

Briefing Paper

Subject: EDFG - Guide for Your Loved Ones

Introduction

This guide provides you with information and answers to questions you or your family may have about claiming and receiving death and pension benefits from the **EDF Group of the ESPS (“the Scheme”)**. There is also some other useful information for your family included.

In the event of your death, a lump sum and/or pension benefits to your dependants may be payable. The benefits payable will depend on your circumstances at the time of your death and which section of the Scheme you were a member of. It is important that you show this guide and any other important documents you may already have to your spouse, registered civil partner, partner, next of kin or executor, so that they know how to apply for any benefits they may be entitled to from the Scheme. Informing them now will save your family time and worry if they should ever need to contact us.

Please record your personal details and keep them in a safe place to help you or your dependants get in touch with us. Please see the form on page 7 which you may find useful.

We all have lots to keep track of so it's helpful to keep all your key financial information together in one place. This could include details of any other pension or benefits you have*, bank accounts, savings accounts, mortgage accounts, ISAs or National Savings. Having everything organised makes it easier for you to manage your finances, and it can also help your family deal with your affairs if needed. **Age UK have created a LifeBook to help record your important information in one place.** You can find the link on Page 5 under Useful Contacts. Please remember not to write down PINs or any security information.

* This may include your EDF myRetirement Plan held with Legal & General.

Death and Pension benefits

The benefits payable will depend on which section of the Scheme you were a member of and your circumstances at the time of your death.

Lump Sum Payments upon death

A lump sum may be paid if you die before retiring or within five years of your retirement.

The amount payable if you were to die within five years of retirement will depend on the total amount of retirement benefits you have already received from the Scheme, up to the date of death. Sometimes the Scheme's obligation may have already been discharged, meaning no lump sum is payable.

To allow the lump sum to be paid as quickly as possible to beneficiaries, and to mitigate any inheritance tax liability, the lump sum is held in what is known as a “Discretionary Trust”. The Trustee decides to whom it will pay the lump sum, however you can, by completing a Nomination of Beneficiaries form, advise the Trustee who you would like the lump sum to be paid to and although this is not legally binding, your wishes would be taken into consideration. You can complete/review your nomination online via My Work Pension (more information detailed later in this paper).

Important note:

HM Revenue & Customs (HMRC) has strict rules about the timing of the payment of any death lump sum benefit. The lump sum must be paid within two years of the member's death first being notified to the Trustee. After two years, or if the member died aged 75 or over, the lump sum is subject to a HMRC tax charge of up to 45%.

Dependants' pensions

These are payable to a widow or widower, registered civil partner or partner in a same-sex marriage from the date of your death. The amount of dependant's pension payable will depend on which section you are a member of and your circumstances at the time of death.

The dependant's pension is payable for life, regardless of whether the recipient remarries, forms a civil partnership or lives with someone else as a spouse or partner.

Dependant partner pensions

If you do not have a spouse or registered civil partner at the time of your death, the Trustee has the discretion to pay an eligible dependant partner the pension that would have been paid to a spouse or registered civil partner.

To qualify for a dependant partner pension, certain conditions must be satisfied at the date of your death. The conditions to be satisfied will depend on which section you were a member of, and may include the following in respect of you, the member, and dependant partner:

- neither person has a legal partner i.e. a spouse or registered civil partner
- they are cohabitating as if they were husband and wife or civil partners
- the member and partner are financially interdependent, or the partner is financially dependent on the member.

Dependency checks are made following your death. Dependency typically means things like sharing bank accounts or a mortgage or running a joint household. The dependant partner will need to provide supporting documentation as proof of financial interdependency / dependency, for example a shared mortgage, bank accounts or household expenditure documents.

Child's pension

If there are any dependant children, a child's pension may be payable.

The child's pension is payable in respect of each child under the age of 18 years. These allowances are payable to age 21 if the child remains in full-time education after age 18 years. At the Trustee's discretion, the allowance may continue beyond age 21 if the child continues in full-time education beyond that age but they must cease at age 23 by law.

However, where a child suffers from an illness or disability which, in the opinion of the Scheme's Medical Adviser, may permanently render the child unable to earn a living, the Trustee can use its discretion to continue payment.

