



# Death in service benefits

The Hybrid section of the United Utilities Pension Scheme provides benefits for your spouse, children and financial dependants if you die in service

A lump sum is payable from the Scheme. In addition, the DB section provides a pension for your spouse and children (and financial dependants) while the DC section returns the value of your DC cash pot.

It is important that you complete an Expression of Wish form so that the Trustee knows who to pay any lump sum to. This can be found on the pensions website.

## Death in service benefits: how it works

### Lump sum

The lump sum payable for death in service is **4 x the greater of:**

DB pensionable earnings at date of death calculated as if no changes to pensionable earnings (capped) had been made on 1 April 2018

or

Gross earnings (excluding bonus) in the last tax year



### DC cash pot

The value of your DC pot will be paid in addition to the lump sum above



### Pension

Your spouse is entitled to a pension payable for life and children will also be entitled to a pension until age 18 (or later if they are still in full-time education, vocational training or are unable to work because of physical or mental disability). Where there is no spouse, the Trustee may, at its discretion, pay a pension to another financial dependant. In the calculation of spouse's, children's and dependants' pensions on death in service, the pensionable salary used in respect of pensionable service from 1 April 2018 would be **calculated as if no changes to pensionable salary had been made on 1 April 2018**

#### Spouse's pension

50% of the pension payable to you if you were to retire due to total incapacity

#### Children's pension (per child)

- 1/4 of members total incapacity pension (if spouse's/ dependants pension payable) **OR**
- 1/3 of members total incapacity pension (if no spouse's/ dependants pension payable)
- A max total of 2 x the above children's pensions are payable, divided between all children (if more than two)

#### Dependant's pension

A percentage (usually 50%) of the pension payable to you if you were to retire due to total incapacity

For further information please contact WTW. Details can be found in the 'Contact Us' section of the UU pensions website