

NOTES ON COMPLETING THIS FORM

- ◆ Please complete this form both fully and accurately ensuring that you **sign and date** it to enable the trustees to accept it as a valid nomination. **Any invalid forms will be returned to you for subsequent completion.**
- ◆ **We will only acknowledge your form if you have ticked the box in 2. on the previous page and included a valid email address. If you do not receive an acknowledgment within two weeks then please contact DMGT Pensions on 0207 395 7272.**
- ◆ Under the scheme rules, the trustees can decide who to pay the cash death benefits to. Although they will normally take your wishes into account, they may consider that there are special reasons for selecting other beneficiaries. This will ensure that the cash death benefit can be paid free of tax.
- ◆ Although they will normally take your wishes into account, the trustees may consider that there are special reasons for selecting other beneficiaries.
- ◆ **Credit account and AVC account only.** The trustees may pay your credit account and AVC account as a cash amount or your dependant may choose to buy an annuity (a pension) instead.
- ◆ You may not impose any conditions as to the use of the benefit once we pay it, irrespective of what may be stated in your will.
- ◆ You may nominate any person or persons, whether or not they are dependent on you. You may also nominate an organisation such as an institution or club, whether charitable or not.
- ◆ If you nominate more than one person and one of your nominees dies, the benefit payable to that nominee will be divided equally between the remaining nominees.
- ◆ The nominees selected on this form will not affect any pension benefits payable to your adult dependant or children after your death, if applicable.
- ◆ If you have children who are under age 18 and the trustees decide to award the death benefits to them under trust then the trustees' will not be responsible for the legal costs associated with setting up that trust.

ADULT DEPENDANTS' DEATH BENEFITS

We pay adult dependant's pensions for life in certain circumstances. However, if your husband, wife or civil partner has been living apart from you for more than five years, they will only be entitled to a limited pension or possibly no pension at all.

In circumstances where we do not pay a husband's, wife's or civil partner's pension, the trustees can pay an equivalent pension to a person who has been validly nominated and who depends on you financially or with whom you share living expenses. Such pension may be paid for a specified period or reduced in certain circumstances.

We strongly advise you let us know if you have dependants that fall into this category and we will send you a further form to complete for this purpose if you have ticked the box in number 1 on the previous page.

ELECTRONIC IMAGE

Please note that for security reasons this form will be stored as an electronic image and held on your computer record so we will not be able to return the original document to you at a later date.