

Lump sum death benefit nomination form – Section A/B

This form is in two parts:

- Part A tells us (directs us) how you want your lump sum death benefit to be paid when you die.
- Part B tells us the person or people who you want this benefit to be paid to.

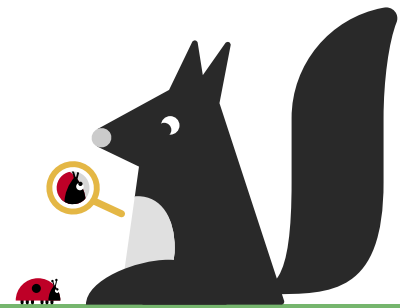
Go straight to Part B if you have already filled in a direction (Part A of this form), chosen Option 2 and want to update who you want your benefit to be paid to.

Please note: Throughout this form: 'We'/'Us' means the Trustee of the RMPP.

You will also have benefits in the Royal Mail Statutory Pension Scheme (RMSPS) for your service **before** 1 April 2012. You will need to complete a separate lump sum death benefit form to advise the RMSPS Managers how you would like any lump sum payable from the RMSPS to be distributed.

You can download the RMSPS form at royalmailsp.co.uk.

Before completing this form, please read the attached notes.



PART A – Direction: lump sum death benefit

You should fill in this part of the form only if you haven't already filled in a direction and selected either Option 1 or 2 (see overleaf).

If you are unsure about whether you should fill in this part of the form, or need help filling it in, please get in touch with the Pensions Service Centre. (See page 6 for contact details.)

This form relates to the Royal Mail Pension Plan (RMPP) only (i.e. in respect of your service on and from 1 April 2012).

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: <small>(You can find this on your payslip)</small>		<input type="text"/>
Home address:			
		Postcode:	<input type="text"/>

2) Your direction

To the Trustee of the RMPP:

Please accept this as my direction that, on my death, the relevant lump sum amount payable because of my membership of the RMPP shall be paid as I have indicated below:

Option 1

to my personal representative, at the discretion of the Trustee of the RMPP

Option 2

to the 'Special Trustees' appointed by the Trustee of the RMPP

Please select only one Option. If you choose Option 1, remember to fill in Part B of this form too, other than 2a. If you choose Option 2, remember to fill in all of Part B of this form too.

In making my choice, please note the following points.

- I fully understand that I can make this direction only once and that my choice is binding on me - that I can't change my mind later or withdraw my direction.
- My beneficiaries and I agree to our sensitive personal data being processed for the purposes of the administration of the RMPP.
- I declare that, to the best of my knowledge, I am in good health. (Please delete the preceding sentence if this is not the case.) See the notes overleaf for why this declaration is needed.

My signature:

Date:

Witness

Signed:	
Name:	
Home address:	
Postcode:	
Occupation:	
Date:	

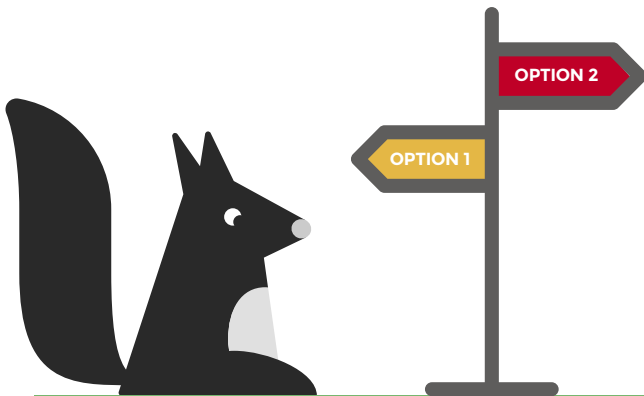


NOTES FOR PART A - Direction: lump sum death benefit

Making a direction

We need you to tell us **how** you want your lump sum death benefit to be paid.

Once you've made your direction, you can't change your mind (between Option 1 or 2) or withdraw your direction.



