

North Yorkshire County Council**Pension Fund Committee****11 September 2020****Death Benefit – Mr A****1.0 Purpose of the Report**

To provide Members with information relating to the death of Mr A on 5 May 2020 in order that a decision can be made as to the beneficiary of the death grant now payable.

It is an administering authority discretion under the regulations to decide to whom death grants are paid. The following wording is taken from the 'Administering Authority Discretions for NYCC' document:

"The administering authority has determined where a nomination has been made it will be taken into account along with any other relevant factors. In practice, the decision will normally be to pay the death grant to the nominee(s), but this may not be the case where there have been significant changes in circumstances since the nomination was made or where there are other material factors which indicate that this would not be appropriate.

Where there is no nomination and payment is to be made to the member's spouse or civil partner then Letters of Administration or a Grant of Probate will not be required. Similarly, payment to the estate can be made without Letters of Administration or a Grant of Probate where the death grant is less than £5,000.

Where necessary, cases will be referred to the Pension Fund Committee for a decision."

It is standard practice for the NYPF to pay death benefits in accordance with the Nomination Form completed by the member however, we believe there are other material factors which indicate that this may not be appropriate.

2.0 Background

- Mr A was an active member of the NYPF and died on 5 May 2020.
- We received notification of the death from Mr A's sister on 14 May 2020.
- The member was married at the time of his death and his third wife is nominated to receive 100% of the death grant. They were married on 12 May 2018 and the nomination form was received on 30 May 2018. There are no children from this marriage.
- We have subsequently received a letter and the interim death certificate from the solicitors acting on behalf of Mr A's youngest child from his second marriage who is still a minor.
- The ex-wife's solicitor has also emailed asking for death grant discretion to be extended to her and the three children on the basis of length of marriage (19 years) and financial responsibility for the children.
- There is a Will, dated 11 June 2018 naming his third wife as sole beneficiary unless she predeceases him then 40% is left to his step daughter and 20% each to his 3 children from his first marriage. The children's names are not correct in the Will as the sons' middle names have been muddled up.
- The Will is being contested by the ex-wife's solicitor due to the lack of financial provision for the children.
- There is a death grant payable of £85,236.24

- We issued family information forms to the member's wife, ex-wife and his sister to obtain as much background information as possible. All are attached at **Appendices 1, 2 & 3**. Mr A had the following immediate family:
 - Wife – aged 48
 - Daughter – aged 19
 - Son – aged 20
 - Son – aged 15
 - Step daughter – age unknown
 - Mother – aged 77
 - Sister – aged 51
 - Sister – aged 46
 - Sister - aged 59

- The wife has paid the funeral expenses and we have had sight of the receipt.

3.0 Action

- 3.1. Members are asked to confirm to whom the death grant should be paid. This could be a single or multiple beneficiaries or to the Estate.

Gary Fielding
Treasurer of North Yorkshire Pension Fund
NYCC
County Hall
Northallerton

03 September 2020



North Yorkshire Pension Fund Death Grant Dependent Form

[Redacted]

Please complete this form, it will help the North Yorkshire Pension Fund (NYPF) make an informed decision regarding the payment of any lump sum death benefits.

Such benefits are not payable to an individual by right, but are paid at NYPF's discretion. Therefore, please note that completing this form does not automatically entitle anyone to the payment of any benefits.

Section 1: Marital status at date of death

= 9 JUN 2020

I confirm that at the date of death [Redacted] was (Please tick the appropriate box):

Single (never married)	<input type="checkbox"/>		
Married/Civil Partnership *	<input checked="" type="checkbox"/>	Date (if known)	<input type="text" value="12/05/2018"/>
Cohabiting *	<input type="checkbox"/>	Date (if known)	<input type="text"/>
Widowed	<input type="checkbox"/>	Date (if known)	<input type="text"/>
Divorced	<input type="checkbox"/>	Date (if known)	<input type="text"/>
Separated –but still Legally married *	<input type="checkbox"/>	Date (if known)	<input type="text"/>
Not Known	<input type="checkbox"/>		

If [Redacted] was married or in a civil partnership with their current partner more than once, please provide the dates of the relationships below. This information is needed as it may affect the benefits due.

*Full name of husband/wife/civil partner or cohabiting partner:

Date of Birth:

Address:

Post Code: Telephone:

- 9 JUN 2020

Section 2: Children

Did [redacted] have any children (of any age)? This can include children born up to 12 months after the member's death.

No

I declare that the deceased did not have any children.

Signed:

[Redacted signature box]

Print name:

[Redacted name box]

Date:

[Redacted date box]

Yes

Name of Child:

F [Redacted name]

Date of birth:

[Redacted] / [Redacted] / AGE 20

Sex

M / ~~F~~

Address:

[Redacted address]

Post Code:

[Redacted]

Telephone:

[Redacted]

Name of Child:

M [Redacted name]

Date of birth:

[Redacted] / [Redacted] / AGE 19

Sex

~~M~~ / F

Address:

[Redacted address]

Post Code:

[Redacted]

Telephone:

[Redacted]

Name of Child:

S [Redacted name]

Date of birth:

[Redacted] / [Redacted] / AGE 15

Sex

M / ~~F~~

Address:

[Redacted address]

Post Code:

[Redacted]

Telephone:

[Redacted]

Name of Child:

[Redacted name]

Date of birth:

[Redacted] / [Redacted]

Sex

M / F

Address:

[Redacted address]

Post Code:

[Redacted]

Telephone:

[Redacted]

If there are more than four children please write their details on another sheet of paper and attach it.

