

## EXPRESSION OF WISH FORM

Member Name  Member No

Scheme Name

Benefits on death can be paid to a wide range of beneficiaries, including relatives, dependants, a trust, beneficiaries under your Will and anyone specifically nominated by you. The beneficiaries are determined by the administrator of the Scheme, taking account of all the information available on your death.

This form allows the eligible range of beneficiaries to be as wide as possible, and for you to nominate any specific persons who you would like benefits to be paid to on your death. It overrides any previous nomination you may have made. The administrator will be guided by your nomination in determining the actual beneficiaries, but it is not binding on them.

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

**Please complete this table with details of the person(s) you would like to nominate to receive benefits on your death:**

	Beneficiary 1	Beneficiary 2	Beneficiary 3	Beneficiary 4
<b>Name</b>				
<b>Address</b>				
<b>Postcode</b>				
<b>Relationship</b>				
<b>% of fund</b>				
<b>Lump sum or income?</b>				

**Please complete this table if you would like to nominate a trust to receive benefits on your death:**

Name of Trust	Trustee names	Copy of trust deed provided?
		YES <input style="width: 30px; height: 20px;" type="checkbox"/> NO <input style="width: 30px; height: 20px;" type="checkbox"/>

**Notes**

1. You can nominate any person or organisation to receive benefits – they do not need to be relatives. You can change your nomination at any time by completing a further Expression of Wish form.
2. If you wish benefits to be paid to children under age 18, it may be advisable for benefits to be paid 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.

**I nominate the persons named above to receive benefits on my death. In addition, to allow the Scheme to pay drawdown income to as wide a range of beneficiaries as possible, for the purposes of the relevant tax legislation, I nominate any individual who is eligible to receive a lump sum on my death. This is so that the Scheme is able to offer drawdown to any such person as an alternative.**

**Your signature**

**Your name**   
**Date**

### **How this form works**

Death benefits can be paid in the form of either a lump sum or drawdown income. Lump sums can be paid to a wide range of beneficiaries, including relatives, dependants, a trust, beneficiaries under a Will and anyone nominated by you. The range of beneficiaries is narrower for drawdown income, unless they have been nominated. For example, an adult child could automatically qualify for a lump sum, but could only receive income if nominated by you.

It is therefore important to ensure that the widest range of persons is nominated for the ability to receive income, so that restrictions do not apply in practice on your death.

#### *Example*

*John nominates his wife as his beneficiary on death. They later divorce and become financially independent. John then dies and his only real beneficiaries are his two adult children. Lump sum benefits can be paid to them, but they would not be able to receive an income as they have not been nominated by John.*

To overcome this, the declaration in bold on the front of this form achieves 2 purposes:

- It nominates specific beneficiaries, as set out in the table on the front of this form, as the persons who you would like benefits to be paid to
- It also nominates, for the purposes of eligibility for a drawdown income, any person who is eligible to receive a lump sum

By this means, drawdown income can be paid to the same range of persons as a lump sum can be paid to, thereby avoiding the risk that drawdown income cannot be paid to someone because they have not been nominated.

### **When completed, this form should be returned to:**

**Curtis Banks Ltd  
3 Temple Quay  
Bristol  
BS1 6DZ**