

Spouses Pensions

In general, if at the time of your death you are still legally married, your spouse will automatically become entitled to a pension from the scheme. However, please refer to the appropriate section of the scheme below for further information.

Pearl Section members

If you are a member of the Pearl Section and you are legally married (even if you have separated from your legal spouse), your legal spouse would normally automatically receive a pension in line with the scheme rules.

If you are single/divorced and a member of the Pearl Section, the Trustee has the discretion, subject to certain conditions, to grant a pension to someone with whom you were living as husband and wife or to someone who is financially interdependent with you.

NPI Section members

If you are a member of the NPI Section and you are legally married (even if you have separated from your legal spouse), your legal spouse would normally automatically receive a pension in line with the scheme rules. However, in certain circumstances, that pension could be paid to your dependants if you are living apart from your legal spouse.

If you are single/divorced and a member of the NPI Section, the Trustee has the discretion, subject to certain conditions, to grant a pension to someone with whom you were living as husband and wife or to someone who is financially interdependent with you.

London Life Section member

If you are a member of the London Life Section and you are legally married, the spouse's pension can be paid to other categories of people if you are not living with your legal spouse. It is also possible for an active member of the London Life Section to nominate a dependant to receive all or part of the pension that would normally be paid to your legal spouse.

If you are single/divorced and a member of the London Life Section, no spouse's pension is payable, even if you are living with someone as husband or wife, or someone is financially interdependent with you.

Whilst every effort is made to ensure the above information is accurate, if there are any inconsistencies, the scheme Rules at the time of your death will prevail.