

Argos

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
Argos Group Personal Pension Plan (post October 2012 - Present) (Formerly Home Retail Group Personal Pension Plan)	Death in service of 3 times or 1 times (dependant on your grade) annual contractual salary	You must be actively paying into the current Plan 4%, 5% or 8% (dependant on your grade) pension contributions	Link to relevant nomination form
Argos Group Personal Pension Plan (pre October 2012) (Formerly Home Retail Group Personal Pension Plan)	Death in service of 3 times annual contractual salary	You must be actively paying into the current Plan 4%, 5% or 8% (dependant on your grade) pension contributions	
Former Members of Argos Pension Scheme (Formerly Home Retail Group Pension Scheme)	Death in service of 8 times annual contractual salary	You must be actively paying into the Argos Personal Pension Plan 4% or 5% pension contributions	
Sainsbury's Pension Scheme - Argos Section member (Formerly Home Retail Group Pension Scheme)	Refund of Contributions (if your pension is not in payment) or a spouse's pension	<p>If you are not married, we will refund your contributions to your beneficiary.</p> <p>If you are married, your spouse would receive a pension.</p> <p>If you have a partner, they would need to prove you were a couple before you died.</p>	Link to relevant nomination form