

Public Sector Pensions Authority (PSPA)

What to do when a pensioner of one of the Central Manx Government's Pension Schemes dies

Who is this factsheet for?

This is intended for use by the family, friends and executors of a pensioner who was in receipt of a monthly pension from an Isle of Man central government occupational pension scheme, either through the pensioner working for the Manx public sector in their own right, or by being the dependant of someone who did.

Which pension schemes does it cover?

The current central government schemes are the Isle of Man Government Unified Scheme, the Police Pension Schemes (Isle of Man), the Teachers' Superannuation Scheme (Isle of Man), the Superannuation (Officers of Boards) (No 1) Scheme 1973, the Judicial Pension Schemes and the Tynwald Members' Schemes. The Government Unified Scheme (introduced in 2012) covers previous members of the Manx NHS and Hospice, Isle of Man Civil Service, the then Manx Electricity Authority, Manx Radio, and other smaller central government schemes.

Are the PSPA the people to contact about the Isle of Man Local Government Pension Scheme?

No. The Manx LGPS is administered by the Isle of Man Local Government Pension Scheme Team, Capita plc, 11b Lingfield Point, DARLINGTON, DL1 1AX (telephone 01624 672730 – choose the Isle of Man Pension option), email iomengq@capita.co.uk.

Is the Public Sector Pensions Authority the same as the Superannuation Section of the Manx Government?

Yes. In previous decades the PSPA was known as the Superannuation Section of the Isle of Man Treasury, and more recently as the Pensions Division of the Office of Human Resources (Personnel Office). The PSPA is now a separate statutory Board.

How do I know if someone was a central government staff pensioner?

Partly if you are aware that they – or their deceased spouse etc - worked for the Isle of Man Government and were likely to have been a member of one of the schemes listed above. Also if they are in receipt of a pension paid monthly on or around the 25th of each month (earlier each December). If paid directly into their bank account, then the wording on the bank statement will read BGC General Charges. If old enough, the pensioner might also have been in receipt of the (completely separate) old age state retirement pension, paid every 4th Thursday and which is administered by the Manx Government's Pensions Group in The Treasury's Social Security Division. You can contact the Treasury (previously the DHSS) State Retirement Pensions Section on 01624 685176 (statepensions@gov.im).

What should I do if a central government staff pensioner dies?

Please let us know **as soon as possible** via one of the following methods:-

Telephone the PSPA Awards Team on 01624 685598 (+44 1624 685598 if outside Great Britain).

Write to or visit the PSPA at Goldie House, 1-4 Goldie Terrace, Upper Church Street, Douglas, ISLE OF MAN, IM1 1EB. The office is open Monday to Thursday, 0900 to 1730, or Friday 0900 to 1700. It is closed on weekends and bank holidays.

Email the PSPA on pensions@pspa.im.

What information do you need in the event of a death?

The full name of the pensioner, their date of birth, an indication of which pension scheme they were in (or what their job was), their date of death, and whether they have left a surviving widow or widower, civil or nominated partner, and any dependant children. You will be asked to give your name and contact address, and say in what capacity you are calling (eg child of the pensioner).

Do I need to provide a death or other certificate?

If the pensioner has died and there are no eligible dependants, so that the pension dies with the pensioner, then no death certificate is required. If a spouse/civil or nominated partner/children's pensions are payable, then the next of kin will be sent a form Gen 3/12 to complete and return with original or certified copies of the death certificate, marriage/civil partnership certificate, and the dependant(s)' birth certificate(s). If you had power of attorney to look after either the deceased pensioner's affairs or those of their spouse, on whose behalf you are claiming, and the PSPA hasn't already seen the power of attorney, then this will also be required.

There will be a delay in obtaining the death certificate – what do I do?

In cases in which a post-mortem and/or inquest is required and the issuing of the final death certificate is held up, the PSPA will accept an interim certificate of death.

How soon should I inform the PSPA of the death?

As soon as possible, please, even if you don't have the documentation at that stage. Overpayment of the existing pension will be reclaimed from the next of kin or the estate, so the sooner the original pension can be stopped, the better.

How do I know what benefits will be due after the pensioner's death?

Exactly what amounts will be due depend on which pension scheme the deceased person was a member of, what their dates of pensionable service were, and the date of their marriage (if applicable). Provisions such as widower's and civil partner's pensions were introduced later in most of the older pension schemes than widow's benefits. The payment of pension to financially-dependant children also depends on the age of the child and whether they are in full-time education or training. The award letter sent to the pension scheme member when they originally claimed their benefits will give guidance. The PSPA's Awards Team will be able to advise in each particular case.