

Lump sum death benefit nomination form – Section C

You should complete, sign and return this nomination form if:

- You have never completed one before; or
- You need to update or re-confirm a previous nomination.

If you nominate more than one person or organisation, please let us know how much you want to be paid to each, for example, 50% to your mother, 25% to your brother and 25% to your friend.

Nomination forms can be downloaded at www.royalmailpensionplan.co.uk or are available on request from the Pensions Service Centre (PSC).

Before completing this form, please read the notes overleaf.

1. Member personal details (please complete in BLOCK CAPITALS)

Full name			
Date of birth		NI number	
Home address			
	Postcode		

2. To the Trustee

In the event of any lump sum benefit becoming payable under the Plan on my death, I would like the payment to be made to the following individual(s) and/or organisation(s) and, if more than one, in the following shares.

Name and address	Relationship (if any)	Share of benefit %

Signature		Date	
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When completed, this form, along with any other relevant documents, should be sent to:

Pensions Service Centre, PO Box 500, CHESTERFIELD, S49 1WX

Notes on making a lump sum death benefit nomination

If you need help completing the forms you can:

- Phone the Pensions Service Centre on Postline **5456 4545** or **0114 241 4545** – please have a pen and paper ready; or
- E-mail them, either via pensions.help@royalmail.com or via the website at www.royalmailpensionplan.co.uk.

Please quote your full name, date of birth and either your National Insurance number or Plan membership number.

Q Who will the Trustee pay the lump sum death benefit to?

The lump sum can be paid to various beneficiaries, including people nominated by you. The lump sum will not form part of your estate and so will not be subject to Inheritance Tax.

Please note that Inheritance Tax laws may change from time to time and neither the Trustee nor the Pensions Service Centre can provide advice on Inheritance Tax. For further information you should contact your local tax office or visit the HM Revenue & Customs (HMRC) website at www.hmrc.gov.uk. You could also contact an Independent Financial Adviser. You can find a local Independent Financial Adviser by visiting www.unbiased.co.uk.

Q Who can I nominate?

You can nominate one or more people to receive your lump sum death benefit, even if they are not related to you. You can also nominate certain organisations, such as a registered charity, to receive a share of your death benefit.

Q How can I be certain that the Trustee will give the money to the right people?

The Trustee has complete discretion when selecting beneficiaries but it will normally follow your nomination form. It is important that your wishes are clear to the Trustee. Therefore, if your personal circumstances change, please ensure you complete a new nomination form straight away (for example, when you marry, divorce or separate), even if you wish to re-confirm the existing nominees. The Trustee may choose not to follow a nomination and may do this if your circumstances have changed and you have not completed a new nomination form.

The Trustee will consider any subsequent will you have written. Also, Court Orders can affect death benefit payments.

Please note: If you do not make a nomination at all, only the following persons will be eligible to receive the death benefit: your widow(er) or civil partner, your grandparents and their descendants (and the spouses, civil partners, widows or widowers of those descendants e.g. your parents, brothers, sisters, children, nieces, nephews, sister's husband, etc), your dependants and any other person with an interest in your estate.

Data Protection Act

The Trustee of the Plan and its advisers and administrators (as detailed in the Plan's Annual Report and Accounts), will need to process certain data about you:

- To calculate and pay benefits;
- For statistical purposes;
- For reference purposes; and
- To administer the Plan as a whole.

This may include 'sensitive' data, such as medical details or information about your nominee(s) for death benefit nominations etc.

By signing the nomination form overleaf you are confirming that you fully understand this and that you, and your nominee(s), where appropriate, agree to the processing of this data for these purposes and that the data may be shared with the Plan administrators, the *Company*, the *Plan Actuary*, the Plan advisers and other third parties as may be necessary.