

DEPENDANTS

TBF membership covers not just the contributor, but also partners and other dependants.

The term 'dependant' is defined in our Declaration of Trust. Put simply it means that the person is dependent on a beneficiary. Although we believe we interpret the term more widely than some other organizations, we need to explain what we mean when we use it. That is the purpose of this page.

As far as children are concerned, we will consider helping:

- ✚ A child under 18 who is supported wholly or partly by the beneficiary, as long as they live with them. We will generally take dependency for granted in such cases unless there are special circumstances.
- ✚ A person aged over 18 (formerly covered by the previous paragraph) who is still living with the beneficiary and has no income beyond that provided by Income Support or Severe Disablement Allowance. Generally such persons will never have worked and will never have had an income above this level.
- ✚ Children under 18 who are supported wholly or partly by the beneficiary (and persons over that age who would qualify under the previous paragraph) where they do not live with the beneficiary - but the general assumption will be that these are not dependants unless there are special circumstances.

In the case of adults we will consider helping:

- ✚ A legal spouse who lives with the beneficiary.
- ✚ A legal spouse who is not living with the beneficiary - but only where there are special circumstances and only where the beneficiary so wishes and where they are not seeking dependant status for any other adult.
- ✚ Another adult who lives with the beneficiary in a continuing relationship based on interdependency, but to whom they are not married and not related. Such a person may be a common-law spouse, but there will be many cases where this is not so - either because of the legal timescale for common-law relationships, or because it is a same-sex relationship.
- ✚ A relative (not provided for under Children) who lives permanently with the beneficiary, but only where dependency is not sought for any other adult and generally where there are only the two persons in the household. Normally such a relative will have lived with the beneficiary all or most of the shorter of the two lives. They may be a parent or a brother or sister, but this may not be the case.

Provided the beneficiary was contributing at the time of their death (and had been for at least five years while working in the industry) or qualified for free membership following retirement from the industry we will consider helping:

- ✚ A person we accepted as an adult dependant when the beneficiary died, even if they marry or enter into another relationship. They cannot however pass on dependency to any third person under any circumstances.
- ✚ Children we accepted as above, on a similar basis.

There is scope for interpreting these criteria in particular cases and we are pleased to consider any cases which do not seem to fit them.