What to do when a **member dies**

Your guide to **reporting a death** to us

isio.



Helping you through the process

Losing a loved one can be incredibly hard. We've made the process as easy as we can for you to let us know when a member has died. This short guide explains what you need to do, including:

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This guide is a general overview only. As the rules of the schemes we look after can vary, please contact us if you would like information specific to your own pension or scheme.



Isio, Bristol

How to let us know

When you're ready to let us know about a member's death, please contact us in the way that's best for you.

The fastest way to let us know is by completing our online form at yourisio.com/forms/report-a-death.

If you would prefer to speak to someone, you can give us a call on 0800 122 3200 – or on +44 20 3727 9850 if you're calling from outside of the UK.

It's important to tell us that a member has died as soon as you can. If they were receiving their pension, we'll need to stop their payments immediately.

If a pension payment goes out after a member has died, we may have to ask you to pay it back later and we'd rather not make things any more difficult.



Tell Us Once doesn't cover this scheme

The government's Tell Us Once service doesn't cover pension schemes looked after by Isio, as we are not a government department. You'll need to contact us directly, even if you've used the service for other organisations.

Aidan Woods | Belfast team



What we'll need from you

Please have the following details ready when you contact us.

We'll ask you for the member's:

- ✓ full name
- ✓ address
- ✓ National Insurance number
- ✓ date of birth, and
- ✓ date of death

If available, it is also helpful to provide the member's:

- ✓ membership reference number
- ✓ scheme name



We will also need your:

✓ full name ✓ address ✓ relationship to the member
✓ telephone number ✓ email address

We'll then contact you with the next steps.



What happens once we know a member has died

Once we know that a member has died, we'll stop paying their pension if they were receiving one. Next, we'll write directly to the person handling the member's affairs, such as the next of kin or executor (which might be you).

We'll send this person any forms they need to complete and return to help us identify potential beneficiaries and determine whether we need to pay any death benefits.

We'll also ask for a copy of the death certificate – and in some limited cases, a copy of the member's will, if one is available. We'd only need a copy of the will if we need to pay out a discretionary lump sum.

Once we've received and processed this information, we'll contact those who may be entitled to pension benefits and guide them through the next steps.

We may ask beneficiaries to confirm their identity and their relationship to the deceased. This could include electronic identity checks, photographic ID, or documents, such as birth or marriage certificates.



Who may get benefits from their pension

Being named in a will doesn't automatically mean that a person will be eligible for pension benefits after a member's death.

The Trustee will decide that based on the scheme rules and the member's circumstances. There may be two main types of possible benefits:



Lump sum

If a lump sum death benefit is due to be paid out, the Trustee will decide who should get it. They may:

- pay the full amount to one person, or
- share it between more than one beneficiary

When making their decision, the Trustee may consider:

- anyone nominated on an expression of wish form – this form shows who the member wanted to receive the lump sum. While the Trustee doesn't have to follow it, they will take it into account. For data protection reasons, we can't share the names listed on the form.
- individuals named in the member's will
- family members or anyone financially dependent on the member

The Trustee's aim is to make a fair and thoughtful decision based on all the available information.



Dependent's pension

A regular pension may be paid to certain dependents after a member's death. Who can get this depends on the scheme rules, but it may include:

- **an eligible spouse** – a husband, wife or civil partner who was legally married or in a civil partnership with the member at the time of death.
- **an eligible dependant** – someone who relied on the member financially
- **eligible children** – payments are usually made until age 18, but they may continue for longer depending on the scheme rules. For example, we may pay a dependant's pension to an eligible child if they remain in full-time education or are financially dependant due to disability or special needs.

How long payments usually take

The time we need to process death benefits can vary. This depends on:

- How quickly we get the documents we need
- How quickly we manage to identify and verify all potential beneficiaries
- How quickly the Trustee can review and make a decision – this may depend on the complexity of the case

Our priority is to make sure that the right benefits are paid to the right people. We'll make the process as smooth and timely as possible, and we will support you throughout.



Understanding tax on death benefits

Any death benefits we pay will be taxed based on the following rules:

1 If the member dies before age 75

If the member hasn't started taking their pension, any lump sum we pay to the beneficiaries is usually tax-free as long as it's within the lump sum and death benefit allowance (LSDBA).

We can usually pay this benefit tax free if we receive notification of the member's death within two years of their date of death. If we are notified later than this, different tax rules may apply.

2 If the member dies at age 75 or over

The person who receives a lump sum will pay tax through Pay As You Earn (PAYE). PAYE is a system through which we automatically take income tax from death benefits each time they're paid.

3 Payments to a spouse or dependents

Spouses or dependants who receive an ongoing pension will also pay tax on it through PAYE.



Death benefits might also be included when calculating inheritance tax. We'll explain what rules apply when we contact beneficiaries.

Jo Mearns | Manchester team



Where to go for help and support

If you have any questions about the member's pension, we'd be happy to speak to you.

You can call us on 0800 122 3200 – or on +44 20 3727 9850 if you're calling from outside of the UK.

If you need information about registering a death and dealing with the estate of the deceased, take a look at the government's guide at gov.uk/after-a-death. It includes information on Tell Us Once – a service that lets you report a death to most government organisations in one go.

You may also want to turn to the following organisations and services for help with losing a loved one:

- Cruse bereavement support cruse.org.uk
- Citizens Advice citizensadvice.org.uk/family/death-and-wills/what-to-do-after-a-death
- Mind UK mind.org.uk/information-support/guides-to-support-and-services/bereavement/support-and-self-care



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