

New Police Pension Scheme

Unmarried partners - guidance for administrators

1. Introduction

- 1.1 The New Police Pension Scheme (NPPS) can provide pensions for surviving partners of people who are in long-term relationships but who are neither married nor civil partners. This note provides guidance for NPPS administrators on qualification for an unmarried partner's pension, the procedures involved in nominating a partner and the criteria to be used in deciding whether someone qualifies for a partner's pension when a member dies.
- 1.2 In this guidance, the term "unmarried partner" is used as shorthand for a partner who is neither married to nor in a civil partnership with a member of NPPS. The term "nominated partner" is used to refer to such a partner who has been nominated in a declaration form to receive a pension on the NPPS member's death.
- 1.3 The provisions described in this guidance apply to the partner of an officer who has joined NPPS, either on joining the service or after transferring from the previous Police Pension Scheme (PPS). Officers who have remained members of PPS, or who are not members of either scheme, cannot nominate an unmarried partner to receive a survivor's pension. This is subject to the transitional arrangements described below.

Transitional arrangements

- 1.4 NPPS comes into effect on 6 April 2006 for all new entrants to the service. Officers who were already in service at that date will have an opportunity to transfer to the new scheme during a 3-month 'options exercise' in Autumn 2006. **Between 6 April and the last date of the options exercise (to be announced in due course), any officer may submit an unmarried partner declaration form, regardless of whether he or she is a member of NPPS, a member of PPS or a member of neither scheme.** In the case of an officer who is not a member of NPPS, this would have the following effect:
 - If the officer joins NPPS in due course, the declaration will continue to have effect and his or her partner will be able to submit a claim for an adult partner's pension in the event of his or her death;
 - If the officer does not join NPPS by the last date of the options exercise, the declaration ceases to have effect at that point and should be destroyed. An unmarried partner would not be able to submit a claim for an adult partner's pension;

- If the officer were to die in the period between completing the declaration and the last date of the options exercise, his or her partner would be able to submit a claim as if the officer had been a member of NPPS.

1.5 The rest of this guidance should be interpreted in the light of these arrangements.

2. Who qualifies for an unmarried partner's pension?

2.1 The relevant provision is regulation 41 (Survivors) of the Police Pensions Regulations 2006. Under regulation 41(2), a partner who is neither a spouse nor a civil partner may qualify for an adult survivor's pension if the following conditions are met:

- the NPPS member has made and sent to the relevant police authority a declaration, signed by the NPPS member and the partner, that:
 - the member and his or her partner were cohabiting as partners in an exclusive, committed and long-term relationship; and
 - either the partner was financially dependent on the member, or the two of them were financially interdependent; and
 - the member and partner were either free to marry each other or free to form a civil partnership with each other; and
 - the member has acknowledged an obligation to send to the police authority a notice of revocation should the relationship end;
- the declaration had not been revoked by the NPPS member before his or her death;
- the surviving partner has submitted a claim in writing to the relevant police authority and has satisfied the authority that:
 - at the time of the officer's death, the first three conditions in the set of bullet points above continued to apply; and
 - the period of cohabitation had been at least two years at the time of the officer's death, unless the police authority exercise discretion to waive this requirement.

2.2 For these purposes, the "relevant police authority" means the authority for the force in which the member is serving at the time of his or her declaration, or the authority which pays his or her pension if he or she has retired (or would pay a deferred pension).

3. Nomination of a partner on a declaration form

3.1 A declaration form is at Annex A to this guidance. The form is also provided at the end of the leaflet for members on unmarried partner pensions. There must be a valid declaration signed by both the member and the nominated partner. If no valid declaration has been made, a pension will not be paid – regardless of any subsequent claim.

