

Lump sum death benefit nomination form – Section C

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

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 form at royalmailsp.co.uk.

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.

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

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 royalmailpensionplan.co.uk or are available on request from the Pensions Service Centre (PSC).

Before completing this form, please read the notes overleaf.



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

Your full name:	<input type="text"/>		
Your date of birth:	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Your National Insurance Number: (you can find this on your payslip)		<input type="text"/>
Home address:	<input type="text"/>		
	Postcode:	<input type="text"/>	

2a) To the Trustee of the RMPP

In the event of any lump sum benefit other than the benefit described in 2b below becoming payable 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 %

2b) To the Trustee of the RMPP

If you die in service 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. If you have a spouse, a civil partner, 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:	
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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**. You could also contact an Independent Financial Adviser. You can find a local Independent Financial Adviser by visiting **unbiased.co.uk**.

Who can I nominate?

Under 2a, you can nominate one or more persons 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.

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.

Under 2b, you can nominate one or more persons to receive the lump sum death benefit; however, they can only be 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; your 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. In relation to your dependants, the Trustee will decide whether or not 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.

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**.

