

Expression of Wish

YOUR DETAILS

Full name:

National Insurance number:

Date of birth:

Home address:

Location:

Job title:

In the event of my death, I'd like the Trustees to consider the people I've named below when deciding who should receive any lump sum benefits. I understand that this is only an Expression of Wish; that this request supersedes any earlier Expression of Wish I may have made; and that I can change or cancel it at any time.

Full name of beneficiary	Address	Relationship (if any)	Proportion of benefit (%)

In order to maintain the confidentiality of your nomination and to avoid impairing the ability of the Trustee to administer the Plan and pay the correct benefits in accordance with its statutory obligations, the Trustee does not intend sending a privacy notice (pursuant to the General Data Protection Regulation) to any named individuals on this form. We assume that you have the consent of those named individuals to provide us with the information regarding them you have included on this form and you may choose to provide them with a copy of the Plan's privacy notice (a copy of which is available from www.snpensions.com).

I agree to the Trustees holding, processing and making available certain personal information about myself and my dependants and using it to calculate and administer the Plan benefits.

Signed:	Dated:
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Please return to Scottish & Newcastle Pension Plan, Capita, PO Box 555, Stead House, Darlington, DL1 9YT

1. What is the definition of a dependent?

The Scheme's rules allow for the payment of a Dependents pension to a partner where, in the Trustees opinion:

- A dependant is someone who was financially dependent on another person, or was so dependent at the time of the other person's death.
- This includes anyone who shares living expenses with, or receives financial support from, the member, and whose standard of living would be affected by the loss of that person's pension contribution.

If you're unmarried you may wish to complete an Unmarried Partner's Declaration Form. This will be held online alongside your Expression of Wish form.

2. If you're unmarried, in order to assess eligibility for a Dependent's pension in the event of your death, the Trustee's will need to collect certain information from your dependant.

Payment of pension to a dependent partner is subject to Trustee approval and evidence of financial dependency will need to be provided. A questionnaire will be sent to your partner for completion and below is a list of some of the questions/evidence required

- Details of income of both you and your partner
- Joint mortgage/rental agreement
- Joint utility bills
- Joint loans/credit agreements
- Bank statements showing payments made by you to your partner

It's important that all relevant information is provided with the completed questionnaire to avoid any delays and requests for further evidence.

Please note if you're in receipt of a pension and have been for more than five years, there won't be a lump sum payable.

3. What information will my next of kin need to provide in the event of my death?

We'll require the following information from your next of kin

- Your original death certificate
- Original marriage/civil partnership certificates (if applicable)
- Original birth certificate of spouse/civil partner/dependant (if applicable)

They will also be provided with the following for completion

- Details of Estate form
- Beneficiaries Application form (if there is a spouse/civil partner/dependant claiming a pension)
- Bank Mandate form

We try to request all the information required to determine what benefits are payable in our initial letter. However, there may be instances where it's necessary to contact your next of kin for further details.