CHILDREN ARE TO HIS EX-WIFE, [REDACTED]

- 9 JUN 2020

Section 3: Dependents [REDACTED]

Was anyone dependent on [REDACTED] at the time of their death, other than those mentioned in sections 1 and 2? For example: partner, stepchild etc.

No

I declare that nobody was dependent on [REDACTED] at the date of their death.

Signed:

[REDACTED]

Print name:

[REDACTED]

Date:

04 / 06 / 2020

Yes

Name:	<input type="text"/>	
Date of birth:	<input type="text" value="/ /"/>	Sex <input type="text" value="M / F"/>
Address:	<input type="text" value="- 9 JUN 2020"/>	
	Post Code:	Telephone:
Relationship to the deceased:	<input type="text"/>	
Name:	<input type="text"/>	
Date of birth:	<input type="text" value="/ /"/>	Sex <input type="text" value="M / F"/>
Address:	<input type="text"/>	
	Post Code:	Telephone:
Relationship to the deceased:	<input type="text"/>	
Name:	<input type="text"/>	
Date of birth:	<input type="text" value="/ /"/>	Sex <input type="text" value="M / F"/>
Address:	<input type="text"/>	
	Post Code:	Telephone:
Relationship to the deceased:	<input type="text"/>	

If there are more than three dependants please write their details on another sheet of paper and attach it.

Section 4: Close Relatives

Did have any other close relatives? For example, mother, father, sister, brother etc.

No

I declare that had no other close relatives at the date of their death.

Signed:	<input type="text"/>
Print name:	<input type="text"/>
Date:	<input type="text" value="/ /"/>

Name: [REDACTED] (SEE SECTION 5)

Date of birth: [REDACTED] / [REDACTED] / [REDACTED] Sex: M / F

Address: [REDACTED]
[REDACTED] - 9 JUN 2020

Post Code: [REDACTED] Telephone: [REDACTED]

Relationship to the deceased: MOTHER

Name: 3 SISTERS

Date of birth: [REDACTED] / [REDACTED] / [REDACTED] Sex: M / F

Address: [REDACTED]

Post Code: [REDACTED] Telephone: [REDACTED]

Relationship to the deceased: [REDACTED]

Name: [REDACTED]

Date of birth: [REDACTED] / [REDACTED] / [REDACTED] Sex: M / F

Address: [REDACTED]

Post Code: [REDACTED] Telephone: [REDACTED]

Relationship to the deceased: [REDACTED]

If there are more than three close relatives please write their details on another sheet of paper and attach it.

Section 5: Additional Information

This section must be completed, if it is left blank this form will be returned to you.

The NYPF have the final decision about who death grants are paid to. But please tell us how you think [REDACTED] would have wanted their death grant paid and the reasons why.

[REDACTED] WAS ESTRANGED FROM HIS MOTHER AND SISTERS AND HAD NOT SPOKEN TO THEM FOR A NUMBER OF YEARS.

HE WISHED TO PROVIDE FOR ME, HIS WIFE, AS HIS WILL CONFIRMS. I FEEL HE WOULD WANT ANY DEATH GRANT TO BE PAID TO ME.

Section 6: Funeral Expenses


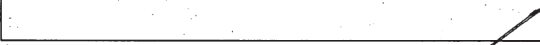

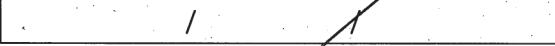
9 JUN 2020


Have you paid / or will you be paying the funeral expenses?	Y / N
If yes please enclose a copy of the invoice/receipt.	

Section 6: Will



Had  made a will at the time of their death?

No	
I declare that  had not made a will at the time of their death.	
Signed:	
Print name:	
Date:	

Yes	
Please tick this box if  had made a will at the time of their death:	<input checked="" type="checkbox"/>
Please send us a copy of the will.	

Section 7: Legal representative or executor

Is there a legal representative or executor:	Y / N
If yes please complete box 7A.	

Declaration: You must complete and sign ONE of the options below

I apply for any pension benefits to which I may be entitled under the Local Government Pension Scheme Regulations.

To the best of my knowledge, the deceased has no other benefits in the LGPS in England or Wales (other than a survivor's pension or pension credit). Should this prove to be incorrect I will refund to the Pension Fund any resulting Death Grant overpayment.

Signed: M [redacted] Date: 4/6/20

Or - 9 JUN 2020

I apply for any pension benefits to which I may be entitled under the Local Government Pension Scheme Regulations.

The deceased does have other benefits in the LGPS in England or Wales (other than a survivor's pension or pension credit).

Please provide details of which Pension Fund in the box below.

