

What happens to my pension when I die?

While it may be difficult to talk about, it is important to create an end-of-life plan

[Alys Key](#) February 8, 2023 9:42 am



The beneficiaries for a deceased person's pension are typically their spouse or civil partner, and any children under 18 (Photo: Jovan Geber/Getty)

Your end-of-life plan can be one of the most important financial decisions you make, saving loved ones unneeded stress at an already sad time.

“Regardless of which type of pension you have, always keep any paperwork [sent to you about your pension](#), so that your loved ones are able to contact the correct provider on your passing,” advises Zoe Dagless, a senior financial planner at investment management company Vanguard.

“You may want to seek regulated financial advice if you are particularly

concerned about passing assets onto your loved ones and putting necessary arrangements in place.”

Who benefits from my pension if I die?

The beneficiaries for a deceased person’s pension are typically their spouse or civil partner, and any children under the age of 18. If the deceased person did not have a spouse or civil partner, the pension will typically be paid to their children, or [if there are no children, to their estate](#).

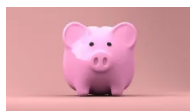
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What happens to my state pension if I die?

State pension payments usually stop when you die. But your partner may be able to increase the payments they receive after your death, depending on your circumstances.

If they reached state pension age before 6 April 2016, your husband, wife, or civil partner may be able to increase their basic state pension if they do not already get the full amount.

If they reached state pension age on or after 6 April 2016, they may be able to

inherit additional money which will be paid as part of their state pension, [or in some cases a lump sum](#).

However, if they remarry, they will not be eligible. Most increases will be processed automatically based on your and your partner's ages and national insurance contributions. If you want to get [information about your state pension](#), contact the Pension Service on 0800 731 0469.

What happens to my private pension if I die?

If you have a defined benefit pension and you die, your beneficiaries will typically be entitled to a portion of the pension. This portion is usually a percentage of the full pension, and is determined by the rules of the scheme. Your provider can tell you what these are.

For defined contribution pensions, also known as a money purchase pensions, the holder's beneficiaries will typically be entitled to the balance of the pension account.

Who qualifies for a widow's pension?

The widow's pension scheme was phased out in April 2001 and replaced by [Bereavement Support Payments](#) (BSP). This money is intended to support those who have lost their civil partner or spouse in the initial aftermath of the death.

If your husband, wife, or civil partner has died, you must claim within three months to get the full amount. Those who are entitled to child benefit, even if they do not receive it, will get £3,500, followed by £350 every month for up to 18 months. Everyone else gets £2,500 initially, followed by £100 monthly payments.

The BSP is for the partners of people who were under state pension age (currently 66) when they died.

To be eligible, your partner needs to have paid national insurance contributions for at least 25 weeks in one tax year since April 1975. But if they died because of an accident or illness cause by work, you may still be entitled to the payment anyway, regardless of NI contributions.

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