

It can be really important to know what happens to your pension when you die.

What is paid to your beneficiaries or loved ones depends on whether you chose to provide a spouse or civil partner's pension when you retired.

## Does my pension continue to my spouse or civil partner?

When you retired, you had the option of choosing a spouse or civil partner's pension when you die. If you chose this, part of your pension will continue to your spouse or civil partner when you die. If you didn't choose this option when you retire, no pension is paid to your spouse or civil partner.

If you transferred a pension to us from a previous pension provider, we will usually pay half of this pension to your spouse or civil partner when you die.

If you are unsure how much will pass to your spouse or civil partner when you die, ask us and we can let you know.

## Is there a lump sum?

Your pension comes with a 5-year guarantee. This means that if you die within 5 years of taking your pension, we'll pay the remaining payments as a lump sum.

We'll aim to pay this to whoever you nominate. You can tell us who you would like this money to go to by completing your nomination on PensionsOnline.

If you die after this 5-year period, there is no lump sum.

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