Name of Pension Fund

Signed: _____ Date: _____

Return to:
North Yorkshire Pension Fund, County Hall, Northallerton, North Yorkshire, DL7 8AL

Name

[Redacted]

Print name:

M [Redacted]

Address:

[Redacted]

Post Code: [Redacted] Telephone: [Redacted]

- 9 JUN 2020

Section 7: Other benefits

Did [Redacted] have any other benefits in the Local Government Pension Scheme (LGPS) in England and Wales?

No

I declare to the best of my knowledge that [Redacted] did not have any other benefits in the LGPS in England and Wales (other than a pension credit or survivor pension) and that, should the declaration turn out to be incorrect, I will refund to NYPF any resulting overpayment.

Signed:

M [Redacted]

Print name:

[Redacted]

Date:

04 / 06 / 2020

Yes

Name of Fund

[Redacted]

Address of Fund:

[Redacted]

Post Code: [Redacted] Telephone: [Redacted]

Section 8: Declaration

I declare that, to the best of my knowledge, the information contained in this form is accurate and complete. I understand that NYPF reserves the right to reconsider any decision taken after considering inaccurate or incomplete information provided on this form and that I, or any other beneficiary benefitting from such a decision, may be required to refund to NYPF all or part of any payment resulting from such a decision.

I also understand that there may be a delay in the settlement of the claim, if any, if the form has not been fully completed.

Full Name (please print):

Signed:

Name:

Address:

Post Code: Telephone:

E-mail address:

Relationship to the deceased:

LGPS Internal Dispute Resolution Procedure (IDRP) - Death Grants

Introduction

If you disagree or have a complaint about the decision the administering authority for the scheme has made on any aspect concerning the payment of the death grant, then outlined below are the procedures which have been established to help you settle any disagreement or complaint.

Procedure

If you can't settle your disagreement or complaint informally with the NYPF you can request that the decision be re-examined under the scheme's Internal Dispute Resolution Procedure. You should normally make your request in writing, within six months of the original decision, to the specified person who has been appointed to deal with such disputes.

You should write to:

North Yorkshire Pension Fund, County Hall, Northallerton, North Yorkshire DL7 8AL.

The specified person will look at all the facts of your case within two months of receiving your letter. The specified person will either agree with the original decision or overturn the original decision.

If your case is very complicated and the specified person needs more time, you will be told this within two months of your letter. If this is the case, the specified person must let you know when you can expect the decision to be made.

If you are not happy with the decision made by the specified person you can appeal the decision by writing to the administering authority. The administering authority must then make a decision within two months of being asked to look into the case.

If you are not happy with the decision you can take your complaint to The Pensions Ombudsman (TPO) free of charge for a formal adjudication. This must be within three years of when the event you are complaining about happened, or, if later, within three years of when you first knew about it (or ought to have known about it).



North Yorkshire Pension Fund Death Grant Dependent Form




Please complete this form, it will help the North Yorkshire Pension Fund (NYPF) make an informed decision regarding the payment of any lump sum death benefits.


Such benefits are not payable to an individual by right, but are paid at NYPF's discretion. Therefore, please note that completing this form does not automatically entitle anyone to the payment of any benefits.

Section 1: Martial status at date of death

I confirm that at the date of death  was (Please tick the appropriate box):

Single (never married)	<input type="checkbox"/>		
Married/Civil Partnership *	<input checked="" type="checkbox"/>	Date (if known)	<input type="text" value="12 May 2018"/>
Cohabiting *	<input type="checkbox"/>	Date (if known)	<input type="text"/>
Widowed	<input type="checkbox"/>	Date (if known)	<input type="text"/>
Divorced	<input type="checkbox"/>	Date (if known)	<input type="text"/>
Separated –but still Legally married *	<input type="checkbox"/>	Date (if known)	<input type="text"/>
Not Known	<input type="checkbox"/>		

If  was married or in a civil partnership with their current partner more than once, please provide the dates of the relationships below. This information is needed as it may affect the benefits due.

*Full name of husband/wife/civil partner or cohabiting partner: 

Date of Birth:

Post Code:
Address:

Telephone:

Section 2: Children

Did [REDACTED] have any children (of any age)? This can include children born up to 12 months after the member's death.

No

I declare that the deceased did not have any children.

Signed:

Print name:

Date:

Yes

Name of Child: F [REDACTED]

Date of birth: [REDACTED]

Sex Male

Post Code: [REDACTED]

Telephone: [REDACTED]

Address: [REDACTED]

Name of Child: M [REDACTED]

Date of birth: [REDACTED]

Sex Female

Post Code: [REDACTED]

Telephone: [REDACTED]

Address: [REDACTED]

Name of Child: S [REDACTED]

Date of birth: [REDACTED]

Sex Male

Post Code: [REDACTED]

Telephone: [REDACTED]

Address: [REDACTED]

Name of Child:

Date of birth:

Sex

Post Code:

Telephone:

Address:

If there are more than four children please write their details on another sheet of paper and attach it.

Was anyone dependent on [REDACTED] at the time of their death, other than those mentioned in sections 1 and 2? For example: partner, stepchild etc.

No

I declare that nobody was dependent on [REDACTED] at the date of their death.

