



can a **cohabiting partner** claim a pension?

Introduction

These days more and more people are living together, but aren't married. If this applies to you, and your partner is someone you *could* marry but you have chosen not to, then in many cases they will have the cover of a pension for life if you die. But there are some terms & conditions. Please see our website for more details, but in brief at the time of your death...

- You must have lived together as if married for at least two years, and
- Your partner must be someone you are free to marry. So if either of you is still married or a civil partner to someone else, you wouldn't be classed as cohabiting partners under the terms of our scheme, *and*
- You must be able to prove you were financially dependent or interdependent on each other. So for example your partner is financially dependant on you if you earn more. And you are both financially *interdependent* if you rely on your joint income to support your standard of living - even if you don't contribute equally.

What does my cohabiting partner have to do if I die?

Whilst it's quite easy for someone to prove they were a member's spouse or civil partner, by providing the marriage or partnership certificate, it can be more difficult for a cohabiting partner to prove they meet the terms. So if you die, we will need your partner to provide us with documents **covering the last two years** to prove you meet the conditions above. Just some examples include:

- Council tax bills naming you both
- Bank or credit card statements in single or joint names at the same address.
- Mortgage statements or property rental agreements
- Utility bills (eg gas, electric, water, telephone, TV or internet) preferably in joint names

If you and your partner have bought a home together, then there's a good chance you will have such things. But you could get caught out if you have lived together but it's only *your* name on the bills and your partner has just given cash to cover their share. This often happens when someone has moved into the existing home of their partner.

Can't I just fill in a form to tell you I have a partner?

It used to be the case that we *couldn't* pay a partner a pension *unless* you had filled in a form. But the scheme rules changed in 2014, so there is no longer the requirement to fill in a form naming a partner to receive a pension. Instead we need the paperwork explained above.