



For customers

Financial support for difficult times

The loss of a loved one can leave families facing financial hardship. Even if this is just for a short time while those left behind wait for the estate to be distributed, it can be a huge burden to people already dealing with a loss.

There could be a way to make things easier, as you may be entitled to money from the State through a Bereavement Support Payment.

Bereavement Support Payment

If your husband, wife or civil partner has died, you might be eligible to receive Bereavement Support Payment.

Who can claim?

If your husband, wife or civil partner has died as a result of an accident or disease caused by work or they paid National Insurance contributions for at least 25 weeks before they died, you may be able to claim a Bereavement Support Payment.

To be eligible to claim, when they died, you needed to be:

- under the State Pension age;
- married to or in a civil partnership with the person who died, and
- living in the UK, in a European Union or European Economic Area country or a country that pays bereavement benefits under a reciprocal agreement with the UK.

Who can't claim?

If your husband, wife or civil partner died before 6 April 2017, then you may be eligible for the Bereavement Payment, Bereavement Allowance and/or Widowed Parent's Allowance, instead of the Bereavement Support Payment. You'll find more information on these payments and how to claim at [gov.uk](https://www.gov.uk)

If you're in prison you won't be able to claim a Bereavement Support Payment.

How much will I get?

You'll get a lump sum payment followed by up to 18 monthly payments. The payments aren't means tested and are tax free.

The amount of support you receive will depend on whether you have dependent children or not.

- If you have dependent children who are under 20 years old and are in full-time education, or if you're pregnant, you'll receive a lump sum payment of £3,500 and up to 18 monthly payments of £350.
- If you don't have dependent children under 20 years old in full-time education, you'll receive a lump sum payment of £2,500 and up to 18 monthly payments of £100.

To receive the full payment amount you must claim within three months of your husband, wife or civil partner's death.

You're still able to claim up to 21 months after their death, but the benefit you receive will be less. You may also not get the lump sum payment and receive fewer payments depending on when you claim and reach State Pension age.

Does the Bereavement Support Payment affect my other benefits?

The Bereavement Support payment won't affect your benefits for a year after your first payment. After a year, any payments you have left over could affect the amount of means-tested benefits you're eligible for.

You must tell the benefits office (for example, your local Jobcentre Plus) when you start receiving your Bereavement Support Payment.

How to claim Bereavement Support Payment

You can apply using a form or by phone.

You can download a Bereavement Support Payment pack (form BSP1) from [gov.uk](https://www.gov.uk) or order one from your local Jobcentre Plus.

If you're applying by phone, the number you need will depend where in the UK you are. Visit [gov.uk](https://www.gov.uk) for details.

This information is based on the figures for 2018/19.

Source: [gov.uk](https://www.gov.uk)



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