- 3.2 The declaration may be made while the officer is serving or after he or she has retired, providing the officer retired with a pension (including a deferred pension) provided under NPPS. A serving officer must have at least two years qualifying service in the NPPS in order for a surviving partner to receive a pension, but there is nothing to prevent an officer from making a declaration if they have less service. Note that 'qualifying service' is not the same as pensionable service. Qualifying service is normally the calendar length of police service, plus any previous service or employment which the officer transferred into NPPS. Half time service for a year in a police force, for example, would count as one year towards qualifying service (but could only count a maximum of half a year's pensionable service).
- 3.3 On receipt of a declaration form, or a revocation, you must acknowledge it in writing to the NPPS member.
- 3.4 A declaration nominating a partner should normally be accepted as it stands, subject to the comments in paragraphs 3.6 and 3.7 below. The member and the partner are required to confirm that their relationship meets the conditions at the time the declaration is made, but any surviving partner is not entitled to a pension unless they have made a valid claim after the death of the member. There is little point in making detailed checks or further enquiries at the declaration stage - the relationship could change or end. At this stage, you should only need to check that:
- the officer is a member of NPPS (subject to the transitional arrangements described above);
 - the nomination is properly completed and signed by the member, the nominated partner and the witness;
 - there is no apparent reason to suggest that the nomination is invalid.
- 3.5 Note that the witness to the declaration is asked only to declare that he or she has witnessed the signatures by the member and the partner; the witness is not asked to confirm that what is said in the declaration is true. Note also that the requirement on the form for a signature by a witness is not a requirement of the Regulations. If you receive a declaration which has not been signed by a witness, you should send a fresh declaration to the member and ask him or her to re-submit it with the witness section completed (it will have to be re-submitted since the witness is asked to witness the actual signatures). However, if a member were to die before re-submitting a witnessed declaration then the surviving partner would still be able to submit a claim providing the declaration is otherwise in order.
- 3.6 There may be cases where a nomination needs to be questioned at the time it is made: for example, where you have information to show that the member is married or in a civil partnership (and there is no evidence of divorce or dissolution of the partnership), or you aware of some other reason why the officer and the nominated partner would not be free to marry or form a civil partnership with each other, or where the officer has made a previous nomination which has not been cancelled.

- 3.7 There is one other point in respect of the declaration form that may need to be questioned. As explained in section 4 below, the NPPS member and the nominated partner must be cohabiting. If the member and the partner have given different addresses on the declaration form then this is, on the face of it, in contradiction to the declaration given elsewhere on the form that the member and the partner have been living together. In these circumstances you should raise the point with the member. The fact of different addresses need not necessarily mean that the nomination should not be accepted – one or other of the addresses may be temporary, for example. Members are encouraged to complete a declaration form to nominate their partner as soon as they consider that their relationship is exclusive, committed and long-term and they might be temporarily living apart or still be looking for accommodation together.
- 3.8 The declaration form should become part of the member's pension record and should follow him or her (either in the original paper form or in an electronically scanned version of the original form) on transfer to another force. It is the responsibility of the pensions administrator to ensure that the declaration is maintained as part of the officer's record throughout his or her service. It is the member's responsibility to ensure that the information in the declaration (e.g. addresses) is kept up to date. If the relationship comes to an end, the member must tell the police authority in writing. On receipt of such notification you should cancel the declaration and inform the member that this has been done.
- 3.9 Where an officer rejoins after an interval, you should check whether there is an extant declaration and whether the officer wishes for it to remain in effect.

4. Claim by surviving partner

- 4.1 When a member dies, and there is a nominated partner, you should contact the partner to invite him or her to submit a claim. This is not a requirement of the Regulations, which simply require the surviving partner to submit a claim, but it is good practice. The surviving partner is unlikely to have a claim form (these are not included in the leaflet for members) and may not know where to submit a claim. A suggested covering letter is attached at Annex B to this guidance. This is a suggested form of words only and you may wish to amend it to comply with your own force's house style. A model claim form is attached at Annex C. You should also enclose a copy of the leaflet "Pensions for partners: a guide". This is aimed primarily at members, at the time they complete the declaration, but the information which it contains will be helpful for surviving partners as well.
- 4.2 If and when the partner makes a claim, you will first need to confirm that there is a valid declaration, which had not been revoked by the member by the date of his or her death, naming the partner who has submitted the claim. You will then need to check that the member satisfied the relevant conditions at the date of his or her death – i.e. that:
- if the member was a serving officer at the date of death, he or she had at least two years' qualifying service in NPPS;