Important note:

The Trustee will require details of full-time education in respect of children aged 18 years and over or medical evidence where a child suffers from an illness or disability.

How to submit your nomination of beneficiaries' form and update your dependant details

You can update your nomination details via My Work Pension. You can log onto My Work Pension directly using the following link: www2.myworkpension.co.uk.

Continuing and Deferred members still working for EDF can access My Work Pension by Single Sign on from myBenefits - please see the "How to Nominate and Update your Beneficiaries" briefing paper available on the EDF intranet, eNZO.

It is important to keep the Trustee informed of your dependants; they will keep the information strictly confidential. Any dependant's pension will be payable in accordance with the Rules of the Scheme and the relevant governing law.

What should be done when you die

How to notify the Trustee of a death

It is essential that the Trustee, via its administrators, is notified of a member's death as quickly as possible. This is to ensure the process of establishing whether benefits are due can be started without delay and to avoid any potential overpayments of pension. All pension overpayments will be recovered by the Trustee.

Continuing member or deferred member still working for EDF

Where a member was in EDF employment at the time of their death, EDF will advise the Trustee of their death and will liaise with the administrators in respect of communication with next of kin.

Deferred member and Pensioner member

To register a death of a deferred or pensioner member, this can be done via the following website:

www.myworkpension.co.uk/RegisterDeath

The person registering will need to be able to provide the following information:

The member's pension reference number – this is in the form of EDF12345678 or their National Insurance number; full name; date of birth; date of death and details of any surviving spouse/dependant and eligible children.

This website also includes links to helpful support sites and services.

Alternatively, the death notification can be submitted via email to myedfgpension@thpa.co.uk, quoting the information detailed above. The administrators will communicate with the member's next of kin/personal representative.

If the member was in receipt of their EDFG pension it is important to stop pension payments as soon as possible to prevent an overpayment. The pension is paid up to and including the last day of the month in which death occurred and any payment that is made after this would be an overpayment and must be repaid. If the pension is paid into a joint account, it is important that the other account holder is aware of this. The administrators will provide pension payment and tax deduction details if required, to help you administer the member's estate.

Claiming the dependant's or dependant partner's pension

A surviving spouse, civil partner and eligible dependent child or children are automatically eligible for a dependant's pension. The administrators will send the appropriate paperwork for completion so that any pensions can start as soon as possible.

Applications and documentary evidence in respect of discretionary dependant partner and/or where a child suffers from an illness or disability must be submitted to the Trustee for its consideration. The administrators will communicate with the member's next of kin/personal representative with regards to this process. It would be helpful for the Trustee to know if a member has a potential dependant partner and/or a child who suffers from an illness or disability. Please see the “**How to submit your nomination of beneficiaries and update your dependant details**” section above which sets out how you can notify the Trustee of potential dependant partners and/or where a child suffers from an illness or disability. It should be noted that these are discretionary benefits and notifying the Trustee of potential recipients does not mean that they automatically qualify for a pension.

Documentation required

Upon the death of an EDFG member, the following documents will be requested:

- **Completed beneficiary data form(s)**

The administrators will issue a form to the next of kin/legal representative to establish any potential beneficiaries. Depending on the personal circumstances of the member who has died the administrators may contact further persons to complete a beneficiary data form.

- **Certificates**

- Member's death certificate*
- Marriage certificate*
- Civil partnership certificate*
- Surviving spouse\civil partner's birth certificate*
- Children's birth certificate*
- Grant of Probate or Letters of Administration
- Decree Absolute\Dissolution of civil partnership certificate
- Change of name deed*
- Power of Attorney*

*Details of how to order replacement(s) can be found: www.gov.uk/order-copy-birth-death-marriage-certificate

In addition to the above, further documentation will be requested where there is a potential dependant partner and/or where a child suffers from an illness or disability or where a child is aged over 18 and in full-time education.

How payments are made

Lump sum death benefit

The lump sum death benefit is paid to the beneficiary, into their nominated bank or building society account.

Dependant's, Dependant Partner's and child's pensions

Any monthly pension due will be paid into the recipient's bank or building society account. A child's pension can be paid to the person who has care of the child(ren) or the child's own bank account, even if they are a minor. The administrators will tell you what the payment date is.

