

Sainsbury's

death benefits

When a member dies, the Trustee has to decide who to pay any benefits from the Scheme to. Some of you may have completed a form when you first joined the Scheme but your life circumstances may have changed since then. It would be best to complete a new form to be on the safe side and you can access the form which applies to you by referring to the table below, checking which Scheme or Plan you belong to and then clicking the link to the relevant form.

Please note, the Trustee will take note of your nomination but is not bound by it.

Member type	What benefit is payable if I die in service?	Notes	Form link
Sainsbury's Retirement Savings Plan member (active)	Death in service of 6 times annual contractual salary.	<ul style="list-style-type: none"> You must be actively paying into the plan at least 4% Step Up contributions. You can nominate who you want to receive the benefit. 	Link to relevant nomination form
SIPP member	Death in service of 6 times annual contractual salary.	<ul style="list-style-type: none"> You must be paying the minimum contribution for the SIPP section (5%). 	Link to relevant nomination form
Sainsbury's Pension Scheme member	Refund of contributions (if your pension is not in payment) or a spouse's pension	<ul style="list-style-type: none"> If you are not married, we will refund your contributions to your beneficiary. You can nominate who this is by completing a nomination form. If you are married, your spouse would receive a pension. If you have a partner, they would need to prove you were a couple before you died. You can complete a nomination form to help the Trustee decide who to pay any benefits to. 	Link to relevant nomination form