- if the member had left the service, he or she had retired with a pension provided under NPPS or left with entitlement to a deferred pension payable under NPPS.
- 4.3 If the conditions described in paragraph 4.2 are not met, then the claim falls at this stage. The person submitting the claim should be informed that the claim has not been successful and the reason why.
- 4.4 If the above conditions are met, then you will need to be satisfied that the relationship between the member and the partner satisfied the qualifying conditions at the time of the member's death. You should not pry unnecessarily into the partner's personal life with the deceased member, or to try to 'disprove' the partner's eligibility for a pension. You must, however, be satisfied that the relationship satisfies the conditions specified in the Regulations.
- 4.5 The various conditions are considered in the paragraphs which follow. They are, to a large extent, interdependent and should not be considered in isolation. If the partner can demonstrate, for example, that they were financially dependent upon the member and had lived with him or her for several years then it would follow that their relationship is likely to have been committed and long-term. Evidence of financial interdependence – such as a joint mortgage or tenancy – is evidence that the relationship is likely to have been committed and long-term. As a general rule, you should look at the relationship between the member and the partner as a whole, with the various factors contributing to give an overall picture.

Cohabitation

- 4.6 Regulation 41(2) of the Police Pensions Regulations 2006 specifically requires that the NPPS member and the nominated partner must be cohabiting and that the period of cohabitation must have been at least of two years' duration at the time of the officer's death. The police authority has discretion to waive the two year requirement.
- 4.7 It follows that, in order to allow the claim, you must have evidence that the NPPS member and the nominated partner were living together. The addresses given on the claim form for the member and the partner should normally be the same as each other (as should the addresses given in the original declaration, subject to the comment in paragraph 3.7 above). However, the fact that the member and the partner may have been living apart at the time of the member's death does not necessarily mean that they were no longer in a long-term relationship. It may be, for example, that one or other was obliged by circumstances to live away from home, e.g. in residential nursing care.
- 4.8 The circumstances in which the two year requirement might be waived might include the following:
- where the partner is able to demonstrate the relationship was exclusive, long-term and committed, but where practical circumstances prevented the member and the partner from living together at the time of the partner's

death (e.g. the member and the partner had been looking to buy a property together but the member had died before they were able to do so);

- where either the member or the partner had been in residential care or in a long-term stay hospital for some or all of the two years leading up to the date of the member's death;
- where the relationship is of less than two-years' standing, but otherwise meets the criteria (see paragraphs 4.13 - 4.16 below).

Exclusive

- 4.9 The NPPS can provide a pension for an unmarried partner only if the relationship was exclusive. That is, the partner did not have a similar relationship with anyone else. This is difficult for the partner to establish in any direct way. It is recommended that you rely on the declaration by the partner in the claim that his or her relationship with the member was exclusive unless you have specific information to suggest otherwise (for example if you were aware that the partner was living with someone else at the time of the member's death), in which case further enquiries might be appropriate.
- 4.10 The requirement for the relationship to have been exclusive is not necessarily invalidated by a separate, short-term relationship with someone else. The requirement is not intended to impose upon the police authority an obligation to investigate the fidelity of the partners in the relationship. An example of where the requirement of exclusivity would not be met would be where a person lived part of the week with one partner and the remainder of the week with another partner. In such a case neither relationship would have the necessary exclusivity. However, where a partner engaged in what in the context of a marriage would be regarded as an "affair", this should not, in itself, be regarded as sufficient to mean that the requirement of exclusivity was not satisfied.
- 4.11 You should accordingly guard against giving too much weight to any suggestion of such a short-term relationship which you might receive, e.g. in the form of a letter from an aggrieved person alleging that the relationship with the nominated partner was not exclusive. The main consideration is that the relationship with the nominated partner was exclusive for the majority of the period between the date of the declaration and the member's death. You should rely primarily on the declaration and the claim to establish that this was so.

Committed

- 4.12 Being "committed", so far as a relationship is concerned, is not necessarily the same as being exclusive and long-term, but as mentioned above the factors cannot be considered in isolation. A relationship that is both exclusive and long-term, for example, is more likely to be committed than one which is either not exclusive or short term. Conversely, a committed relationship is likely to be both exclusive and long-term. Commitment can be demonstrated by such

factors as children brought up together, long-term cohabitation, a joint mortgage or wills naming each other as the main beneficiary.

