

# EXPRESSION OF WISH FORM

Please read the notes on page 2 of this form, and then complete the form using capital letters. The form should be returned to: Mercer Limited, PO Box 434, Westgate House, Chichester, PO19 3ZU.

## YOUR DETAILS

Title:

Forenames:

Surname:

Date of birth:

National Insurance number

Pension number (if applicable):

Address

Postcode:

Scheme name

I request that any lump sum death benefit payable from the scheme on my death be paid by the trustees in accordance with the scheme rules, or other official document governing the scheme. Where the trustees have discretion to whom to pay the lump sum death benefit, I wish the trustees to consider the people and/or organisations I have nominated below as beneficiaries and to pay the benefits in the proportions shown. I understand that the nomination is only an expression of my wishes and is not legally binding on the trustees. I also understand that, although I may change my nomination at any time in the future, I cannot direct the trustees to pay the benefit in any way other than at their complete discretion. This form supersedes any earlier nomination made by me.

Full name	Address	Relationship to me (If any):	Proportion of benefit due (%)

I authorise the trustees and their advisors to hold and, in the event of my death, to use this information in accordance with the requirements of the Data Protection Act 1998.

Signature:

Date:

## NOTES

1. Under present law, any lump sum death benefits payable under the scheme at the discretion of the trustees direct to your beneficiaries can usually be paid without any tax liability. Your beneficiaries are defined in the scheme Rules or other official documentation governing the scheme and may include your family, civil partners, other relatives, dependants and any person or organisation (e.g. charity) that you nominate in writing to the trustees.
2. You should tell the trustees who you wish to be treated as your beneficiary(ies) by filling in the form. If you do not complete the form, the trustees will allocate benefits in their absolute discretion and those people you wish to benefit may not receive any benefits.
3. You should always keep your nominations up to date following any change(s) in your personal circumstances. You can change any of your nominations whenever you want. To do this you should complete a new Expression of Wish Form.
4. Although the form allows space for up to 4 nominations, there is no restriction on the number of people and/or organisations you can nominate. Please specify your nominations in a letter to the trustees if the form does not meet your needs. It is important to state for each nominated beneficiary what proportion of the total lump sum you wish them to receive. Please ensure the proportions add up to 100%.
5. The trustees will give every consideration to your wishes before paying any lump sums on death, however to ensure that the payment can be made without any UK inheritance tax liability arising, your nomination is not legally binding on them.
6. The information you provide will be used for the purpose of administering benefits under the scheme. It will be held, in strict confidence, by the trustees of the scheme or by the scheme administrators, Mercer Limited.
7. A tax liability will arise if payment of the lump sum death benefit(s) either exceeds your available Lifetime Allowance or if you have already used up your Lifetime Allowance.