

Lump sum death benefit nomination form

Section C members

This nomination form covers benefits under the Royal Mail Statutory Pension Scheme (RMSPS) only, that is, for benefits you built up before 1 April 2012. If you have built up benefits on or after 1 April 2012 then you will also have benefits in the Royal Mail Pension Plan (RMPP).

If you wish to nominate someone to receive a lump sum from the RMSPS and the RMPP, please complete the 'Lump sum death benefit nomination' form for RMPP which is available from www.royalmailpensionplan.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.

If you nominate more than one person or organisation, please confirm the proportions you want paid to each nominee, for example, 50% to your mother, 25% to your brother and 25% to your friend. All nominations must total 100%

Nomination forms can be downloaded at www.royalmailSPS.co.uk or are available on request from us.

Before completing this form, please read the notes overleaf.

Royal Mail

Statutory Pension Scheme

1) Personal details (please complete in BLOCK CAPITALS)

Full name:			
Home address:			
Date of birth:		Postcode:	
National Insurance number:			

2) To the Scheme Manager of the RMSPS

In the event of any lump sum benefit becoming payable from the RMSPS on my death, I would like the payment to be made to the following individual(s) and/or organisation(s) in the following proportions.

Name and address	Relationship (if any)	Share of benefit %
	Total (must be 100%)	

Signature:		Date:	
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When completed send this form, along with any other relevant documents to:

Royal Mail Statutory Pension Scheme
PO Box 551
Darlington
DL1 9TX

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Notes on making a lump sum death benefit nomination

If you need help completing the forms you can:

- Phone us on **0333 222 0078** – please have a pen and paper ready; or
- Email us, either via enquiries@rmsps.co.uk or via the website at www.royalmailSPS.co.uk

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

Who will the lump sum death benefit be paid to?

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 Scheme Manager 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 www.gov.uk/government/organisations/hm-revenue-customs

You could also contact an independent financial adviser. You can find out more about independent financial advisers by visiting www.moneyadvice.service.org.uk/en/categories/getting-advice-about-retirement

Who can I nominate?

You can nominate one or more people to receive your 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 of your death benefit.

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

The Scheme Manager of the RMSPS has complete discretion when selecting who will receive the lump sum, but they will normally follow your nomination form. This means it is important that your wishes are clear and that you update your form straight away if your circumstances change for example, if you marry, divorce or separate, even if you wish to re-confirm the existing nominees.

The Scheme Manager of the RMSPS may choose not to follow a nomination if your circumstances have changed and you have not completed a new nomination form. We will consider any subsequent will you have written. Also, Court Orders can affect death benefit payments.

Please note: 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.

Data protection

The scheme is committed to managing your data in line with current data protection legislation. For more information about how your data is managed please visit www.royalmailSPS.co.uk