



Cronfa Bensiwn **GWYNEDD** Pension Fund

Administration Policy Statements

Title: Proof of Life Policy for Pensioners Living Abroad

1. Purpose

Gwynedd Pension Fund has a duty to make sure that all pensions in payment are being received by the intended recipient. We need to try and identify any possible fraudulent claims or any overpayments of pensions to members who may have passed away, but we have not been notified.

For pensioners living in the United Kingdom, the Fund has numerous mortality screening options available. However, tracking mortality for members residing abroad is more challenging.

This policy outlines the procedures for verifying the entitlement of pensioners living abroad to continue receiving their pensions. The Gwynedd Pension Fund will conduct an annual proof of life process to ensure that pensioners are still alive and eligible for their pension payments.

2. Scope

This policy applies to all pensioners of the Gwynedd Pension Fund who reside outside the United Kingdom.

3. Policy Statement

Pensioners living abroad are required to participate in an annual proof of life exercise to confirm their continued entitlement to pension payments. This process is essential to prevent fraudulent claims and ensure the integrity of the pension fund.

4. Procedure:

The Fund will implement the following procedure:

Annual Verification

- The Gwynedd Pension Fund will undertake an annual proof of life exercise for all pensioners residing abroad.
- The work will be conducted annually from January to March, with a completion deadline set for March 31st.

Default Method

- The default method for proof of life is through the Crown Agent's Bank's EMpower Pensions digital portal. Pensioners are required to complete the verification process using this portal.

Paper-Based Option

- A paper-based option is available for pensioners who are unable to use the digital portal.

- Pensioners opting for this method must complete and return the provided paper forms directly to the pension fund within the specified timeframe.
- The paper-based option will also be used for UK-based pensioners if information suggests that a pensioner may have died, but the Fund cannot verify this information

Non-Response and Suspension of Pension

- If a pensioner does not respond to the proof of life exercise within the specified timescale, their pension payments will be suspended.
- A reminder notice will be sent to pensioners before any suspension of payments occurs, urging them to complete the verification process.
- Pension payments will be reinstated once the pensioner completes the proof of life exercise.

5. Review and Amendments

This policy will be reviewed annually and amended as necessary to ensure its effectiveness and compliance with relevant regulations.

6. Contact Information:

For assistance with this policy, members can contact the Fund at any time.

- **Phone:** 01286 679982
- **Email:** pens@gwynedd.llyw.cymru
- **Website:** www.gwyneddpensionfund.wales

Approved by: [Name] [Title] Gwynedd Pension Fund

Date: