

Expression of wish form

For payment of lump sum death benefits.

Please read the important notes before returning this form to us. Alternatively, you can complete your Expression of Wish online by logging in to the member portal at **btps.co.uk**.

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 complete in BLOCK CAPITALS)

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

Full name
<input type="text"/>
National Insurance Number
<input type="text" value="A"/> <input type="text" value="A"/> <input type="text" value="1"/> <input type="text" value="2"/> <input type="text" value="3"/> <input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="6"/> <input type="text" value="A"/>
BTPS Membership number
<input type="text"/>
Date of birth
<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Section 2: Your nomination(s) (Please complete in BLOCK CAPITALS)

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

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 any lump sum benefit and, although the Trustee will consider my wishes, my request is not binding on the Trustee.

The BTPS Trustee 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 UK General Data Protection Regulation (“UK GDPR”), Data Protection Act 2018 (“DPA 2018”) and any other applicable Data Protection laws 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 UK General Data Protection Regulation (“UK GDPR”), Data Protection Act 2018 (“DPA 2018”) and any other applicable Data Protection laws.

Name (BLOCK CAPITALS)	
<input type="text"/>	
Signature	Date
<input type="text"/>	<input type="text"/>

Please ensure you have read the important notes overleaf before returning this form.

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;
- A deferred member of Section C who left service on or after 1 April 2009 (only if you were to 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 people 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 do I know the Trustee will give the money to the right people?

After the death of a member, the Trustee will make thorough enquiries in order to establish the identities and circumstances of potential beneficiaries.

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. Please also refer to the Nomination form which you should complete if you are not married or in a civil partnership but have another adult wholly or partly financially dependent on you that you wish to be considered to receive a pension after you die. 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 our website at www.btps.co.uk). **Your benefits are always subject to the BTPS Rules and relevant legislation. If there's any difference between the description of benefits in this document and the BTPS Rules or legislation, the BTPS Rules and legislation will take precedence.**