



# MES PENSIONS

Bereavement Guide

# Bereavement Guide



We understand that losing someone close to you is an emotional time and can be overwhelming. Not only do you have to deal with your loss, but it's also necessary to deal with practical matters and it can be difficult to know where to start.

We've produced this guide to explain the process to enable us to pay any pension benefits that may be due.

The guide provides information about the benefits payable and answers any questions you might have following the death of a loved one.

Above all else, we're here to help. If you have any questions or would like to discuss any aspect of this guide, please call us on +44 3303 202 091 or email [clientsupport@mespensions.com](mailto:clientsupport@mespensions.com) (for Advised clients) or [support@myexpatsipp.com](mailto:support@myexpatsipp.com) (for Direct clients).

## What to do first

It is important that you notify us of the death as soon as possible. If the deceased was receiving any pension payments, we'll need to stop any further regular income payments. This will prevent us from making any overpayments which we would need to reclaim later.

There are a few things you will need to do before you get in touch with us.

Register the death	Where possible, you should do this at the registry office closest to where you live (if UK resident) or closest to where the deceased passed away. That way, they will be able to give you the death certificate.
Find out whether probate or confirmation is needed	'Probate' refers to the right to manage the affairs of the deceased (in England, Wales & Northern Ireland). 'Confirmation' refers to the same right in Scotland. <ul style="list-style-type: none"><li>• If there is a UK Will, you will need to apply for a 'grant of probate';</li><li>• If there isn't a UK Will, you will need to apply for 'grant of letters of administration';</li><li>• In Scotland, both of the above are called 'certificate of confirmation'.</li></ul>

## Getting in touch

You can either telephone us or email us to notify us of the death. Here is a summary of the items we will need.

Proof of death	We will need sight of the original death certificate. Where this is written in a language other than English, it will need to be translated and certified by a notary or lawyer whose credentials we can check.
Proof of your identification and proof of address	Please see appendix 1 for details of acceptable documents
Beneficiary Details Questionnaire	Death benefits are paid at the discretion of the Trustees, and it is very important that we identify all the potential beneficiaries. This means that you will be asked to complete our Beneficiary Details Questionnaire.

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	<p><b>Additional documentation may be requested once the completed Beneficiary Details Questionnaire has been completed.</b></p>
Additional documentation	<p>Spouses/Civil Partner Pension – where you are claiming a spouse’s or civil partner pension, we will need to see a certified copy of the original marriage certificate or civil partner certificate as well as the surviving spouse or civil partner’s birth certificate.</p> <p>A partner’s pension – we will pay a partner’s pension where the deceased was cohabiting and in a long term committed relationship with their partner. We will need to see 2 forms of evidence of any joint financial arrangements from the following list:</p> <ul style="list-style-type: none"><li>• Joint mortgage/tenancy</li><li>• Joint credit arrangements</li><li>• Beneficiary of life assurance</li><li>• Joint bank/savings accounts</li></ul> <p>If you’re unable to provide any of these, you will need to provide other evidence that shows you and the deceased shared joint financial commitments.</p> <p>Childs pension – we will pay a pension to a child that was financially dependent on the deceased when they died. An eligible child is any natural or adopted child of the deceased.</p> <p>We will pay a child’s pension if one of the following criteria is met:</p> <ul style="list-style-type: none"><li>• The child is aged under 17;</li><li>• The child is aged 17 to 23 and in full time education</li><li>• They are unable to work due to permanent physical or mental impairment.</li></ul> <p>We will need to see the following in order to consider a child’s pension:</p> <ul style="list-style-type: none"><li>• A birth certificate or adoption certificate</li><li>• A parental responsibility order (if you are applying as a guardian of a child in your care);</li><li>• A letter from an education or training establishment where you are applying for a pension for a child under age 23 who is in full time education.</li><li>• A letter from a child’s doctor explaining the nature of permanent physical or mental impairment.</li></ul>

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## What benefits are payable on death?

Following a death, the following benefits may be payable:

- Pension paid to a spouse/civil partner/dependent/beneficiary via a Flexi-access drawdown or secured as a lifetime annuity;
- A lump sum to a beneficiary;

Definition of a dependent:

- A spouse/civil partner at date of death
- A child under age 23;
- A child age over 23 dependent on grounds of physical or mental impairment;
- A person who is not a spouse/civil partner or child of the member, but is financially dependent on the member;
- Has a financial relationship with the member and a mutual dependency;

Dependency checks are completed, and this means that you will need to share documents such as bank accounts, mortgage/tenancy details, naming each other in a Will or running a joint household.