Signed:

Print name: [REDACTED]

Date: 01/06/20

Yes

Name:

Date of birth:

Sex

Post Code:
Address:

Telephone:

Relationship to
the deceased:

Name:

Date of birth:

Sex

Post Code:
Address:

Telephone:

Relationship to
the deceased:

Name:

Date of birth:

Sex

Post Code:
Address:

Telephone:

Relationship to
the deceased:

If there are more than three dependants please write their details on another sheet of paper and attach it.

Section 4: Close Relatives

Did [redacted] have any other close relatives? For example, mother, father, sister, brother etc.

No

I declare that [REDACTED] had no other close relatives at the date of their death.

Signed:

Print name:

Date:

Yes

Name: [REDACTED]

Date of birth: [REDACTED]

Sex Female

Post Code: [REDACTED]

Telephone: [REDACTED]

Address: [REDACTED]

Relationship to
the deceased: Mother

Name: [REDACTED]

Date of birth: [REDACTED]

Sex Female

Post Code: [REDACTED]

Telephone: [REDACTED]

Address: [REDACTED]

Relationship to
the deceased: Sister

Name: [REDACTED]

Date of birth: [REDACTED]

Sex Female

Post Code: [REDACTED]

Telephone: [REDACTED]

Address:

Relationship to
the deceased: Sister

If there are more than three close relatives please write their details on another sheet of paper and attach it.

This section must be completed, if it is left blank this form will be returned to you.

The NYPF have the final decision about who death grants are paid to. But please tell us how you think [REDACTED] would have wanted their death grant paid and the reasons why.

[REDACTED] had three children from his first marriage to [REDACTED] - a marriage of 19 years.

He would have wanted all his children to be provided for, and was always keen to ensure that he helped them out each month, his children were so important to him, I feel that at the time of his death he would have wanted to ensure that they would receive a legacy to help them. His children are young, and still financially dependant on both parents. [REDACTED] and [REDACTED] although divorced in 2018 had a very good relationship, and always wanted to ensure that their children were provided for.

Section 6: Funeral Expenses

Have you paid / or will you be paying the funeral expenses?	Y / N
If yes please enclose a copy of the invoice/receipt.	

Section 6: Will

Had [REDACTED] made a will at the time of their death?

No

I declare that [REDACTED] had not made a will at the time of their death.

Signed:

Print name:

Date:

Yes

Please tick this box if [REDACTED] had made a will at the time of their death:

Please send us a copy of the will.

Section 7: Legal representative or executor

Is there a legal representative or executor:

Y / N

If yes please complete box 7A.

7A

Details of legal representative or executor

Name

Print name:

Post Code:

Address:

Telephone:

Did [REDACTED] have any other benefits in the Local Government Pension Scheme (LGPS) in England and Wales?

No

I declare to the best of my knowledge that [REDACTED] did not have any other benefits in the LGPS in England and Wales (other than a pension credit or survivor pension) and that, should the declaration turnout to be incorrect, I will refund to NYPF any resulting overpayment.

Signed:

Print name:

Date:

Yes

Name of Fund

Post Code:
Address of Fund:

Telephone:

Section 8: Declaration

I declare that, to the best of my knowledge, the information contained in this form is accurate and complete. I understand that NYPF reserves the right to reconsider any decision taken after considering inaccurate or incomplete information provided on this form and that I, or any other beneficiary benefitting from such a decision, may be required to refund to NYPF all or part of any payment resulting from such a decision.

I also understand that there may be a delay in the settlement of the claim, if any, if the form has not been fully completed.

Full Name

(please print): [REDACTED]

Signed:

Name: [REDACTED]

Post Code: [REDACTED]

Telephone: [REDACTED]

Address: [REDACTED]

E-mail address: [REDACTED]

Relationship to
the deceased: ex-wife and mother to his 3 children

LGPS Internal Dispute Resolution Procedure (IDRP) - Death Grants

Introduction

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You should write to:

North Yorkshire Pension Fund, County Hall, Northallerton, North Yorkshire DL7 8AL.

The specified person will look at all the facts of your case within two months of receiving your letter. The specified person will either agree with the original decision or overturn the original decision.

If your case is very complicated and the specified person needs more time, you will be told this within two months of your letter. If this is the case, the specified person must let you know when you can expect the decision to be made.

If you are not happy with the decision made by the specified person you can appeal the decision by writing to the administering authority. The administering authority must then make a decision within two months of being asked to look into the case.

If you are not happy with the decision you can take your complaint to The Pensions Ombudsman (TPO) free of charge for a formal adjudication. This must be within three years of when the event you are complaining about happened, or, if later, within three years of when you first knew about it (or ought to have known about it).

TPO is an independent person who settles disputes between pension scheme members and pension schemes. There is no financial limit on the amount of money that TPO can make a party award you. Its determinations are legally binding on all the parties and are enforceable in court. You can write to TPO with your complaint but you must first have been through stages 1 and 2 of the IDRP process.

Their address is:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
E14 4PU

Telephone: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk (where you can submit an online complaint form)

Further information on the Internal Dispute Resolution Procedure for the LGPS is available to view on the North Yorkshire Pension Fund website www.nypf.org.uk » Forms / Guides » Publications » A guide to the Internal Dispute Resolution Procedure.