Long-term

- 4.13 As mentioned above, regulation 41(2) requires that the surviving partner must satisfy the police authority that the period during which the member and partner were cohabiting as partners in an exclusive, committed and long-term relationship had been of at least two years' duration at the time of the member's death. You may, however, exercise discretion to pay a pension to a nominated partner in a shorter relationship.
- 4.14 The guidance for members on pensions for partners advises that, as long as they consider that their relationship is permanent, members should not let the fact that they and their partner had been together for less than two years stop them from filling in a declaration form. It follows that there will be some cases where the member dies after such a declaration has been made but before the relationship has lasted for two years. The essential point is that the relationship must have been committed and intended to be long-term at the time the member died. That is, it would have continued had it not been for the officer's death.
- 4.15 In these circumstances, you must make a judgement as to whether the relationship would have continued on a long-term basis had it not been for the member's death. Factors to take into account will be the information given in the partner's claim form and whether the death was sudden and unexpected or likely to have been foreseen.
- 4.16 Note that, for unmarried partners, there is no equivalent of regulation 42(6) of the 2006 Regulations. This provides that the police authority may withhold a pension from a surviving spouse or civil partner if the marriage took place or the civil partnership was formed within the six months preceding the member's death. Such a provision is not necessary in the case of unmarried partners, in that the authority in effect has discretion to withhold a pension from a surviving unmarried partner if the period of cohabitation was of less than two years or if the relationship was not long-term.

Financially dependent or financially interdependent

- 4.17 The requirement for the partner to be financially dependent on the member, or for them to be financially interdependent, derives from HM Revenue and Custom's rules governing occupational pension schemes. A partner is financially dependent on the member if the member provided most or all of the income on which the two lived and the partner's own income, if any, is insufficient for him or her to maintain the same or a similar standard of living as when the partner and the member lived together. 'Financially interdependent' means that the member and the partner both contributed to their joint living expenses and relied on their joint finances to support their standard of living. It is not necessary that they both were contributing equally. The member, for example, may have had a higher income and may have paid the mortgage and

most of the bills whereas the partner paid for the weekly shopping (or vice-versa).

- 4.18 Evidence of financial dependence or interdependence can include confirmation of shared household spending, the member's death leading to extra living expenses for the partner or any of the factors listed in paragraph 5.2 below.

'Free to marry' and 'free to form a civil partnership'

- 4.19 At the time of the member's death, the member and partner must have been either free to marry each other or free to form a civil partnership with each other. Neither of them can have been married to or have formed a civil partnership with anyone else at the time of the member's death. They must not have been related to each other in a way that prevents marriage or civil partnership. Annex D to this guidance sets out a list of relationships which prevent marriage in England and Wales. Annex E sets out a similar list for civil partnership. The member and the partner must not have been in any of these relationships to each other at the time of the member's death.
- 4.20 If the member was married or had a civil partner at the time he or she died, NPPS will pay a pension to his or her surviving wife, husband or civil partner, regardless of whether they were still living together. An unmarried partner cannot claim a pension if a marriage or civil partnership was still in effect at the time of the member's death, regardless of separation or the fact of no longer living together. Divorce or dissolution of a civil partnership must have taken place in order for the member to enter into an unmarried partnership for the purpose of a survivor's pension.

5. Documentation

- 5.1 Where the answer to a question on the claim form can be demonstrated or supported by documentary evidence, then the partner should be asked to provide the documentation in question. Certified photocopies are acceptable. To establish his or her identity, for example, the partner is asked to provide a copy of either his or her birth certificate or some other document (such as a passport or driving licence) which shows date of birth. Similarly, if the partner states in the claim form that he or she and the member brought up children together, then the partner would be expected to provide copies.
- 5.2 The claim form invites the partner to state whether he or she and the partner had any of the following, in order to demonstrate financial dependency or interdependency:
- a joint mortgage or tenancy
 - a joint bank account
 - joint savings accounts or investments;
 - a joint credit arrangement
 - being the beneficiary of a will
 - being the beneficiary of life assurance

