

Expression of Wish form

for payment of lump sum benefits



Please read the important notes on the reverse of this form before sending it back.

You must complete **ALL THREE sections** of the form, and return it to:

Accenture, Venture House, Venture Way, Chesterfield, Derbyshire S41 8NR

Section 1: Your personal details

Please provide your personal details so the Trustee can store this information with your member record.

(Please complete in BLOCK CAPITALS)

Full name:
National Insurance number:
Pension number:
Date of birth:

Section 2: Your nomination(s)

In the event of my death, I would like the Trustee to consider the following person(s) or organisation(s) for a lump sum benefit. (Please complete in BLOCK CAPITALS)

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

Section 3: Your signature

I would like the person(s) and/or organisation(s) named above to be considered for any lump sum benefits, under the Rules of the BT Pension Scheme, in the event of my death. I understand that the Trustee has complete discretion over the payment of the lump sum benefit and, although the Trustee will consider my wishes, my request is not binding on the Trustee.

This Expression of Wish form supersedes any previous requests signed by me and I reserve the right to revise my request by submitting a new form at any time.

Signature:
Date:

BT Pension Scheme



Important notes

Under the Rules of the BT Pension Scheme (the Scheme), a lump sum benefit may be payable upon the death of:

- an active member;
- a deferred member of Section A or B, and in respect of those Section C members who left service on or after 1 April 2009 (if you die before taking your pension);
- a pensioner, if you die within the first five years of taking your pension;

in all cases, before age 75.

This form allows you to let us know who you wish the Trustee to consider to receive any lump sum benefits that may be payable when you die.

Why do I need to complete an Expression of wish form?

Under the Rules, the Trustee has complete discretion when deciding who receives any lump sum from the Scheme. This form allows you to tell the Trustee your wishes with regard to whom or where you would like your lump sum benefits to be paid. The Trustee can consider a range of persons as beneficiaries, including:

1. Your widow(er) or civil partner, children, grandchildren, parents, grandparents and their descendants.
2. Anyone you were helping to support financially prior to your death.
3. The executors or administrators of your estate or any beneficiaries from your will or, if you leave no will, any beneficiaries under the rules relating to intestate estates.
4. Any individual(s) – or charities registered with the Charity Commission, or any society or club – nominated by you on this form during your lifetime.

How do I know the Trustee will give the money to the right people?

The Trustee has complete discretion when selecting beneficiaries for lump sum benefits and in what proportions the benefit should be paid if paying more than one beneficiary. The Trustee may pay a lump sum direct to the beneficiaries or apply it on their behalf (for example, paying it to a relative or a trust in the case of a minor).

Whilst the Trustee will take your Expression of Wish form into account, sometimes it may be appropriate to pay benefits in a different manner. For example, if the Trustee was aware of a change in your circumstances since you last completed an Expression of Wish form (including where you have married, registered a civil partnership or have divorced), it may use its discretion to depart from your Expression of Wish form. The Trustee might have to take into account any will you have written since submitting the form or any Court Orders that might affect death benefit payments.

Since the Trustee has complete discretion regarding payment, this normally means that the lump sum paid is not considered part of your estate and is therefore free of inheritance tax.

If I have completed an Expression of Wish form, do I need to make a will?

It is always recommended to make a will. This form only covers your lump sum benefit, which is not considered part of your estate. If you don't have a will, your estate will be disposed of by the laws of intestacy and possibly not how you might have wished.

For full details of lump sum benefit payments, please refer to the latest Rules of the Scheme (available on the Trustee's website at www.btpensions.net). In the event that the information in this form conflicts with the Rules, the Rules prevail.