**HM Revenue & Customs have strict rules about the payment of death benefits. For members who passed away before age 75, the benefits must be paid as a lump sum or designated for drawdown within 2 years of the date of death first being notified to us, otherwise they will be subject to tax charges at the recipient's marginal rate.**

**For members who passed away after age 75, irrespective of the 2-year rule, death benefits would be taxable at the recipient's marginal rate.**

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## Useful contacts for information and advice

### **The Probate Service** - [www.probate.co.uk](http://www.probate.co.uk)

This site gives guidance specifically on dealing with probate and inheritance tax, you can also download documents from the website.

### **HM Revenue and Customs (HMRC)** - [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

This site gives practical advice relating to managing an estate with any implications such as tax, trusts, benefits and others. They also have a deceased helpline 0300 200 3300.

### **Directgov** - [www.direct.gov.uk](http://www.direct.gov.uk)

This site gives free legal information and advice on a wide range of topics including what to do if a will has not been made.

### **Citizens Advice Bureau** - [www.ncab.org.uk](http://www.ncab.org.uk)

This site gives free legal information and advice on a wide range of topics including what to do if a Will has not been made.

### **Lost Accounts** - [mylostaccount.org.uk](http://mylostaccount.org.uk)

A free service to help you find old bank, building society or National Savings accounts.

### **Cruse Bereavement Care** - [www.crusebereavementcare.org.uk](http://www.crusebereavementcare.org.uk)

This site gives you the opportunity to understand and cope with grief and provide support to other bereaved people. You can also ring them on their helpline 0808 808 1677 from 9.30 am to 5.00 pm Monday to Friday.

### **Samaritans** - [www.samaritans.org](http://www.samaritans.org)

A completely confidential service available via email [jo@samaritans.org](mailto:jo@samaritans.org) and telephone on 116 123 for any type of emotional distress.

### **National Association of Widows** - [www.widows.uk.net](http://www.widows.uk.net)

A supportive association for both men and women who have lost their partners through bereavement.

### **Child Bereavement Trust** - [www.childbereavement.org.uk](http://www.childbereavement.org.uk)

Provides information, training and specialised support when a child dies, or is bereaved. You can ring them on 01494 568 900 or contact them by email at [support@childbereavement.org.uk](mailto:support@childbereavement.org.uk).

### **The General Register Office** - [www.gro.gov.uk](http://www.gro.gov.uk) or [www.gro-scotland.gov.uk](http://www.gro-scotland.gov.uk)

### **Probate Registry** - [www.justice.gov.uk/courts/probate](http://www.justice.gov.uk/courts/probate)

This site allows you to apply for powers to process the Will in England and Wales.

Please note that MES Financial Services Limited is not responsible for the content or accuracy of external websites.

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## Appendix 1 – Proof of identification and proof of address acceptable documents

### UK residents

#### Proof of identification (POI)

Certified copy of a valid unexpired passport in every instance and only one of the following if a passport is not available:

- Valid unexpired national or other government-issued identity card;
- Valid unexpired residence card;
- Valid unexpired driving licence.

#### Proof of Address

Documents must be less than 3 months old upon receipt of the completed application forms. The document must be issued in the name of the applicant and match the address appearing on the completed application forms. Please note that documents containing a PO Box only cannot be accepted.

- Utility bill (gas, electric, water, council tax);
- An identity document, different to that used for POI, such as a photocard driving licence clearly showing the residential address;
- A government issued document issued within the last 3 months;
- Current tenancy agreement from a local authority or recognised letting agency;
- Bank/Building Society/Credit Union statement from a recognised institution, dated within the last 3 months;
- Life Insurance/Assurance policy from a recognised institution, dated within the last 12 months;
- Mortgage statement from a recognised lender, dated within the last 12 months.

### Non-UK Residents

#### Proof of Identification (POI)

Certified copy of a valid unexpired passport in every instance and only one of the following if a passport is not available:

- Valid unexpired national or other government-issued identity card;
- Valid unexpired residence card;
- Valid unexpired driving licence.

#### Proof of Address

Documents must be less than 3 months old upon receipt of the completed application forms. The document must be issued in the name of the applicant and match the address appearing on the completed application forms. Please note that documents containing a PO Box only cannot be accepted.

- Utility bill (gas, electric, water);
- An identity document, different to that used for POI, such as a photocard driving licence clearly showing the residential address;
- A government issued document issued within the last 3 months;
- Current tenancy agreement from a local authority or recognised letting agency;
- Bank/Building Society/Credit Union statement from a recognised institution, dated within the last 3 months;
- Mortgage statement from a recognised lender, dated within the last 12 months;

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- Life Insurance/Assurance policy from a recognised institution, dated within the last 12 months
- Where residence is supplied as part of employment, a letter from the employer (on company headed paper), which must be fully certified and must state within the letter that the employer provides the accommodation.



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## Contact

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