Why we ask you to make a direction

Your formal direction means that your lump sum death benefit won't form part of your estate and therefore shouldn't be subject to Inheritance Tax. However, there's no guarantee that this will be the case – the current Inheritance Tax rules may change. Also, if you're unable to declare that you are in good health, making a direction may give rise to an Inheritance Tax liability and you may have to notify HM Revenue & Customs (HMRC).

Neither we nor the Pensions Service Centre are authorised to provide advice on Inheritance Tax; you should consider whether you wish to take tax advice on your own personal situation before making your direction and filling in this part of the form.

For tax advice, you can find an Independent Financial Adviser by visiting unbiased.co.uk. For further information on Inheritance Tax, visit HMRC's website: hmrc.gov.uk.

Your choice – personal representative or 'Special Trustees'?

Option 1

Choosing this Option means we have discretionary power to pay your lump sum death benefits to your personal representative(s) to pay it out in accordance with your will. Your personal representative(s) could be the executors of your will. If you don't leave a valid will (you die 'intestate'), the lump sum will be paid out in accordance with intestacy law. Please note that any Court Orders - for example, in the case of divorce settlements or child maintenance agreements - may override your will or current intestacy law. You need to fill in Part B of this form too, other than 2a.

Option 2

Choosing this Option means that your lump sum benefits will be paid to 'Special Trustees' that we appoint. They'll normally distribute the money to people nominated by you. To let the Special Trustees know your wishes, **you need to fill in Part B of this form as well** - 'Nomination form: lump sum death benefit' (see page 4).

Under this Option, the people you can nominate to receive the money are restricted to the people listed in the 'Notes for Part B 2a' on page 5.

Don't choose this Option if you want your lump sum to be paid to a charity or to an unrelated friend who isn't financially dependent on you. If you want to do this, you should choose Option 1 instead and leave instructions in your will.

Please note: The Special Trustees have complete discretion when selecting beneficiaries but they will normally follow the wishes expressed on your nomination form if it is up to date. It is important that your wishes are clear to the Special Trustees. 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 Special Trustees 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.

If you don't make a nomination, or if the Special Trustees don't follow the wishes you have expressed, they will pay the lump sum to one or more of the persons listed in the notes to Part B 2a of this form. The Special Trustees will consider any subsequent will you have written. Also, Court Orders can affect death benefit payments.

Part B - Nomination: lump sum death benefit

You should only fill in this part if:

- you have just filled in Part A of this form – ‘Direction: lump sum death benefit’ – and have chosen Option 2, directing that your death benefit should be paid to the Special Trustees OR
- you made this choice in the past, and need to tell us of changes about who you would like the Special Trustees to pay the benefit to.

If you're unsure about whether you should fill in this part of the form, or need help filling it in, please get in touch with the Pensions Service Centre. (See page 6 for contact details.)

This form relates to your membership of the Royal Mail Pension Plan (RMPP) only (i.e. in respect of your service from 1 April 2012).

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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Your National Insurance Number: (You can find this on your payslip)							<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home address:												
								Postcode:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2a) Your wishes

In relation to any lump sum benefit other than the benefit described in 2b below, please complete the table below to nominate one or more people shown in the notes for Part B 2a (on page 5) to receive any such benefits that may be payable. The total share in this table must add up to 100%. Don't forget to sign at the bottom of the page.

To the 'Special Trustees' appointed by the Trustee of the RMPP under the Rules of that Plan

If any relevant lump sum benefit is payable on my death, I would like the payment to be made as set out in the table below.

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

2b) Your wishes

If you die in service (before taking your Age65 benefits) and are survived by a spouse, a civil partner, 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. Therefore, please also complete the table below to nominate one or more of these persons to receive this benefit - they may be the same people you've nominated under 2a. The total share of this table must add up to 100%. Don't forget to sign at the bottom of the page.

*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.

To the Trustee of the RMPP

If an additional lump sum is payable on my death, I would like the payment to be made as set out in the table below.

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

My signature:				Date:			
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NOTES FOR PART B 2a – Nomination to Special Trustees: lump sum death benefit

Making a nomination

You've directed us in Part A to pay your lump sum death benefit in 2a to 'Special Trustees' whom we appoint, who'll normally be guided by your wishes as set out on page 4 when they pay the benefits.

