

Expression of Wish Form

Royal Mail Defined Contribution Plan

A lump sum benefit may be paid if you die as a member of the Plan (please see the Plan Guide for further details). This form is important as it gives you the opportunity to tell the Trustees who you would like benefits paid to. The Trustees have discretion when deciding who to pay benefits to, but will normally follow your Expression of Wish form. Please see the completion notes if you need help completing the form.

When should I complete this form?

You should complete and return this Expression of Wish Form NOW if:

- you have never completed one before; or
- you need to update a previous form.

If you nominate more than one person or organisation, please let us know the proportion you want to be paid to each. If an additional Dependant's Lump Sum of two times Pensionable Pay is payable, it can only be paid to your dependants.

1. Your Personal Details (please complete in BLOCK CAPITALS)

Your full name

Your address

N. I. number

Date of birth

Pay number

Marital status

2. Beneficiaries

In the event of a lump sum(s) becoming payable under the Plan on my death, I would like the payment(s) to be made to the following beneficiary(ies), and in the following shares:

Full name

Address

Postcode

Relationship (if any)

Share of lump sum benefit

%

Share of dependants lump sum

%

Full name

Address

Postcode

Relationship (if any)

Share of lump sum benefit

%

Share of dependants lump sum

%

2. Beneficiaries – continued

Full name			
Address			
Postcode		Relationship (if any)	
Share of lump sum benefit	%	Share of dependants lump sum	%
Full name			
Address			
Postcode		Relationship (if any)	
Share of lump sum benefit	%	Share of dependants lump sum	%
Full name			
Address			
Postcode		Relationship (if any)	
Share of lump sum benefit	%	Share of dependants lump sum	%

4. Personal Information

The Trustees of the Plan and its advisers and administrators 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.

Royal Mail Group, the Trustees of the Plan, their advisers and the Plan's administrator and insurers 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. They may do such processing themselves or through any associated company, or third party administrator. This data may include items categorised under the Data Protection Act 1998 as 'Sensitive Data', such as medical details, and also information about your family for death benefit nominations. From time to time the Trustees may also need to share information about Plan members with potential new service providers, so they can plan the new services. If information is shared in this way, it will only happen under conditions of strict confidentiality. By agreeing to join the Plan you confirm that you agree to the processing of this data for the purposes that have been set out above and agree to the transfer, storage, and other processing of such data outside the European Economic Area.

5. Declaration

My expression of wish regarding the payment of lump sum death in service benefits from the Plan is set out above. This Expression of Wish Form overrides any previous Expression of Wish Form made by me in relation to the Plan.

I agree to the processing of data for the purposes stated above.

Signed

Date

Completion notes

Who can I nominate?

You can nominate one or more dependants or other people, including those who are not related to you, to receive your lump sums. You can also nominate certain organisations, such as a registered charity.

Any Dependants' Lump Sum can only be paid to one or more of your dependants. People who might be considered as a 'dependant' include:

- your spouse or civil partner;
- your children (including legally adopted children) and any other children for whom you are financially responsible prior to the time of your death but the child must be under age 23 at the date of your death or must be unable to support themselves because of physical or mental incapacity;
- any person who is financially dependent upon you, or financially interdependent with you prior to the time of your death.

The Trustees' decision as to whether someone is a dependant or not will be final.

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

The Trustees of the Plan have complete discretion when selecting beneficiaries but they will normally follow your Expression of Wish Form. One reason for disregarding an expression of wish may be where the Trustees are aware that your circumstances have changed, and you have not completed a new Expression of Wish Form to reflect this, for example where you have married/registered a civil partnership, or have divorced.

The Trustees might take account of any subsequent will you have written. Also, Court Orders can affect death benefit payments. Because of this discretion, any lump sum paid will not normally be included in your estate for inheritance tax purposes.

What happens if I have benefits from another pension scheme?

If the value of all benefits payable from all pension plans (including benefits payable on death) does not exceed the Lifetime Allowance (LTA) then there will be no additional tax for your personal representatives to pay. It will be the responsibility of your personal representatives to declare any benefits in excess of the LTA to HM Revenue & Customs ('HMRC') at the time payment is made.

If you have preserved benefits from another Royal Mail Group pension arrangement, death in service benefits from the Plan may be offset against any other death benefits payable from such arrangements.

Where should I send my form?

If you are an employee of Royal Mail Group please send your completed form to:

Pensions & Leavers
Royal Mail HR Services
AS20 Rowland Hill House
Chesterfield S49 1HQ

If you are no longer an employee of Royal Mail Group, please send your completed form to:

Zurich Royal Mail Service Team
PO Box 1073
Cheltenham
Gloucestershire GL50 9NN

If you need help completing this form you can:

- phone the Zurich Royal Mail Service Team on **0800 092 8263**
- email **royalmailserviceteam@uk.zurich.com**, or
- write to the above address.

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

Please contact us if you would like this in large print, braille or on audiotape or CD.