

Expression of wish form

Please read the special notes on the next page of this form then complete (in CAPITAL LETTERS) and return to the HR department.

Surname	Home address
First name(s)	
Mr/Mrs/Miss/Ms	

In the event of my death, I wish the Trustee to exercise their discretion under the Scheme Rules so that any lump sum death benefit will be paid to, or for the benefit of, the following people in the proportions shown.

	Person 1	Person 2	Person 3	Person 4
Name				
Address				
Relationship				
Proportion				

I understand that this is only an expression of my wishes which is not binding on the Trustee. It may be revoked or revised at any time in a further letter or expression of wish form.

I authorise the Trustee to hold, and in the event of my death, to use this information in accordance with the requirements of the Data Protection Act 1998 or General Protection Regulations 2018, as applicable.

Signed	Date DD / MM / YY
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Special notes

- 1** Under present law, lump sum death benefits under the Scheme can be paid at the discretion of the Trustee directly to your beneficiaries without any tax liability up to the value of the Lifetime Allowance which for most people is £1.03 million in the tax year 2019/20 (reduced from £1.25 million in 2015/16). The Lifetime Allowance applies to the total of all the pensions you have, including the value of pensions promised through any defined benefit schemes you belong to, but excluding your State Pension. Your beneficiaries are defined in the Scheme Rules and include your relatives, dependants, your estate and any other individual or charity nominated by you by notice in writing during your lifetime to the Trustee
- 2** You should tell the Trustee who you wish to be treated as your beneficiary(ies) by filling in the Expression of Wish form. The Trustee will give every consideration to your wishes before paying any lump sums but your nomination is not legally binding on them
- 3** You can change your nomination whenever you want, and should always keep your Expression of Wish form up-to-date
- 4** Although the form allows space for up to four nominations, there is no restriction on the number of people you can nominate. Please write a letter to the Trustee if the form does not meet your needs. Please make sure the proportions add up to 100%
- 5** Your nomination will be treated as confidential in any event but you may want to place your completed form in a sealed envelope which will only be opened if you die. If you do place your form in a sealed envelope, you should mark the envelope clearly Expression of Wish Form and show your name, National Insurance number, the Company's name and the date.