5.3 Where the partner indicates that any of these apply, then he or she must provide a document as evidence. Certified photocopies are acceptable¹. Any of these factors will provide strong supporting evidence not only of financial dependency or interdependency, but also by implication of an exclusive, committed and long-term relationship. But a claim would not necessarily fail if the partner was unable to demonstrate by documentary evidence that any of the above listed factors apply. There is no single document, or set of documents, which will demonstrate conclusively that the conditions are met. Conversely, there is no single document or set of documents which will mean that the claim fails if the partner is unable to provide them. You must be flexible in considering a claim and consider the information and evidence provided by the partner as a whole.

6. Follow-up enquiries and deciding the claim

6.1 When you receive the partner's claim and the supporting documentation, you will decide whether the evidence presented demonstrates that the conditions specified in the Regulations and described above are met. There will be one of three outcomes:

- the conditions are met and the claim is allowed;
- the conditions are not met and the claim is disallowed;
- the partner has not fully demonstrated that the conditions are met and more information is required.

6.2 Where the claim is allowed, you should inform the partner in writing and make the necessary arrangements to pay the pension. Where the claim is not allowed, you should inform the partner in writing and give the reasons, explaining which of the conditions have not been met.

6.3 There may be cases where the partner has not been able to demonstrate fully that the conditions are met, but where the information provided suggests that the claim could be proved to be valid if more information or documentation could be provided (i.e. there is nothing in the claim or in the information already held about the member which suggests conclusively that any of the conditions are not met). In these circumstances you should write back to the partner asking for more information. You should specify precisely what information or documentation you require and why. Once the partner replies, you should decide the claim in the light of any additional information provided. A further round of enquiries with the partner should not normally be necessary.

7. Appeals

7.1 If the partner thinks they have been turned down without a good reason, he or she may try to resolve the issue using the police authority's internal resolution procedures. He or she can also appeal to the Crown Court.

¹ 'Certified' in this context means that the copy has written on it or with it a statement by someone other than the partner that it is a true copy of the original. This can be done by the witness who completes Part 5 of the claim form or by some other person.

8. Benefits payable on death

8.1 The pension payable to a surviving nominated partner is payable for life and is the same as that payable to any other adult survivor, namely:

- if the member dies in service while a member of NPPS, 50% of the ill-health pension that he or she would have received if he or she had been permanently disabled for regular employment at the time of his or her death;
- if the member dies while receiving a NPPS pension, or after having left the service with an entitlement to receive a deferred pension (or having opted out of NPPS with entitlement to a deferred pension but die in services), a pension of 50% of the member's pension entitlement at the date of his or her death.

8.2 As with spouses and civil partners, if the nominated partner is more than 12 years younger than the member, the partner's pension is reduced by 2.5% for every year or part of a year over 12 years, up to a maximum reduction of 50%.

8.3 For more detailed information about the calculation of adult survivors' pensions, with examples, you may wish to refer to the Commentary on the NPPS Regulations.

Lump sum death grant

8.4 Note that the nomination of an unmarried partner to receive an adult survivor's pension has the effect that the partner would receive a lump sum death-in-service grant, at the police authority's discretion, if the member were to die while in service, providing the partner has submitted a valid claim. The lump sum death grant (of three times the annual pensionable pay at the time of death) is payable as follows:

- To the member's surviving spouse or civil partner, if there is one;
- If there is no surviving spouse or civil partner, and at the discretion of the police authority, to a surviving nominated partner (providing there is a valid declaration and the partner has submitted a claim for an unmarried partner's pension which the police authority has accepted);
- If there is no spouse, surviving civil partner or surviving nominated partner, and again at the discretion of the police authority, to a person nominated by the member;
- Otherwise, to the member's personal representative - usually the executor of their will.

8.5 The reason for the authority's discretion, in the case of a lump sum paid to an unmarried partner, some other nominated person or the member's personal representative (i.e. in the case of the last three bullet points in paragraph 8.4. above) relates solely to the question of inheritance tax, which would not be payable by a spouse. The expectation is that if an unmarried partner has submitted a claim, and the police authority has accepted it, then you would pay the lump sum death grant to that partner in addition to an adult survivor's pension.

