



NHS Pension Scheme 1995 Section Summary of Benefits

This table summarises the exact benefits for the **1995 section** of the NHS Pension Scheme.

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BENEFIT	DEATH IN MEMBERSHIP (with at least 2 years membership)	DEATH AFTER RETIREMENT	DEATH WITH DEFERRED PENSION	DEATH WITHIN 12 MONTHS OF LEAVING MEMBERSHIP (if benefits remain in Scheme)
Lump sum	2 x annual pensionable pay or average uprated earnings for Practitioners***	The lesser of: 5 x pension less pension already paid; or 2 x pay less any retirement lump sum	3 x pension payable if member had retired on date of death	3 x annual pension the member would have received had they retired on the date of death
Widow's pension	½ of your notional upper tier ill health retirement pension Short term pension payable at rate of your pensionable pay for the first 6 months	½ of your pension payment Short term pension payable at rate of member's pension paid for first 3 months or 6 months if there is at least one dependent child	½ of your pension at the date of death No short term pension	½ of your notional upper tier ill health retirement pension at date of leaving No short term pension
Widower's / civil partner's / nominated partner's pension	½ of your notional upper tier ill health retirement pension, based only on membership from 6 th April 1988* Short term pension payable a rate of your pensionable pay for the first 6 months	½ of your pension in payment, based only on membership from 6 th April 1988* Short term pension payable at rate of member's pension paid for first 3 months or 6 months if there is at least one dependent child	½ of your pension at the date of death, based only on membership from 6 th April 1988* No short term pension	½ of your notional upper tier ill health retirement pension at date of leaving, based only on membership from 6 th April 1988* No short term pension
Children's pension**	¼ of your notional upper tier ill health retirement pension for 1 child ½ shared equally if 2 or more	¼ of your pension for 1 child ½ shared equally if 2 or more	¼ of your pension for 1 child ½ shared equally if 2 or more	¼ of your notional upper tier ill health retirement pension for 1 child ½ shared equally if 2 or more

* These benefits may be higher if you have purchased Additional Survivor Pension cover for your dependents.

** Higher rates may be payable if there is no survivor's pension payable.

*** A death gratuity lump sum is payable for members with less than 2 years membership.

For full details of your NHS Pension Benefits and how much they contribute to your loved ones' financial security after you're gone, contact your [Legal & Medical Investments financial adviser](#).

