



AXA UK GROUP PENSION SCHEME DEATH IN SERVICE EXPRESSION OF WISH

Please return the completed form to your local HR department

Please read the special notes at the back of this form before completing it using capital letters

Surname

Forenames

Title

Employee Number

National Insurance Number

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I acknowledge that any lump sum benefit arising under the Scheme on my death will be paid by the Trustees at their complete discretion in accordance with the Scheme Rules.

In exercising their discretion, I wish the Trustees to consider the people and/or organisations I have nominated below as beneficiaries and to pay the benefit in the proportions shown. I understand that the nomination is only an expression of my wishes and is not binding on the Trustees. I also understand that, although I may change my nomination at any time in the future, I cannot direct the Trustees to pay the benefit in any way other than at their complete discretion.

1. Name

2. Name

Address	Address
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Relationship	Relationship
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Proportion	Proportion
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3. Name

4. Name

Address	Address
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Relationship	Relationship
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Proportion	Proportion
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Signed: _____ Date: _____ Location: _____



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SPECIAL NOTES

1. Under present law, lump sum death benefits under the Scheme can be paid at the discretion of the Trustees direct to your beneficiaries without any tax liability. Your beneficiaries are defined in the Scheme Rules and may include:
 - i) any person to whom you are married (your “spouse”) or in a civil partnership with or any person to whom you have been married or in a civil partnership,
 - ii) your grandparents and/or those of your spouse or civil partner,
 - iii) any relative of yours and/or of your spouse or civil partner,
 - iv) any person or organisation nominated in your Will,
 - v) any step-parents, step-brothers, step-sisters and step-children of yours or of your spouse or civil partner and anyone related to you or your spouse or civil partner by adoption,
 - vi) a person who, although not your spouse or civil partner, is financially interdependent with you and relied upon your income, at least in part, to maintain their standard of living prior to your death,
 - vii) any other individual you have nominated in writing to the Trustees,
 - viii) any charity, association, club, society or other organisation you have nominated in writing to the Trustees.
2. You should tell the Trustees who you wish to be treated as your beneficiary(ies) by filling in the form overleaf.
3. You may change your nomination at any time and should always keep this Expression of Wish form up to date.
4. Although the form allows space for up to 4 nominations, there is no restriction on the number of people and/or organisations you can nominate. Please specify your nominations in a letter to the Trustees if the form does not meet your needs. It is important to state for each nominated beneficiary what proportion of the total lump sum you wish them to receive. Please make sure the proportions add up to 100%.
5. The Trustees will give every consideration to your wishes before paying any lump sums on death; however, to ensure that the payment can be made without any UK tax liability arising, your nomination is not legally binding on them.
6. The information you provide will be used for the purpose of administering benefits under the Pension Scheme. It will be held, in strict confidence, by the Pension Scheme administrators on behalf of the Trustees. If you do not complete this form, the Trustees will allocate benefits in their absolute discretion and those people you would wish to benefit may not receive any benefits.
7. If you wish to keep this form secret, please return it in a sealed envelope clearly showing your full name and the words “EXPRESSION OF WISH FORM”. The envelope will then **ONLY** be opened in the event of your death.