Annex A: Declaration form

- **By completing this declaration form you nominate your partner to receive an adult partner’s pension payable under the Police Pensions Regulations 2006, subject to the submission of a valid claim in the event of your death.**
- **This declaration alone does not give your partner entitlement to a pension. If you were to die, the police authority would need to be satisfied that your relationship with your partner met the qualifying conditions for the payment of a pension at the time of your death. Please read this leaflet for more information.**
- **Please fill in this form in black ink and in BLOCK CAPITALS, and send it to your force’s pensions administrator, acting on behalf of the police authority, at the address shown below. They will acknowledge that they have received the form by returning a copy of it to you.**
- **Please return the completed form to:**

PART 1. ABOUT YOU (THE SCHEME MEMBER)	
Your name	
Pay reference	
Address (<i>it is your responsibility to tell your pensions administrator if you subsequently change address</i>)	
Postcode	
Daytime telephone number	

PART 2. ABOUT YOUR PARTNER	
Partner’s full name including title	
Partner’s date of birth	
Partner’s address (<i>this should normally be the same as the address of the NPPS member</i>)	
Postcode	

Now turn over

PART 3. DECLARATION	
<ul style="list-style-type: none"> • We confirm the following. <ul style="list-style-type: none"> ➢ We have lived together for years, during which time our financial affairs have been interdependent (or the partner has been financially dependent on the NPPS member). ➢ We have an exclusive, committed and long-term relationship with each other and we intend to continue this indefinitely. ➢ We are not married to each other and we have not formed a civil partnership with each other ➢ We are not related in a way that will prevent marriage or civil partnership ➢ Neither of us is married to anyone else. ➢ Neither of us has formed a civil partnership with anyone else ➢ Neither of us is currently nominated as the unmarried partner of anyone else. • We will tell the scheme administrator in writing if our relationship comes to an end. • We understand that benefits will not be paid unless the partner provides satisfactory evidence that the declaration above is valid when the NPPS member dies. 	
NPPS member's signature (<i>signed in the presence of the witness named below</i>)	
Date	
Partner's signature(<i>signed in the presence of the witness named below</i>)	
Date	

PART 4. WITNESS (NOTE: THE WITNESS IS SIMPLY REQUIRED TO WITNESS THE SIGNING OF THE FORM BY THE SCHEME MEMBER AND PARTNER IN PART 3 ABOVE)	
Name of witness	
Address of witness	
Postcode	
Signature of witness	
Date	

FOR POLICE AUTHORITY USE	
The nomination has been recorded.	Telephone
Your name	
	Official address
Signature	
Date	

Annex B: Suggested covering letter to send to surviving partner

POLICE PENSION SCHEME: PARTNER'S PENSION

We were sorry to hear of the death of [] and I am writing to express our sympathy.

As you will know, [] nominated you to receive a partner's pension. I enclose a copy of the declaration which you and [] made. As you will see, the declaration explains that, after the death of scheme member, we ask the person nominated for information to enable us to decide if the qualifying conditions for the payment of a partner's pension are met. The enclosed leaflet *Pensions for partners: a guide* explains what these qualifying conditions are.

I do understand that official procedures are unwelcome at this time but we want to make sure that you receive the benefits to which you are entitled. To help us with this, I would be grateful if you would complete the enclosed claim form and return it to me with any appropriate supporting documents. All supporting documents will be treated in the strictest confidence and will be returned to you as soon as possible. Completion of the form will help us to build up a whole picture of your circumstances and it would be helpful if you could provide us with as much of the information requested as possible.

Once we receive your completed claim form and have all the information we need, we will let you know our decision as quickly as possible. If you have any problems in completing the form, or if there is any further information that you require, please contact me as soon as you can.