Your Reg: [REDACTED] 618LS

[REDACTED]
[REDACTED]
York
[REDACTED]

10th June 2020

FAO Sarah Smith,
Technical Compliance Officer,
North Yorkshire Pension Fund,
NYCC,
County Hall,
Racecourse Lane,
Northallerton DL7 8AL

12 JUN 2020

Dear Sarah,

Thank you for your letter dated 3rd June 2020.

Please find attached the completed "Family Information Form" + attachments with ~~concerns~~ concerns from all the family.

Please do not hesitate to contact me if you require any further information.

Thank you for your kind assistance.

Kind regards,

Yours sincerely,

[REDACTED]

[REDACTED]



North Yorkshire Pension Fund Death Grant Dependent Form

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Such benefits are not payable to an individual by right, but are paid at NYPF's discretion. Therefore, please note that completing this form does not automatically entitle anyone to the payment of any benefits.

Section 1: Martial status at date of death

I confirm that at the date of death [redacted] was (Please tick the appropriate box):

Single (never married)	<input type="checkbox"/>	Date (if known)	
Married (Civil Partnership) *	<input checked="" type="checkbox"/>	Date (if known)	12/05/2018
Cohabiting *	<input type="checkbox"/>	Date (if known)	
Widowed	<input type="checkbox"/>	Date (if known)	
Divorced	<input type="checkbox"/>	Date (if known)	
Separated –but still Legally married *	<input type="checkbox"/>	Date (if known)	
Not Known	<input type="checkbox"/>		

12 JUN 2020

If [redacted] was married or in a civil partnership with their current partner more than once, please provide the dates of the relationships below. This information is needed as it may affect the benefits due.

[redacted]

~~Full name of husband/wife/civil partner or cohabiting partner:~~

[redacted]

Date of Birth: [redacted] / [redacted] / [redacted]

Address: [redacted]
[redacted]
[redacted]

Post Code: [redacted] Telephone: [redacted]

Section 2: Children

Did [redacted] have any children (of any age)? This can include children born up to 12 months after the member's death.

Yes - 3 children

No

I declare that the deceased did not have any children.

Signed:

Print name:

Date:

Yes

Name of Child:

Date of birth:

Sex

M

/ F

Address:

Post Code:

Telephone:

Name of Child:

Date of birth:

Sex

M

/ F

Address:

Post Code:

Telephone:

Name of Child:

Date of birth:

Sex

M

/ F

Address:

Post Code:

Telephone:

Name of Child:

Date of birth:

Sex

M

/ F

Address:

Post Code:

Telephone:

If there are more than four children please write their details on another sheet of paper and attach it.

N/A

12 JUN 2020

Section 3: Dependents

Was anyone dependent on [redacted] at the time of their death, other than those mentioned in sections 1 and 2? For example: partner, stepchild etc.

No

I declare that nobody was dependent on [redacted] at the date of their death.

Signed:

[redacted signature]

Print name:

[redacted name]

Date:

[redacted date] / /

Yes

Name:

Date of birth: / / Sex M / F

Address:

Post Code: Telephone:

Relationship to the deceased:

Name:

Date of birth: / / Sex M / F

Address:

Post Code: Telephone:

Relationship to the deceased:

Name:

Date of birth: / / Sex M / F

Address:

Post Code: Telephone:

Relationship to the deceased:

If there are more than three dependants please write their details on another sheet of paper and attach it.

Section 4: Close Relatives

Did have any other close relatives? For example, mother, father, sister, brother etc.

No

I declare that had no other close relatives at the date of their death.

Signed:

Print name:

Date: / /

Yes

Name: [REDACTED]

Date of birth: [REDACTED] Sex: M / F

Address: [REDACTED]

Post Code: [REDACTED] Telephone: [REDACTED]

Relationship to the deceased: Mother

Name: [REDACTED]

Date of birth: [REDACTED] Sex: M / F

Address: [REDACTED] 12 111N 7070

Post Code: [REDACTED] Telephone: [REDACTED]

Relationship to the deceased: Sister

Name: [REDACTED]

Date of birth: [REDACTED] Sex: M / F

Address: [REDACTED]

Post Code: [REDACTED] Telephone: [REDACTED]

Relationship to the deceased: Sister

If there are more than three close relatives please write their details on another sheet of paper and attach it.

+ myself, [REDACTED] - separate sheet of paper is attached.

Section 5: Additional Information

This section must be completed, if it is left blank this form will be returned to you.

The NYPF have the final decision about who death grants are paid to. But please tell us how you think [REDACTED] would have wanted their death grant paid and the reasons why.

[REDACTED] and his ex-wife [REDACTED] still got on really well. They always had the best interests for their 3 children. [REDACTED] had 3 children in his second marriage to [REDACTED], a marriage of 19 years. He would have wanted his children to be provided for - please find attached details provided from all the family above as to the reasons why we feel death grants should be paid to all of [REDACTED] children who he freely advised. The will was written online by [REDACTED] only + given to [REDACTED] to sign with no proper advice or explanation. He would not have read through

It is he had he would have said his children's names were spelt incorrectly & middle names of both [redacted] & [redacted] were the wrong way round in the will. All sons would not recommend doing a mirror will when children are involved. No one would have been made to sign it without reading it. My brother's medical record states he was an anti-depressant for a long time. [redacted] took these away from him saying he didn't need them. He did need them and those would have assisted his state of mind at the time. My ex-sister-in-law, [redacted] is contesting the will through her solicitors and all our families are backing her on this. We are happy to answer any questions. We are all very close to my ex

Section 6: Funeral Expenses

Have you paid / or will you be paying the funeral expenses?	Y / N
Sister-in-law and family.	If yes please enclose a copy of the invoice/receipt.

