services at the address shown. Accenture HR Services will record the details and send you an acknowledgement of the nomination.

When Accenture HR Services receives notification of your death, we will make enquiries on behalf of the Trustee to establish that the nominee was still financially dependent on you until your death.

When satisfied as to such dependency, the Trustee may, at their discretion, authorise payment of a dependant's pension.

What if my circumstances change?

If you wish to revoke a nomination (which you may do at any time), or your circumstances change (e.g. death of your nominee) you should advise the Trustee in writing.

Accenture HR Services will acknowledge all nominations received.

All notifications to the Trustee should be sent to Accenture HR Services at the address shown below.

Any nomination is automatically cancelled if you subsequently marry.

Completed Form

Please return your completed Adult Dependand's Form to:

Accenture HR Services, Venture House, Venture Way, Chesterfield, Derbyshire S41 8NR

Enquiries

If you have any further enquiries about completing a nomination form, please contact us at the address above or contact Peopleline on the appropriate number below.

Tel: (0800) 731 4747 Members
(0800) 731 1919 Pensioners
(+44 (0) 203 023 3420 from outside the UK