Annex C: Partner’s claim form

- **This is a claim for a partner’s pension under the Police Regulations 2006. Please complete it in black ink and in BLOCK CAPITALS, and return it to the address given below, with any appropriate supporting documents.**
- **You must provide with this form a copy of either (a) your birth certificate or (b) your passport or (c) a current driving licence. The copy must be certified as a true copy: that is, you must ask someone to state on or with the form that is a true copy of the original and to sign and date this statement. You may ask witness who completes Part 5 of this form to do this if you wish, or ask someone else.**
- **You must also provide a copy of any document requested in the form, if appropriate. Any copy must be certified as a true copy (see note above).**
- **Please return the completed form to:**

PART 1. ABOUT YOU		
Name		
Any previous name by which you have been known		
Date of birth		
National Insurance Number		
Address		
Postcode		
Daytime telephone number		
Most recent previous address and date you lived there		
	From	To
Have you or your partner ever been married? If yes, please provide a copy of the decree absolute, or death certificate, to show that the marriage had ended by the date of your partner’s death	Yes/No	
Have you or your partner ever been a civil partner? If yes, please provide a copy of the decree absolute or death certificate, to show that the partnership had been dissolved by the date of your partner’s death	Yes/No	

PART 2. ABOUT YOU AND YOUR PARTNER	
How long had you and your partner lived together?	
Were you living together at the time of your partner's death?	Yes/No
If no, please explain why you were living apart	
Where were you living at the time of your partner's death? (if this was different from your current address given in Part 1)	
Did you spend any long periods (over six months) apart (other than, for example, stays in hospital)?	Yes/No
If yes, please give details of the circumstances and dates	
Were you and your partner responsible for bringing up any children together? If yes, please give the names and dates of birth of the children and provide copies of their birth certificates	Yes/No
1 st child's name	
1 st child's date of birth	
2 nd child's name	
2 nd child's date of birth	
3 rd child's name	
3 rd child's date of birth	
Did you and your partner have the Power of Attorney in respect of each other? (if yes, please provide a copy of a document to support this)	
Please give any other information about your relationship with your partner which might be relevant to your claim (<i>continue on a separate sheet if necessary</i>)	

PART 3. ABOUT YOU AND YOUR PARTNER'S FINANCIAL CIRCUMSTANCES

Please indicate whether you and your partner had any of the following joint financial arrangements. If you indicate 'yes', you must provide a copy of a document to confirm this

Joint mortgage or tenancy	Yes/No
Joint bank account	Yes/No
Joint savings accounts or investments;	Yes/No
A joint credit arrangement	Yes/No
Being the beneficiary of your partner's will, or your partner being the beneficiary of your will	Yes/No
Being the beneficiary of your partner's life assurance, or your partner being the beneficiary of your life assurance	Yes/No
Did you and your partner share any other joint financial commitment not shown in the above list? If so, please say what it was and provide a copy of a document to confirm it	

Please give any other information about you and your partner's financial arrangements that would support your claim. For example, whether you shared day-to-day living expenses and whether you are experiencing additional expense following your partner's death (*continue on a separate sheet if necessary*)

PART 4. DECLARATION

- I confirm that the following applied at the time of my partner's death:
 - My partner and I had lived together for the length of time stated in Part 2 of this form, during which time our financial affairs were interdependent (or I was financially dependent my partner).
 - We had an exclusive, committed and long-term relationship with each other and we intended to continue this indefinitely.
 - We were not married to each other and we had not formed a civil partnership with each other
 - We were not related in a way that would have prevented marriage or civil partnership
 - Neither of us was married to anyone else.
 - Neither of us had formed a civil partnership with anyone else
 - Neither of us was nominated as the unmarried partner of anyone else.

Signature (<i>signed in the presence of the witness named below</i>)	
Date	

PART 5. WITNESS (NOTE: THE WITNESS IS SIMPLY REQUIRED TO WITNESS THE SIGNING OF THE FORM IN PART 4 ABOVE)

Name of witness	
Address of witness	
Postcode	
Signature of witness	
Date	

Annex D: Guide to relationships that are not allowed to marry in England and Wales

Note: This list is based on the statutory list in the Marriage Act 1949 (section 1, schedule 1) and applies to England and Wales. Slightly different restrictions apply in Scotland and Northern Ireland. The statutory list may change, so the following list is only a guide.