Causes of concern for my family are attached. Thank you.

Section 6: Will

Had [redacted] made a will at the time of their death?

No

I declare that [redacted] had not made a will at the time of their death.

Signed: _____

Print name: _____

Date: ____ / ____ / ____

Yes

Please tick this box if [redacted] had made a will at the time of their death:

Please send us a copy of the will. [redacted] solicitor [redacted] at [redacted] jobs forwarded a copy to you. You will have a copy already.

Section 7: Legal representative or executor

Is there a legal representative or executor:	Y / N
If yes please complete box 7A.	

4) close Relatives (continued)

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Sex = Female

DOB = [REDACTED]

Relationship to Deceased = Eldest Sister

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Name

[Redacted]

Print name:

[Redacted]

Address:

[Redacted]

Post Code:

Telephone:

my exsister-in-law, [Redacted] has appointed [Redacted] @ [Redacted] Solicitors to represent her on behalf of her 3 children she shared with [Redacted] (my brother).

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Section 7: Other benefits

Did [Redacted] have any other benefits in the Local Government Pension Scheme (LGPS) in England and Wales?

No

I declare to the best of my knowledge that [Redacted] did not have any other benefits in the LGPS in England and Wales (other than a pension credit or survivor pension) and that, should the declaration turnout to be incorrect, I will refund to NYPF any resulting overpayment.

Signed:

[Redacted]

Print name:

[Redacted]

Date:

[Redacted]

Yes

Name of Fund

[Redacted] Not sure

Address of Fund:

[Redacted]

Post Code:

Telephone:

Section 8: Declaration

I declare that, to the best of my knowledge, the information contained in this form is accurate and complete. I understand that NYPF reserves the right to reconsider any decision taken after considering inaccurate or incomplete information provided on this form and that I, or any other beneficiary benefitting from such a decision, may be required to refund to NYPF all or part of any payment resulting from such a decision.

I also understand that there may be a delay in the settlement of the claim, if any, if the form has not been fully completed.

Full Name
(please print): [REDACTED]

Signed: [REDACTED]

Name: [REDACTED]

Address: [REDACTED]

Post Code: [REDACTED] Telephone: [REDACTED]

E-mail address: [REDACTED]

Relationship to the deceased: *Eldesst Sister*

LGPS Internal Dispute Resolution Procedure (IDRP) - Death Grants

Introduction

If you disagree or have a complaint about the decision the administering authority for the scheme has made on any aspect concerning the payment of the death grant, then outlined below are the procedures which have been established to help you settle any disagreement or complaint.

Procedure

If you can't settle your disagreement or complaint informally with the NYPF you can request that the decision be re-examined under the scheme's Internal Dispute Resolution Procedure. You should normally make your request in writing, within six months of the original decision, to the specified person who has been appointed to deal with such disputes.

You should write to:

North Yorkshire Pension Fund, County Hall, Northallerton, North Yorkshire DL7 8AL.

The specified person will look at all the facts of your case within two months of receiving your letter. The specified person will either agree with the original decision or overturn the original decision.

If your case is very complicated and the specified person needs more time, you will be told this within two months of your letter. If this is the case, the specified person must let you know when you can expect the decision to be made.

If you are not happy with the decision made by the specified person you can appeal the decision by writing to the administering authority. The administering authority must then make a decision within two months of being asked to look into the case.

If you are not happy with the decision you can take your complaint to The Pensions Ombudsman (TPO) free of charge for a formal adjudication. This must be within three years of when the event you are complaining about happened, or, if later, within three years of when you first knew about it (or ought to have known about it).

TPO is an independent person who settles disputes between pension scheme members and pension schemes. There is no financial limit on the amount of money that TPO can make a party award you. Its determinations are legally binding on all the parties and are enforceable in court. You can write to TPO with your complaint but you must first have been through stages 1 and 2 of the IDRP process.

Their address is:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
E14 4PU

Telephone: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk (where you can submit an online complaint form)

Further information on the Internal Dispute Resolution Procedure for the LGPS is available to view on the North Yorkshire Pension Fund website www.nypf.org.uk » Forms / Guides » Publications » A guide to the Internal Dispute Resolution Procedure.

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Causes of concern for the Family on the death of

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A mirrored will (we didn't know it was a mirrored will until after [redacted] passing) was drawn up and a life insurance (we think now [redacted] may have taken out more than one) bought before they were married and [redacted] divorced, all arranged by [redacted], of course signed by [redacted], we believe [redacted] agreed to all this because [redacted] told him she was dying. We have now found out that this will left everything to [redacted] had nothing of any value but [redacted] had a good pension. Bought a double burial plot? When? and they were struggling for money, not the first thing you would buy surely.

