

Expression of wish form

The Yorkshire and Clydesdale Bank Pension Scheme



Before completing this form, please read the notes below.

Personal details

Surname:

Forename(s):

Employee number:

Address:

In the event of my death I would like the Trustee to consider paying any lump sum payable from the Scheme as follows:

Name and address: (Individuals, not a charity or company)	Date of birth:	Relationship to you:	% of benefit:

NB: Your request may indicate alternative action, e.g. the most common case being to request different provisions in the event of your spouse predeceasing you.

Declaration

I fully understand that my wishes are in no way binding upon the Trustee and that I may, at any time, change my wishes by completing another form. This form cancels any previous nomination.

Data Protection Act – I consent for the purpose of the Data Protection Act 1998 to the above information being held and processed by the Trustee.

(Please tick one box) I do , I do not wish the above nominee(s) to have access to the contents of this form. In the event of uncertainty, we will assume you do not wish the above nominee(s) to have access to the contents of this form.

Signature:

Date:

When completed, this form should be returned to:

Yorkshire and Clydesdale Bank Pension Scheme, Capita, PO Box 555, Stead House, Darlington, DL1 9YT

Notes

1. You do not have to complete this form but it is helpful.
2. The Pension Scheme includes provision for death benefits to be held by the Trustee under a discretionary trust. The benefit may be paid or applied by the Trustee to or for the benefit of the persons nominated by you.
3. The individuals you nominate need not be related to you. The nomination is not legally binding on the Trustee but it will be taken into account.
4. You may enter the name of more than one person and the share you wish each to have (in percentage terms), if you would like the Trustee to consider more than one beneficiary.
5. In the event of any changes in your circumstances, it is your responsibility to ensure that any change to your wishes is made known by submitting a further form or by giving notice of cancellation of the nomination.
6. The reason for the discretionary trust is to minimise the effect of Inheritance Tax. As the law now stands, it is understood that the Pension Scheme benefit would not be subject to this tax. For this reason, unlike a Will, you have no legal control over the disposition of the death benefits.
7. The information contained in this form will be treated in the strictest confidence.