

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?

It depends on what your employer chose to provide. In most circumstances, we'll pay half your pension to your spouse or civil partner when you die.

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 a year 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.

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