

EXPRESSION OF WISH FORM

PLEASE READ the special notes before completing it, using CAPITAL LETTERS

Surname _____
(BLOCK CAPITAL LETTERS)

First name(s) _____ Mr/Mrs/Miss/Ms _____
(BLOCK CAPITAL LETTERS) (TITLE)

National Insurance Number _____

Date of Birth _____

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

1. Name	2. Name
Address	Address

Relationship	Relationship
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Proportion(%)	Proportion(%)
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3. Name	4. Name
Address	Address

Relationship	Relationship
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Proportion(%)	Proportion(%)
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I understand that this is only an expression of my wishes, which is not binding on the Trustees. It may be revoked or revised at any time in a further letter from me.

Signature _____ Date _____

Please return this form to: The Whyte & Mackay Pension Scheme,
Hymans Robertson LLP, 20 Waterloo Street, Glasgow, G2 6DB

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SPECIAL NOTES

1. Under present law, the lump sum death benefits can be paid at the discretion of the Trustees direct to your beneficiaries free of tax. Your beneficiaries are defined in the Rules and include your relatives and dependants.
2. You should tell the Trustees whom you wish to be treated as your beneficiary(ies) by filling in the Expression of Wish Form. The Trustees 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. If you don't tell the Trustees whom you want the death benefits paid to, they can only pay them to someone who was a relative, financially dependent on you or nominated in your will.
5. Although the form allows space for up to 4 nominations, there is no restriction on the number of people you can nominate. Please write a letter to the Trustees if the form does not meet your needs. Please make sure the proportions add up to 100%.