



Terminal
ill health
benefits

Register on our member website

We've developed a secure website for the exclusive use of our members.

Please register as soon as you can because the website gives you the freedom to access and manage information about your benefits, and make informed decisions, at a time that best suits you.

Once you've set up an account, you can do lots of things online.

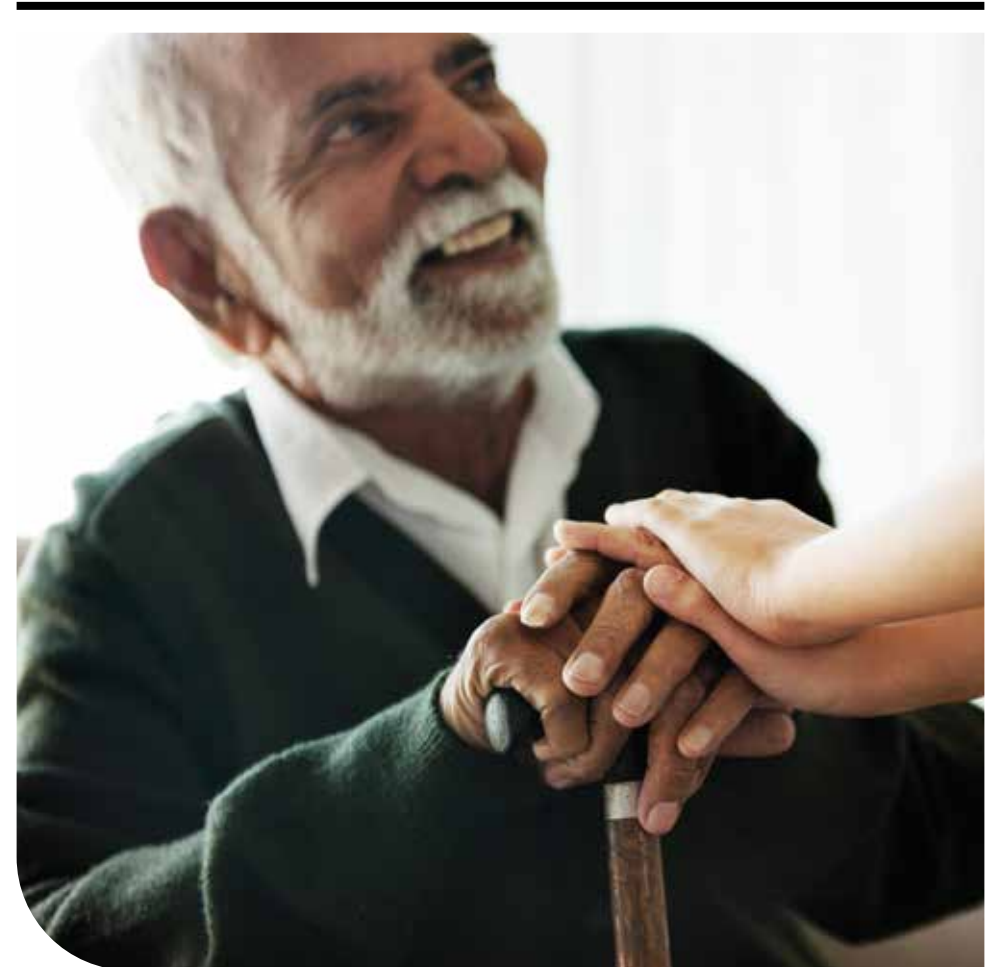
If you haven't started taking your compensation payments, you can use the website to plan your retirement by seeing how much you could receive.

You may also be able to retire online, which means less paperwork for you to complete.

Once retired, you can also view your payslips and P60s online. You can also use the website to update your contact and personal details, at any time.

To register, please go to the website at www.ppf.co.uk/members and follow the simple registration instructions. It should only take a few minutes.

If you have any questions or concerns about anything included in this booklet, please visit our member website or contact us. Contact details are at the back of this booklet.



When can terminal ill health benefits be paid?

Terminal ill health benefits can be paid to members with unclaimed benefits who are suffering from a progressive disease or condition and have been diagnosed as having six months or fewer to live. However please see the information below to see if this applies to you.

You don't have to have reached a certain age to make a claim.

We can only make a terminal ill health payment if your GP or medical practitioner fills in the form we send out when an illustration is requested.

If we accept a terminal ill health claim, and you survive beyond the six month period, you won't have to pay back the monies received.

But we wouldn't be able to make any further payments, either as a lump sum or ongoing compensation.

How much will be paid?

You'll receive a one-off tax-free lump sum equal to two years' compensation, with no ongoing monthly payments after that.

The lump sum will be calculated assuming you reached normal retirement age on the date the application is approved, without a reduction being made for early retirement.

Example:

If the total annual compensation is £1,000 then £2,000 would be paid as a lump sum.

Members aged 55 or older (or over their protected pension age where this applies)

Members over their minimum retirement age requesting a terminal ill health quote will also be sent a retirement illustration.

The retirement illustration will show the amount of ongoing compensation available, together with the lump sum that could be taken. This is so the different illustrations can be compared and a decision made as to which option is most suitable. You may wish to speak to a financial adviser to help you with this.



Getting advice

We can't give you financial advice ourselves. If you don't already have a financial adviser, you can find a local one at unbiased.co.uk

Payments for a member's family when they pass away

If you choose to receive a terminal ill health payment, after you pass away, regular payments will start to be paid to any children you have who are under 18 years old.

