



Life Cover

Death in Service Lump Sum

- 1992 scheme – 2 x pensionable salary
- 2006 scheme – 3 x pensionable salary
- Retained Modified Scheme – 2 x pensionable salary
- 2015 scheme – 3 x pensionable salary

Death on Pension Lump Sum

- 1992 scheme – No
- 2006 scheme – 5 x pension less that already paid
- Retained Modified scheme – No
- 2015 scheme – 5 x pension less that already paid

Death Grant Paid To

- 1992 scheme – Spouse/civil partner or to estate (not to cohabiting partner)
- 2006 scheme – Nominees or at FRA discretion if no nominee
- Retained Modified Scheme – Spouse, civil partner or to estate (not to cohabiting partner)
- 2015 scheme - Nominees or at FRA discretion if no nominee

Pensions Paid to Spouse/Civil Partner

- 1992 scheme – Yes
- 2006 scheme – Yes
- Retained Modified Scheme – Yes
- 2015 scheme – Yes



Pensions Paid to a Cohabiting Partner

- 1992 scheme – No
- 2006 scheme – Yes, if nominated
- Retained Modified Scheme – Yes, if nominated
- 2015 scheme – Yes