[redacted] was obsessed with getting married quickly said it was because she thought she was dying she had 3 months to live at one point we were told. On her final diagnosis they both came to our house after the appointment where it was confirmed she didn't have a life-threatening illness and she seemed almost disappointed.

Talked in front of my Mum, quite happily that they had agreed that [redacted] would kill himself if she died. One of the hopes was she needed to go to a specialist to see if they thought anything could be done but she couldn't afford it so Mum gave her the money, after this there were a number of occasions that [redacted] needed money including £300 for the church.

[redacted] personality seemed to change he seemed to show no emotion for his children where we know he struggled terribly at the thought of leaving them. Seemed submissive to all [redacted] demands. Started taking time off work all something he would never have done before.

Shortly before the wedding [redacted] seemed to distance herself from our family and was on the cold side where before she wanted us to be involved in everything.

[redacted] fell out with us shortly after the wedding, [redacted] told him something a member of the family had said at the wedding but wouldn't tell us what it was, he was extremely angry about it. [redacted] now denies knowing why we hadn't seen him for some time.

[redacted] seems to lie constantly a couple of examples. Told us she owned the car she had when she met [redacted], was very vocal about how she saved up for it. We are now being told my brother was trying to pay a man back that bought her it? She has bought another quite new car, but they had no money? [redacted] definitely had money worries and he never owed anyone anything before this he always had money. When they left the house just after they got married [redacted] was surprised how little belongings [redacted] actually had.

Told [redacted] eldest son that the council wanted to put a picture of them on their wedding day on all the lorries after [redacted] death, the family were so upset they rang the council who advised this was not true.

The day after [redacted] death told ([redacted] mum) they did not have an argument but have told others since they did? We also hear she had told people she was leaving him. Why did she leave out on show some dangerous tablets that she hadn't taken for some time as she now takes alternative drugs, she knew [redacted] suffered from depression, she is a nurse who convinced him to stop taking his drugs? His death looks more like a reaction to something as there was such a small window of time that he did it in. Why was [redacted] allowed to clear out the house and take [redacted] mobile phone from the crime scene? She is now telling people [redacted] left half a message on it? Doesn't sound like the sort of thing my brother would do. She is now using [redacted] phone saying hers has broken? Has her phone been checked for messages?

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Main concern my brother has been married for less than two years and [REDACTED] seems to gain a lot from his death? 8 copies of death certificate ordered by [REDACTED]. We know she pushed for what's in the will under normal circumstances my brother would never have left his children with nothing. We have heard that [REDACTED] has debts? We do not dispute the cause of death, we have a number of concerns that [REDACTED] actions have caused my brother to feel he had no alternative than to commit suicide and if this is the case we do not think she should gain from his death with his pension or any life insurance. As a family we do not want to gain from this either we want the children to have what they are entitled to no more.

We need to know as a family the series of events on the day from the Police as [REDACTED] was meant to have been in lockdown due to her health for 8 weeks but left for 40 minutes telling my brother when they get back they will chat? We have now been told [REDACTED] was at a party (not sure if this was on the 5th) telling people [REDACTED] would not let her go and see her daughter and grandchild, it was his 1st birthday. I know [REDACTED] told me [REDACTED] daughter was horrible to [REDACTED], I think he disliked her because of what [REDACTED] had told him as she seemed nice to me. We have also been told [REDACTED] has debts for gambling? We are also been told [REDACTED] was planning to leave [REDACTED] we know this as [REDACTED] (daughter) boyfriend had told a work colleague she wanted to move in with them. All this is now coming to light after his death.

The following comments are from [REDACTED], the mother of [REDACTED] children.

[REDACTED] put on her facebook status that she was getting married before [REDACTED] had a chance to say anything to me or his children.

[REDACTED] kept chasing my divorce, ringing the courts and asking them to speed things up, and I ended up allowing the decree absolute to go through before any financial settlement was agreed on so that they could get married on the 12th May. The decree absolute came through on the 19th April 2017.

[REDACTED] told us right from the beginning that [REDACTED] was dying and had three months to live, he kept telling me and the boys about how poorly she was and that she was dying.

[REDACTED] and my relationship has always been amicable, he told me on countless occasions that he was struggling with [REDACTED] illness, that she kept waking in the night saying she was having a heart attack, so he got very little sleep. He told me that he disliked [REDACTED] daughter, and that it was really getting him down, apparently they had an argument about this the night before, although [REDACTED] says they didn't have an argument now.

[REDACTED] always had money - he always had around 10k of cash - in the 20 years we were together he always had money, he bought everything outright. I understand that he was now having money issues which to me is very odd. Why was he having money issues? [REDACTED] was also working. [REDACTED] was obsessed with having enough money.

When he and I were sorting out the house [REDACTED] asked if he could come off the mortgage as he and [REDACTED] wanted to get a council house - I had to find a way of taking on the mortgage myself [REDACTED] kept asking if his pension could be transferred to [REDACTED]. In the original court settlement we agreed that his widows pension would come to me and the death in service would come to me if he died in the period before 2022, this was then changed when he came off the deeds. However when we sorted out the house and the deeds so that he came off, he kept asking about his pension - not out of the ordinary, but not really something [REDACTED] would have been thinking about - I think [REDACTED] was nagging him about it [REDACTED] didn't know anything about paperwork or his pension - over the last 20

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years it was either me that sorted everything or his sister [REDACTED]. He couldn't work a computer and just didn't understand how things worked.