<p>PART 1</p> <p>A man may not marry his:</p> <ul style="list-style-type: none"> • mother, adoptive mother or former adoptive mother; • daughter, adoptive daughter or former adoptive daughter; • grandmother; • granddaughter; • sister; • aunt; or • niece. 	<p>PART 1</p> <p>A woman may not marry her:</p> <ul style="list-style-type: none"> • father, adoptive father or former adoptive father; • son, adoptive son or former adoptive son; • grandfather; • grandson; • brother; • uncle; or • nephew.
<p>Part 2</p> <p>A man may not marry any of the following female relations unless:</p> <ul style="list-style-type: none"> • both he and the woman have reached 21; and • the younger person has never been treated as a child of the family of the older person before age 18. <ul style="list-style-type: none"> ➤ the daughter of an ex-wife ➤ the ex-wife of their father ➤ the ex-wife of a grandfather ➤ the granddaughter of an ex-wife 	<p>Part 2</p> <p>A woman may not marry any of the following male relations unless:</p> <ul style="list-style-type: none"> • both she and the man have reached 21; and • the younger person has never been treated as a child of the family of the older person before age 18. <ul style="list-style-type: none"> ➤ the son of an ex-husband ➤ the ex-husband of their mother ➤ the ex-husband of a grandmother ➤ the grandson of an ex-husband
<p>Part 3</p> <p>A man cannot marry:</p> <ul style="list-style-type: none"> • the mother of his ex-wife unless both the ex-wife and the ex-wife's father are dead; or • the ex-wife of his son unless both the son and the son's mother are dead. <p>In either case, both people must be 21 or over.</p>	<p>Part 3</p> <p>A woman cannot marry:</p> <ul style="list-style-type: none"> • the father of her ex-husband unless both the ex-husband and the ex-husband's mother are dead; or • the ex-husband of her daughter unless both the daughter and the daughter's father are dead. <p>In either case, both people must be 21 or over.</p>

Annex E: Guide to relationships that are not allowed to form civil partnerships in England and Wales

Note: This list is based on the statutory list in Part 1 of Schedule 1 to the Civil Partnership Act 2004 and applies to England and Wales. Slightly different restrictions apply in Scotland and Northern Ireland. The statutory list may change, so the following list is only a guide.

<p>PART 1</p> <p>A man may not form a civil partnership with:</p> <ul style="list-style-type: none"> • father, adoptive father or former adoptive father; • son, adoptive son or former adoptive son; • grandfather; • grandson; • brother or half-brother; • parent’s brother or half-brother; or • son of a brother, half-brother, sister or half-sister. 	<p>PART 1</p> <p>A woman may not form a civil partnership with:</p> <ul style="list-style-type: none"> • mother, adoptive mother or former adoptive mother; • daughter, adoptive daughter or former adoptive daughter; • grandmother; • granddaughter; • sister or half-sister; • parent’s sister or half-sister; or • daughter of a brother, half-brother, sister or half-sister .
<p>Part 2</p> <p>A man may not form a civil partnership with any of the following relations unless:</p> <ul style="list-style-type: none"> • both have reached 21; and • the younger has never been treated as a child of the family of the older person before age 18. <ul style="list-style-type: none"> ➤ the son or grandson of a former wife or civil partner ➤ the former husband or civil partner of a parent or grandparent 	<p>Part 2</p> <p>A woman may not form a civil partnership with any of the following relations unless:</p> <ul style="list-style-type: none"> • both have reached 21; and • the younger has never been treated as a child of the family of the older person before age 18. <ul style="list-style-type: none"> ➤ the daughter or granddaughter of a former husband or civil partner ➤ the former wife or civil partner of a parent or grandparent
<p>Part 3</p> <p>A man cannot form a civil partnership with:</p> <ul style="list-style-type: none"> • the former spouse or civil partner of a child unless both the child and the child’s other parent are dead; or • the father of a former civil partner unless both the former civil partner and the former civil partner’s mother are dead. <p>In either case, both people must be 21 or over.</p>	<p>Part 3</p> <p>A woman cannot form a civil partnership with:</p> <ul style="list-style-type: none"> • the former spouse or civil partner of a child unless both the child and the child’s other parent are dead; or • the mother of a former civil partner unless both the former civil partner and the former civil partner’s father are dead. <p>In either case, both people must be 21 or over.</p>