



Expression of Wish Form - Instructions

As a member of the Unite Pension Scheme (the Scheme), you can use an Expression of Wish form to nominate your chosen beneficiary / beneficiaries for the Trustee to consider in the event of your death. Your completed Expression of Wish form will be held on your pension file.

The Trustee has the final decision over who receives any cash sum benefits paid out from the Scheme following your death. In this way, the payment is free of inheritance tax because it never becomes part of your estate provided it is not paid to your executors.

The Trustee will take into account your wishes when making its decision. With this in mind, it is important that you keep your Expression of Wish form up to date. If your personal situation changes - for example if you marry or divorce, start or end a civil partnership, or become a parent - it may affect who you want to include on the form.

You can either contact the Administrators for a new form at any time or download the form from the Scheme website: <https://unitepensions.org/Members/Documents>

Completing the Expression of Wish Form

The Expression of Wish form is made up of 3 sections.

Section 1 - Members chosen beneficiaries for any lump sum benefits payable.

This section is used for members to outline their chosen beneficiaries for the Trustee to consider in the event of their death for any lump sum benefits payable from the Scheme.

You can fill in several names (and show how you want to divide the payment between them). You can nominate charities or organisations as well as people if you prefer.

To: The Trustee of the Unite Pension Scheme (the Scheme)

In the event of my death, I wish the Trustee to consider my request for any lump sum death benefit payable from the Scheme to be paid to the following individual(s) in the proportions shown.
This form replaces any similar form, which I have previously completed.

Name & Address	Relationship	Proportion of Benefits (%)
		100%



Section 2 - Members chosen beneficiaries for a Dependant's pension

In most cases, the Scheme's Trust Deed and Rules specify who the Trustee must pay a dependant's pension to.

However, in some cases, the Trustee may be required to use their discretion to decide who should receive these payments. This section is used for members to nominate who they would wish to receive a dependant's pension from the Scheme in these limited circumstances.

Please do not enter your own details in this section.

To: The Trustee of the Unite Pension Scheme (the Scheme)

In the event of my death, I wish to nominate the person named below to receive the dependant's pension payable by the Scheme. This supersedes any similar form, which I have previously completed.

Name	
Date of Birth	
Address	
Date	

Section 3 – Member's Details

This section identifies who the Expression of Wish form belongs to (i.e. you the member)

I appreciate that this form is in no way binding on the Trustee who has the discretion to apply the benefit as it sees fit.

Print Name	
National Insurance Number	
Signed	
Date	

Submitting your Expression of Wish Form

Please return this form signed, dated and completed, marked 'Strictly Private and Confidential', to Alex Ryan, Pensions Manager, Unite Pension Scheme, Unite the Union, Unite House, 128 Theobald's Road, Holborn, London WC1X 8TN.