When making your nomination, please remember that the Special Trustees can only pay the benefits to:

- Your spouse or civil partner.
- Your descendants – your children, grandchildren, great-grandchildren etc.
- Each of:
 - your grandparents.
 - your spouse's or civil partner's grandparents.
 - the grandparents of any previous or deceased spouse/civil partner and the descendants of each of the grandparents (for example your parents, brothers, sisters, nieces, nephews, parents-in-law, ex-wife etc).
- Someone you acted for as a parent or guardian.
- Any person who the Special Trustees decide was partly or totally dependent on you financially when you died (for example a long-term partner).

Remember, if you want your lump sum to be paid to a charity or to an unrelated friend who isn't financially dependent on you, you should choose Option 1 on the Direction Form instead and leave instructions in your will. Do not complete part 2a of the Nomination Form.

Please remember

The Special Trustees have complete discretion to choose to pay the benefits to any of the people listed on this page, but will be guided by the wishes you have expressed. Therefore it's important that you keep us up to date as and when your personal circumstances change, for example, when you split with your partner, or marry or enter into a civil partnership, or divorce or dissolve a civil partnership. In those circumstances, even if you wish to re-confirm your original wishes it's important to fill in Part B 2a of this form again. The Special Trustees have the right not to follow a nomination, and may do this if your circumstances have changed but you haven't informed us (by completing a replacement Part B 2a of this form – 'Nomination to the Special Trustees: lump sum death benefit').

NOTES FOR PART B 2b – Nomination to the Trustee of the RMPP: additional lump sum death benefit

Making a nomination

You can nominate one or more people to receive the additional lump sum death benefit of 2 times pensionable pay.

When making your nomination, please note that the Trustee of the RMPP can only pay benefits to your spouse, civil partner, child or dependant. They may be the same person(s) you have nominated under 2a. For example, you may nominate one or more of the following: your husband/wife/civil partner; your long-term dependent partner; children under 18 and aged between 18 and 25 in full-time education or full-time training, even if they are not dependent on you; any other people of any age whether related to you or not who are dependent on you.

Child or children means those in the age range above who are: your children or those of your spouse or your civil partner; children adopted by you and/or by your spouse or by your civil partner (or whom you had planned to legally adopt); your illegitimate children or those of your spouse or your civil partner; your step-children or those of your spouse or your civil partner; children of your deceased brother or half brother, of your deceased sister or half sister or of your deceased children; your brother or half brother, or your sister or half sister. This does not include children (not being your children) born to your spouse or civil partner after their marriage or civil partnership to you is over.

Child or children also includes children of any age who, at the date of your death, are dependent on you, incapacitated and incapable of self-support because of long term physical or mental disability.

In relation to dependants, the Trustee will decide whether or not they were still your dependent on your death.

Please remember

The Trustee has complete discretion to choose to pay benefits to any of the categories of members shown above, but will be guided by the wishes you have expressed. Therefore it is important that you keep us up to date when your personal circumstances change, for example when you split up from your partner, or marry or enter into a civil partnership, or divorce or dissolve a civil partnership. In those circumstances, even if you wish to re-confirm your original wishes it's important to fill in Part B 2b of this form again. 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.

Next steps

Once you have signed where indicated (on pages 2 and 4) and had your signature witnessed (on page 2), you are all set. Please send your completed form to the **Pensions Service Centre, PO Box 5863, Pond Street, Sheffield, S98 6AB.**

Finally...



You can find more information about your death benefits by going to **royalmailpensionplan.co.uk** and looking under the 'Life Events' section.

If you need help filling in this part of the form, or aren't sure that you need to fill it in, get in touch with the Pensions Service Centre.



pensions.helpline@royalmail.com



**Pensions Service Centre,
PO Box 5863, Pond Street, Sheffield, S98 6AB**



Member helpline - 0345 603 0043

You can call anytime from 8.30am to 5.00pm, Monday to Friday. We are usually busiest from 11:30am to 2.00pm and on Mondays.

Data Protection

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**.

