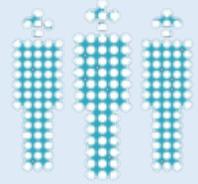


Expression of Wish form

For payment of lump sum benefits



Please read the important notes before returning this form to us.

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

BT Pension Scheme, Sunderland, SR43 4AD

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:	
Unique Pension Reference Number:	«Member_Reference»
Date of Birth:	

Section 2: Your nomination(s)

I would like the Trustee to consider the following person(s) or organisation(s) for a lump sum benefit if this is applicable. (Please complete in BLOCK CAPITALS)

Name and Address	Relationship to you	Share of benefit
		%
		%
		%
		%

Section 3: Your signature

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; and

The Trustee of the BT Pension Scheme (the "Scheme") holds and processes personal data relating to you, and to any person whose data is provided in connection with potential benefits payable on your death, in order to administer the Scheme. In doing so, the Trustee is the "data controller" under The General Data Protection Regulation (EU) 2016/679 and, therefore, determines the purposes for which, and the manner in which, the data can be processed. The Trustee may disclose this data to professional advisers and to others who assist them in administration. For the avoidance of doubt, BT Pension Scheme Administration has been nominated by the Trustee as its representatives for administering the Scheme for the purpose of The General Data Protection Regulation (EU) 2016/679.

Signature:

Date:

Important Notes

Under the Rules of the Scheme, a lump sum benefit may be payable upon your death if you are:

- 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 these cases, you must be under age 75 at the date of death.

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.

It should be stressed that 'the discretionary system' and the Expression of Wish apply only to the lump sum death benefit and not to any other entitlements which may become payable on your death.

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 following your death. 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 following your death. The Trustee can consider a range of pensions 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 rule 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 does it work?

After the death of a member, the Trustee will make thorough enquiries in order to establish the identities and circumstances of persons who may have an interest in the benefit payable. The Trustee will then exercise its discretion, making the payment with regard to its findings.

In rare cases where difficulties arise in identifying potential beneficiaries and their circumstances, the Rules of the Scheme provide that the Trustee will have a maximum period of two years following the notification of death in which their discretion may be exercised. After that time, any portion of the benefit which still remains unpaid will automatically pass to your legal personal representatives.

Very occasionally a member dies intestate without leaving any relatives or dependants and if he or she has not nominated a suitable beneficiary in writing to the Trustee, the death benefit will not be payable and will remain in the Fund.

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 ordinary 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 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 under current tax rules 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 death benefit from the Scheme, which is not considered part of your estate. If you don't have a will, your estate will be disposed of by laws of intestacy and possibly not how you might have wished.

For full details of lump sum benefits payments, please refer to your member booklet (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.