Very odd that his will was drawn up before they were married, and the will leaves everything to [REDACTED] and then on [REDACTED] death, half to her daughter and the other half split between [REDACTED] three children - why on earth would he agree to that? [REDACTED] told his eldest son [REDACTED] how little [REDACTED] had when they moved to Roecliffe, so I am surprised that he agreed to having the will split unequally.

[REDACTED] was clinically depressed. He had been suffering since 2008, I continually went with him to the doctors, tried to get him help, helped him transition from one table to the next and tried very hard to get him talking therapy which he just wouldn't do. Very sadly he had had suicidal thoughts in the past which I tried to help him get over. He was good at hiding his depression outside of home, but inside it was very very clear he was unwell. When he left his family in July 2017 he had been in the care of the crisis team. [REDACTED] says she did not recognise that he was depressed, on the 12th May 2020 she told me that she had helped him come off his tablets and he was much better after coming off them. I don't know when this was, but for someone who had been so poorly with depression for so many years, and was still in my opinion, clearly suffering from it, what therapy was he having to replace the medication he had been taking? From what [REDACTED] said about [REDACTED], she was obsessed with her own illness and mortality, and he implied to me and his children that he had maybe made a mistake but that he had to make this third marriage work.

When [REDACTED] rang on Tuesday 5th May to tell us what had happened, she said that [REDACTED] had left no note, nothing. Now she is saying he had started to write a text message 'to my gorgeous wife', but that was never sent, and [REDACTED] claims it's on his phone and was at the scene. Why wasn't this photographed and picked up by the Police? Also [REDACTED] found it very hard to text, all the texts sent to my children in the past were from [REDACTED] - I understand why because [REDACTED] just didn't 'do' things like that - any paper work was done by me in the past, and I assume that this will have carried on and [REDACTED] will have sorted everything.

She told my eldest son that she had 8 copies of his death certificate, not uncommon I know when dealing with things after a death, she said that she would give [REDACTED] one but then changed her mind and said he could have one after a couple of months. She has also said that there will be an inquest, so I'm assuming that she has an interim certificate so that she can deal with his estate. I believe she has taken out a few life insurance policies - certainly she will be claiming on the one that I have been paying for since 2013 as the documentation will have gone through to [REDACTED] and the money will go to his estate.

I don't have anything against [REDACTED] - I have been amicable and helpful since [REDACTED] left in 2017, however I am finding her behaviour of changing her mind and telling us things that aren't true very disturbing. I'm distraught to say the least that [REDACTED] is being buried and that she had bought burial plots for them both when [REDACTED] was adamant that he wanted to be cremated - he couldn't bear the thought of being in the ground. I know it's not up to me, but his expression of wishes is just odd. It's like she's written it and he's just gone ahead with it - I know he did this as that's what he had been like for the past 20 odd years!

[REDACTED] has worked for the council for 40 years, and in the time with me and the children he took one day off in all that time - when he moved in with [REDACTED] he started to take loads of days off ill because [REDACTED] told him to - something he always felt adamant that he would never do. I can't imagine how anxious that will have made him feel as he did worry about things like that.

[REDACTED] got [REDACTED] to come off his tablets for depression not long after they married. She said she was a nurse & he didn't need them. If his doctor had subscribed them for such a long period of time this would have had a big

essed on him at the time. He would not
have been of sound mind. [redacted] was well known to have
gambling debts with online BINGO etc.
my brother, [redacted], paid these off for
her. She also owed money to her
X boyfriend for a car he paid for for her.
[redacted] ended up paying this loan off too.
Then she netted him for a newer car
& he bought her an "18" neg citroen DS3.
He also bought all new furniture for the
place they were renting that she insisted
on (she led him to believe she had furniture
when he met her at a place she rented
in " [redacted] " in [redacted] [redacted] It
turned out she owned none of it except
a sofa. My brother ended up paying out
for everything here he had no money left
at the end of the day. Something he
had never experienced in his life before. He
always had help of money via to meeting
[redacted] my mom had to loan them £1,000
for a bed, something [redacted] has to pay
back to her and is aware of.

It would have affected [redacted] badly having money
worries + the amount of hours he was working
to pay off [redacted] exorbitance. He was working
24/7 to keep her happy doing weekend work too, something
he didn't want to do. She was in lockdown
from early March & sat at home while he did
everything over the shipping. Last time I saw him
was Tuesday 28th April day before my 60th b/day.
He brought me a card, choc etc & looked dreadful
with big bags under his eyes & looked so tired.
I said I was worried about him, even offered
him to stay with [redacted] & I anytime. He said
he was tired from working non stop and never
having time to relax. I said he needed to take
it easy but he said [redacted] can't work cos of her
illness. We have never found there to be anything wrong
with her. All hospital tests proved this. Even though we are
still in lockdown she has been out every day in her car etc since
my brother's death.