

## Expression of Wish Form

To be completed by the Member

Personal details	
Full name	
NI number	
Date of birth	

### 1. Lump sum

In some cases, a lump sum is payable on death. For example, a return of contributions if a member dies in deferment, or, for some categories of member, a lump sum if they die within 5 years of retiring. The exact benefit depends on the category of member and as set out by the Scheme rules.

In the case a lump sum is payable on death, I wish the discretion under the Scheme rules to be exercised so that the Trustee will apply any lump sum death benefit arising under the Scheme to or for the benefit of the following persons and in the proportions shown.

I understand that this is only an expression of wish, which is not binding on the Trustee and which may be revoked or revised in a further letter from me.

Name and address of person you are nominating for death benefits (lump sum)	Relationship to you	Percentage of benefit (%) lump sum only

## 2. Spouses' and Dependants' pensions

Upon a member's death, a pension is payable to any surviving dependents until their death. The pension payable is a percentage of the member's pre-commuted pension and is based on the category of member and as set out by the Scheme rules.

If you have a legal spouse, the dependents pension will automatically be paid to your spouse. However, in the event you do not have a legal spouse, the Trustee can use their discretion to pay the spouse pension to a person who is considered by the Trustee to be financially dependent on you at the time of death.

Please provide details of any dependant below (as this is a separate benefit from the lump sum if you have already noted any dependant in the lump sum section above but would also like them considered for the payment of any discretionary dependant's pension, please repeat their details in the box below).

Name and address of person you are nominating for death benefits (pension)	Relationship to you

## 3. Children's pension

Upon a member's death, a pension is payable to any children under the age of 18 or still in full-time continuous education if older (provided they are under age 25). The pension payable for each Child will depend on the category of member and number of children and as set out by the Scheme rules. The Scheme's definition of Child includes, for example, biological children (both born and unborn), stepchildren, children who are adopted and any other children whom the Trustee agrees to treat as children.

If you would like to make the Trustee aware of any children you have that you believe should be entitled to the Children's pension, please complete the table below. Please use a separate page if more rows are required.

Name and address of person you are nominating for death benefits (lump sum)	Relationship to you

4. Further details

You may use this section to provide any further information that you would like the Trustee to consider in relation to your lump sum and/or pension nomination.

YOUR DECLARATION

I nominate the person(s) named above to receive any benefits that may be payable under the Rules of the DSV UK Group Pension Scheme in the event of my death.

I understand that the Trustee has complete discretion over the payment of these benefits and although the Trustee are prepared to consider my wishes, my nomination is not binding on the Trustee. In particular the Trustee will be required to determine if I do have any ‘dependants’ in accordance with the Rules of the Scheme at the time of my death and whilst I have indicated who may be financially dependent on me presently, this does not bind the Trustee in the making of their determination at that time.

This nomination cancels any previous nominations signed by me and I reserve the right to revise this nomination at any time.

DATA PROTECTION

Details on how the Trustee of the DSV UK Group Pension Scheme (and any Data Processors they use) may process an individual’s personal data can be found in the Trustees' Privacy Notice which is accessible via PensionsWEB

Signed (Member) ..... Print name .....

Date .....

Please complete and return to:

DSV Pensions, Hymans Robertson LLP, 45 Church Street, Birmingham, B3 2RT.

## Notes

**Tax free lump sum** - lump sum death benefits from a pension Scheme can be paid at the discretion of the Trustee direct to your beneficiaries without any tax liability. Your beneficiaries are defined in the Scheme rules and include your relatives and dependants.

**Your wishes** - you should tell the Trustee who you wish to be treated as your beneficiary(ies) by filling in the expression of wish form overleaf.

The Trustee will give every consideration to your wishes before paying the lump sum but your nomination is not legally binding.

You can change your nomination whenever you want. You should always keep your expression of wish form up-to-date.

If you don't tell the Trustee to whom you want the death benefit paid, they can only pay it to someone who was a relative, financially dependant on you or nominated in your will.

There is no restriction on the number of beneficiaries you can nominate. If necessary please use a separate page.