

## **Children's Pensions Policy**

The Local Government Pension Scheme (LGPS) child pension is a scheme benefit available to eligible children of deceased scheme members. The child pension is a regular payment to support the child financially until they reach a certain age or until they complete full-time education or vocational training.

This policy document outlines the policy, eligibility criteria, and payment of child pensions that may become due under:

- Local Government Pension Scheme Regulations 2013: Regulation 40(2); 43(2) and 46(2)
- Local Government Pension Scheme (Benefits, Membership and Contributions) Regulations 2007: Regulation 23(2); 32(2) and 35(2)
- Local Government Pension Scheme Regulations 1997: Regulation 38(1) and 155(4)
- Local Government Pension Scheme Regulations 1995: Regulation E8

### **Qualifying Criteria:**

A child, in relation to a deceased member, means:

1. a natural child, born within 12 months of the member's death
2. an adopted child, born before the member's death
3. a stepchild or a child dependent on the member at the date of death and accepted by the deceased as a member of the family (excluding sponsored children through a registered charity)

### **Eligibility Criteria:**

To be eligible for the pension benefit, a child of a deceased member must be:

1. under 18 years of age or
2. over 18 years but under 23 and in full-time education/vocational training or
3. is unable to engage in gainful employment because of physical or mental impairment and either-
  - (i) has not reached the age of 23; or
  - (ii) the impairment is in the opinion of an IRMP likely to be permanent and the person was dependent on the member at the date of the member's death because of that physical or mental impairment.

### **Benefits Payable:**

The amount a child receives depends on the number of eligible children and if a surviving partner's pension is also being paid.

If a surviving partner's pension is payable:

Where there is one child, the pension is based on:

- the member's earned pension accrued at a rate of 1/320th of pensionable pay;
- and the amount of any earned pension multiplied by 49/320

- 15.3125% of any pension purchased by way of additional voluntary contributions (deferred or pensioner members)

where there is more than one child, the pension is payable to those children in equal shares and is based on:

- the member's earned pension accrued at a rate of 1/160th of pensionable pay;
- and the amount of any earned pension multiplied by 49/160
- 30.625% of any pension purchased by way of additional voluntary contributions (deferred or pensioner members)

If there is no surviving partner's pension payable:

Where there is one child, the pension is based on:

- the member's earned pension accrued at a rate of 1/240th of pensionable pay;
- and the amount of any earned pension multiplied by 49/240
- 20.4166% of any pension purchased by way of additional voluntary contributions (deferred or pensioner members)

where there is more than one child, the pension is payable to those children in equal shares and is based on:

- the member's earned pension accrued at a rate of 1/120th of pensionable pay;
- and the amount of any earned pension multiplied by 49/120
- 40.8333% of any pension purchased by way of additional voluntary contributions (deferred or pensioner members)

### **Procedure for Payment of the Child Pension**

To claim the child's pension, the surviving parent or legal guardian must complete the relevant forms and provide evidence of the child's eligibility.

In the case of a child in full-time education or vocational training, evidence of enrolment in an educational institution is required.

Where appropriate, a medical report from an independent registered medical practitioner (IRMP) confirming a physical or mental impairment is necessary.

The following procedure should be followed for the payment of the child pension:

1. The surviving parent or legal guardian should notify us of the member's death as soon as possible.
2. The Pensions Administration Team will provide the surviving parent or legal guardian with the relevant claim form and guidance notes.
3. The surviving parent or legal guardian should complete and return the claim form along with any supporting documents requested.

4. The Pensions Administration Team will verify the claim and make the payment.

### **Evidence**

Acceptable forms of evidence for proof of eligibility may include:

1. birth certificate of the child
2. adoption certificate
3. court order or custody agreement granting the pensioner legal responsibility for the child
4. proof of the child's dependence on the pensioner, such as proof of financial support or proof of the child living with the pensioner
5. Enrolment
6. medical report from an independent registered medical practitioner (IRMP) who is registered with the General Medical Council

We are unable to award a child's pension where the evidence is insufficient.