

EXPRESSION OF WISH FORM

Name of Scheme.....

Name of Member.....

This form allows you to nominate who you would like benefits to be paid to on your death. It overrides any previous nomination you may have made.

The actual beneficiaries, and the benefits to be paid to them, will be determined by the trustees of the scheme. They will take account of all the information available on your death, including your nomination on this form. They will be guided by your nomination, but it is not binding on them.

Benefits on death are either a lump sum or a pension. For more details of the benefits payable, please refer to our [Benefits](#) guidance notes.

	Beneficiary 1	Beneficiary 2	Beneficiary 3	Beneficiary 4
Name				
Address				
Postcode				
Relationship				
% of fund				
Lump sum or pension?				

Notes

1. You can nominate any person or organisation for a lump sum benefit – they do not need to be relatives. You can only nominate for a pension your spouse or civil partner or a child under age 23, or someone who is financially or mentally or physically dependent on you.
2. You can change your nomination at any time by completing a further Expression of Wish form.
3. If you wish benefits to be paid to children under age 18, it may be advisable for benefits to be from the scheme into a trust for their benefit. You should discuss the setting up of a trust with your solicitor and enter the details of the trust above.
4. If there are any Protected Rights funds in the scheme, these must be used in the first instance to provide a pension for your spouse or civil partner. Please refer to our guidance notes on [Protected Rights](#) and [Benefits](#) for more details.

Signed.....

Date.....