We will not send details of the pension amount each time a payment is made, but we will make contact when the pension begins and each time there is a change in the yearly rate. Monthly payslips are available for viewing via the online portal, My Work Pension.

Tax information

The EDF Group of the ESPS is a Statutory Pension Scheme as defined in Section 612(1) of the Income & Corporation Taxes Act 1988. On 6 April 2006 it became a Registered Pension Scheme for the purposes of the Finance Act 2004. The Tax Reference (PSTR) Number is 00618456RL.

Income tax

For tax purposes pension payments are treated as earned income. The administrators will deduct tax under a temporary code until they receive an updated code from HMRC, who will decide what the tax code should be. Any tax code queries should be raised directly with HMRC.

Lump Sum and Death Benefit Allowance (LSDBA)

From 6 April 2024, the maximum lump sum benefit that can be paid tax free in respect of the death of a member who is aged under 75 is subject to the Lump Sum and Death Benefit Allowance (LSDBA), which is generally £1,073,100: this being the Lifetime Allowance for the 2023/24 tax year.

The non-taxable element of:

- all Pension Commencement Lump Sums, Uncrystallised Funds Pension Lump Sums and Serious Ill Health Lump Sums paid to the member that are authorised under Section 166 of the Finance Act 2004, and
- all lump sum death benefits, other than a Charity Lump Sum Death Benefit and a Trivial Commutation Lump Sum Death Benefit, that are authorised under Section 168 of the Finance Act 2004 and are paid in respect of the member,

are taken into account when assessing the member's benefits against the LSDBA.

If the LSDBA has been exceeded then the amount in excess of the LSDBA is subject to a tax charge at the deceased member's marginal rate of tax. If there is the possibility of a LSDBA tax charge, the Scheme's administrators will advise accordingly.

Useful contacts:

HM Revenue & Customs

Website: www.hmrc.gov.uk

Bereavement Helpline: 0300 322 9620

Website: <https://www.gov.uk/find-hmrc-contacts/bereavement-and-deceased-estate-enquiries>

MoneyHelper

Website: <https://www.moneyhelper.org.uk/en>

Contact: <https://www.moneyhelper.org.uk/en/contact-us>

Administrators – Trafalgar House

📧 On-line: www2.myworkpension.co.uk

📧 Email: myedfgpension@thpa.co.uk

☎ Telephone: 0203 985 3069

✍ In writing: EDF Group of the ESPS
PO Box 119
Blyth
NE24 9EN



State Pensions

Pensions Service at: www.gov.uk/state-pension/overview

Bereavement Support Payments

Website: www.moneysavingexpert.com/family/bereavement-support-payment has lots of helpful information on this support payment and to make a claim for this please visit

Website: www.gov.uk/bereavement-support-payment

Age UK

LifeBook: www.ageuk.org.uk/information-advice/money-legal/end-of-life-planning/lifebook

The small print

This note is intended to provide a general overview what loved ones should know. We have taken great care to get the details right at the time of publication, but it does not give a complete or legally binding statement of the law and/or Regulations which govern the Scheme. Nothing in this note can override the Scheme Trust Deed and Rules, HMRC taxation rules and allowances and legislation prevailing at the time of death.

In the event of any inconsistency between this note and the Scheme Trust Deed and Rules or legislation, the Scheme Trust Deed and Rules or legislation will prevail.

EDF Pensions Management Team
January 2026

EDF Group of the ESPS

Member information form

Please complete this form to record your personal details and keep it in a safe place to help if you or your next of kin/personal representative need to contact us.

Your personal details

Your full name	<input type="text"/>
Your date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>
Your National Insurance number	<input type="text"/>
Your Trafalgar House Member Reference	<input type="text"/>

The EDF Group of the ESPS administrators, Trafalgar House, contact details

- 🔗 On-line: www2.myworkpension.co.uk
- ☎ Telephone: 0203 985 3069
- ✉ Email: myedfgpension@thpa.co.uk
- ✍ In writing: EDF Group of the ESPS
PO Box 119
Blyth
NE24 9EN



To notify of a death:

www.myworkpension.co.uk/RegisterDeath

EDF Group of the ESPS website

The scheme now has a website which contains some summary guidance and scheme documentation:

www.edfgpensions.co.uk