We'll also make payments to any children between the ages of 18 and 23 who are either:

- in continuing qualifying full-time education, or
- who have a qualifying disability which means they cannot work full-time.

Depending on the rules of your former scheme, we may also make payments to a surviving spouse, civil partner or relevant partner. A relevant partner is someone who you aren't married to, or in a civil partnership with, but who you live with as if you're married or in a civil partnership.

If you want payments made to a relevant partner, you should nominate them using our member website, or you can contact us. If you previously nominated them with your former scheme, you still need to nominate them with the PPF. You don't need to nominate a spouse or civil partner as a beneficiary for them to be able to receive payments.

Nominating a partner can be important. For instance, if a member separated from their spouse but didn't get divorced – and they don't nominate their new partner – compensation would automatically be paid to their spouse.

Levels of compensation for your family

The amount of compensation your children could receive will depend on whether or not a spouse, civil partner or relevant partner is entitled to receive compensation when you pass away.

Your spouse, civil partner or relevant partner may receive half of the compensation you would have received, had you reached your normal pension age and not taken the terminal ill health payment.



Where compensation is being paid to a spouse, civil partner or relevant partner, the following compensation will be paid to eligible children:

- one child – 25 per cent of your compensation
- two or more children – 50 per cent of your compensation, divided equally.

Where compensation isn't being paid to a spouse, civil partner or relevant partner, the following compensation will be paid:

- one child – 50 per cent of your compensation
- two or more children – 100 per cent of your compensation, divided equally.

Payments will be made into a bank account which bears the relevant child's name.

When a child is no longer eligible for compensation, we'll stop making payments to them. But, if there are other children who are still eligible, the amount of compensation they receive will be recalculated in line with the criteria above.

However, payments won't be recalculated in cases where the children were receiving payments from the scheme before it entered the PPF assessment period. The assessment period starts at the date the scheme's sponsoring employer became insolvent.

In rare circumstances, where the child was receiving compensation before the member's former pension scheme entered assessment, the scheme rules might specify a different payment period for the compensation, which could be after or before age 23. In those cases we'll continue to pay the child in accordance with the former scheme rules.

Do you need assistance?

We understand that some of our members may need some extra assistance from time to time and so we have a number of services and tools in place to help.

- If you need, or would prefer, to have a representative contact us on your behalf, we can send a Letter of Authority form for you to complete and return. The form is also available on our member website www.ppf.co.uk/members.

- If you need, or would prefer, to have a representative make decisions or amend personal information on your behalf, please send us a Power of Attorney. More information on how to make or register a lasting Power of Attorney can be found on the government website www.gov.uk/power-of-attorney.

- If you have a sight impairment, we can provide letters and other communications in large print or Braille, in alliance with the Royal National Institute of Blind People (RNIB).
- For members who have a hearing or speech impairment Relay UK will enable you to communicate with companies over the phone. This service is regulated by Ofcom and is fully compliant with the General Data Protection Regulation (GDPR). Our staff can provide further information on how Relay UK can assist you and how we work together with them to support our members. Alternatively, you can find more information on their website www.relayuk.bt.com/aboutrelay-uk.

- For members experiencing mental health issues, our Contact Centre staff are trained to provide supportive conversations and know how best to assist members facing a number of difficulties and problems. All staff are familiar with the right organisations to signpost people to, where necessary.

- Our member website www.ppf.co.uk/members is available to all of our members and can make it easier for you to access information, such as viewing our correspondence on screen. You can also contact us via the website through our secure messaging service. We're always finding ways to develop the website further and offer more online services to our members.

If you'd like to talk to us about any of these services, please contact us using the details at the end of this booklet. If the assistance you need isn't mentioned on this list, please don't hesitate to contact us so we can discuss how we can help. You can also use our secure messaging service to let us know of any vulnerability you may have and how we can further support you.



Pension Protection Fund

Protecting your data

We take care to handle your personal data in compliance with data protection legislation.

We process your personal data, including health data, correctly and lawfully, to enable compensation payments to be made to you, to keep you up-to-date with developments and to seek your feedback about ways we could improve our service.

We won't rent, swap or sell your personal data to any other organisation.

You can view our full privacy policy at www.ppf.co.uk/members or you can request a printed copy of the privacy policy be sent to you by using our contact details.

This booklet is for guidance only. It's necessarily simplified and not a definitive statement of law or entitlement.

Information in this booklet is based on our current understanding of the legislation governing the PPF in force at the time of writing.

Payments will always have to be calculated in accordance with legislation which will, therefore, override in the case of conflict.

Contact us:

Pension Protection Fund
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NR18 8DN

Tel: **0330 123 2222**

Overseas Members:
+44 (0)208 633 4902

Email: [**ppfmembers@ppf.co.uk**](mailto:ppfmembers@ppf.co.uk)

Member website:
[**www.ppf.co.uk/members**](http://www.ppf.co.uk/members)

PPF Corporate website:
[**www.ppf.co.uk**](http://www.ppf.co.uk)

Keeping your personal data secure is very important to us. That's why we're now asking you not to email us with any changes you want to make to your personal information. Your personal details, either in the email or on any attached documents, are the type of information fraudsters look for. So for your safety, we provide a secure messaging service through our member website. We can also reply back to your web account and you'll be notified when you have a new message from us. You can also safely upload documents to our member website using our Send Us a Document Tool. As well as being quick and simple to use, you'll know your details are secure.