



Death Grant Hierarchy

Death Grants do not form part of a person's Estate because ultimately the Fund makes the decision where it should be paid. In order to make this decision a number of things are taken into account;

- Has an Expression of Wish form been completed?
- Is there a will?
- Who is mentioned on the death grant application form?
- Are there any circumstances/issues that we have been told about that could affect our decision?
- Have there been any changes in circumstances since an Expression of Wish form or will was completed, making them void?

All of the above points will be looked at before a decision is made on payment.

To further help with making a decision and to ensure that all members are treated consistently, we have developed a death grant hierarchy which we use to keep payments consistent. The hierarchy is used where a member has no current Expression of Wish or will, and has had changes in circumstances that would make completed forms void.

Examples of when an Expression of Wish or will could be deemed void:

- Expression of Wish form was completed when the member was single and the member nominated their parents. However, at the date of death the member is married.
- Will written before marriage.
- Will written before birth of child.
- Expression of Wish form completed before birth of child when 2 children were nominated but now has 3.

These are just examples and not the only reasons.

Hierarchy used for NESPF

Payments for a death grant where there is no obvious recipient chosen by the member is as follows:

- 1) A spouse/partner (Partner must be a long term partner or a co-habiting partner, evidence will need to be provided)
- 2) Children
- 3) Parents
- 4) Siblings
- 5) Nieces & Nephews
- 6) Other

Payments will not be split across different levels unless there is an obvious reason. For example, a member could have a partner and a child (under 18) with an ex-spouse who

lives with the ex-spouse. In this circumstance, the death grant could be split across levels 1 and 2 evenly.