

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

Does my pension continue to my spouse or civil partner?

Yes. We'll pay two-thirds of your pension to your spouse or civil partner when you die. This is two-thirds of your full pension, so if you decided to give up part of your pension for an extra tax-free lump sum when you retired, this doesn't affect your spouse or civil partner's pension.

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 1-year guarantee. This means that if you die within a year of taking your pension, we'll pay the remaining payments as a lump sum. We extend this to a 3-year guarantee if you retired due to ill-health.

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 these guarantee periods, there is no lump sum.

Source URL: <https://www.churchofengland.org/resources/pensions/clergy-my-pension-when-i-die>