

# Lump sum death benefit nomination form – Section F

This form applies to the RMPP only. You should complete, sign and return this nomination form if you have never completed one before or if you need to update, reconfirm or withdraw a previous nomination.

Nomination forms can be downloaded at [royalmailpensionplan.co.uk](http://royalmailpensionplan.co.uk) and are available on request from the Pensions Service Centre.

Before completing this form, please read the notes on page 3.



## 1) Your personal details (please complete in BLOCK CAPITALS)

Your full name:					
Your date of birth:	<input type="text"/>	<input type="text"/>	<input type="text"/>	Your National Insurance Number:	<input type="text"/>
Home address:					
				Postcode:	<input type="text"/>

## 2) To the Trustee of the RMPP

**2a)** If you die in service (whilst still contributing), a lump sum of 4 times pensionable pay, plus any cash balance fund and any AVC funds in RMPP's Bonusplan and/or Flexiplan, are payable. If you die after 'opting out' or after leaving service (but before taking your benefits), any cash balance fund and any AVC funds in RMPP's Bonusplan and/or Flexiplan are payable. Please complete the table below to nominate one or more people, whether related to you or not, to receive these benefits. The total share in this table must add up to 100%.

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

**2b)** If you die in service (whilst still contributing), and are survived by a spouse, a child (aged under 18, or aged under 25 and in full-time education or full-time training approved by the Trustee), or a dependant\*, an additional lump sum of 2 times pensionable pay is payable. If you have a spouse, a child or a dependant\*, please also complete the table below to nominate one or more of them to receive this benefit. The total share in this table must add up to 100%.

\*It will be up to the Trustee to decide whether the person was financially dependent on you immediately before your death and may receive the benefit.

Name and address of the person you are nominating	Relationship (if any)	Share of benefit %

My signature:	Date:
---------------	-------

When completed, this form, along with any other relevant documents, should be sent to:  
Pensions Service Centre, PO Box 5863, Pond Street, SHEFFIELD, S98 6AB

## NOTES ON MAKING A LUMP SUM DEATH BENEFIT NOMINATION

### To whom will the lump sum death benefit be paid?

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 we 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 [hmrc.gov.uk](https://www.hmrc.gov.uk). You could also contact an Independent Financial Adviser. You can find a local Independent Financial Adviser by visiting [unbiased.co.uk](https://www.unbiased.co.uk).

### Who can I nominate?

Under 2a, you can nominate one or more people to receive the 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.

Under 2b, you can nominate one or more people to receive the lump sum death benefit, however, they can only be your spouse, child or dependant. They may be the same person(s) you have nominated in 2a. Please note that if your child is aged over 18 or 25 and is still financially dependant on you, you may nominate them in 2b and the Trustee will decide whether they were still your dependant on your death.

### How can I be certain that the money will be given to the right people?

We have complete discretion when selecting beneficiaries but we will normally follow your nomination form.

It is important that your wishes are clear. 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. We 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.

Any subsequent will you have written will be considered. 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.

## Further help

If you need help to fill in the form, you can:



Phone the Pensions Service Centre on 0345 603 0043 - please have a pen and paper ready; or



E-mail them, either via [pensions.helpline@royalmail.com](mailto:pensions.helpline@royalmail.com) or via the website at [royalmailpensionplan.co.uk](http://royalmailpensionplan.co.uk)

**Please note:** 'We' means the Trustee of the RMPP.

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

## Data Protection Act

We will need to process certain data about you:

- to calculate and pay benefits;
- for statistical purposes;
- for reference purposes; and
- to administer the RMPP.

By signing the attached nomination form 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 administrators, Actuary and advisers to the RMPP, the Company and other third parties as necessary.

The Trustee's full privacy statement in relation to Data Protection (as required by the General Data Protection Regulation) is available to view or download at [royalmailpensionplan.co.uk](http://royalmailpensionplan.co.uk).

