

# **ADULT DEPENDANT'S PENSION**

**BT PENSION  
SCHEME**







## 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 dependent 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 Trustees. The making of a nomination does not guarantee the payment of a pension. Conversely, the absence of a nomination does not preclude the Trustees 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 Trustees, 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 Trustees, wholly or partly financially dependent 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 Trustees 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 widower's or nominated adult dependant's pension is payable.

(NB The BTPS Section C Rules state that the Trustees have 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 dependants' pensions can be found in general terms in the BTPS handbooks, or on a more individual basis in your annual Pension 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 the nomination form in this booklet. The completed form should be sent to Pension Services at the address shown. Pension Services will record the details and send you an acknowledgement of the nomination.

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

When satisfied as to such dependency, the Trustees 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 (eg. death of your nominee) you should advise the Trustees in writing.

Pension Service will acknowledge all nominations received.

All notifications to the Trustees should be sent to Pension Services at the address shown below.

**Any nomination is automatically cancelled if you subsequently marry.**

### ENQUIRIES

If you have any further enquiries about completing a nomination form, **please write to:**

**Accenture HR Services,  
Pioneer House,  
Chesterfield,  
Derbyshire,  
S42 6NT**

telephone (0800) 731 4747 if you are a current employee

or (0800) 731 1919 if you are an ex-employee or pensioner.



ACCENTURE HR SERVICES  
 PIONEER HOUSE  
 CHESTERFIELD  
 DERBYSHIRE S42 6NT  
 Tel: 0800 731 4747 - Members  
 0800 731 1919 - Pensioners

**NOMINATION BY MEMBER, FORMER MEMBER OR PENSIONER OF AN ADULT DEPENDANT**

To: The Trustees of the BT Pension Scheme.

I

(Full name in BLOCK CAPITALS)

National Ins. No.  Date of Birth

Home address in BLOCK CAPITALS

hereby nominate: Name  Date of Birth

(Full name in BLOCK CAPITALS)

Address

as the person to whom I would like the Trustees of the BTPS to exercise their discretion and pay the nominated dependant's pension as defined in the BTPS Trust Deed Appendix D Schedule 3 Rule 11, Appendix D Schedule 4 Rules 1 and 15A, and Appendix E Rule 24. I fully understand that the Trustees are not bound by my wishes and that the opinion of the Trustees shall be final as to whether or not the nominated person satisfies the eligibility conditions for treatment as an adult dependant as at the time of nomination and at the time of my death.

Furthermore, I understand that the Trustees may require and rely upon any such evidence as they may consider appropriate and that if I am married at the date of my death my lawful spouse will receive a widow's or widower's pension irrespective of this nomination which will be automatically cancelled.

I have nominated the above on the grounds that he/she is: (\* delete where appropriate)

- 1. My common-law husband\* or wife\*
- 2. My mother\* or father\*
- 3. An incapacitated relative - please state relationship.....
- 4. Other please state.....

Signed

This form should be signed by you in the space above in the presence of a witness and the witness should sign and complete the details below.

Signature of Witness  Name of witness

Address of witness

Date .....

Not valid unless received in Pension Services before death occurs. This form may also be invalid if you have amended the wording of the statement above.



*This booklet was correct at the time of going to print, however, if any of the facts contained therein become subject to any material change, the correct information will be issued upon receipt of the nomination form in Pension Services*

