

# Expression of Wish form

**Confidential**

To the Trustee of the Leonardo Electronics Pension Scheme

Your Full Name:	
Date of Birth:	
National Insurance Number:	

The purpose of this form is to enable you to express your wishes with regard to the payment of any lump sum death benefits and dependant's pensions that are payable from the Leonardo Electronics Pension Scheme. Please read the important notes overleaf carefully before completing this form. If you are in any doubt as to how to complete this form please call XPS (tel. 0117 440 2491).

## 1. EXPRESSION OF WISH – LUMP SUM BENEFITS

- In most situations, the Trustee of the Leonardo Electronics Pension Scheme has full discretion in determining who is to receive the lump sum payable. However there are circumstances where the Trustee's discretion is limited - please see notes overleaf.
- If you wish to name more than one person, please state the percentage for each person
- If you wish to name more than 3 persons, please enclose a separate sheet clearly labelled with your details.

Without binding them in any way, I wish the Trustee to consider paying lump sum death benefits to the following person(s).

Please complete details of nominee **IN BLOCK CAPITALS**:

Full Name:		Relationship to yourself:	
Date of birth if under 18:		Percentage of benefits:	%
Address:			

Full Name:		Relationship to yourself:	
Date of birth if under 18:		Percentage of benefits:	%
Address:			

Full Name:		Relationship to yourself:	
Date of birth if under 18:		Percentage of benefits:	%
Address:			

Please tick as applicable:

I have made a will	<input type="checkbox"/>
--------------------	--------------------------

I have not made a will	<input type="checkbox"/>
------------------------	--------------------------

## 2. ADDITIONAL INFORMATION

Please provide the Trustee with any additional information which they may find useful. This might include, for example, how you would like to provide for the care of young children; where you would like the benefit to go should the person/people nominated above predecease you; if you have omitted someone who would typically benefit on your death, the reason for this; or if your preferences on this form are different from the provision made by your Will, the reason for this.

## 3. EXPRESSION OF WISH – PARTNER’S/DEPENDANT’S PENSION NOMINATION

- In most situations, the Trustee of the Leonardo Electronics Pension Scheme has a discretion in determining who is to receive the spouse’s pension payable. However there are circumstances where the Trustee’s discretion is limited - please see notes overleaf.
- If you wish to name more than one person, please enclose a separate sheet clearly labelled with your details.

Please complete this section if you wish to nominate a long-term partner or Dependant(s) for consideration to receive pension benefits, rather than such benefits being paid to a surviving legal spouse. **Without binding them in any way, I wish the Trustee to consider paying the spouse’s pension to the following person.**

Please complete details of nominee **IN BLOCK CAPITALS:**

Full Name of Partner/Dependant:		Relationship to yourself:	
Date of birth:		Date the relationship resembling marriage commenced:	
Address of Partner/Dependant:			

Please provide the Trustee with information about whether the person nominated is financially dependent on you, including details of any financial support you provide to them and details of any shared living expenses.

#### 4. SIGNATURE

*While I understand that the application of certain lump sum and pension benefits arising on my death is at your complete discretion, I would like you to consider the person or persons named on this form as possible recipients. I understand that if I leave a legal spouse, the Trustee may not be permitted by law to pay the entire pension to a nominated Dependant.*

*I also understand that if I am a member of multiple Leonardo pension arrangements, the details I have provided in this Expression of Wish form may be viewed by the Trustee of other Leonardo pension arrangements in the event of my death.*

<b>Signed:</b>		<b>Date:</b>	
----------------	--	--------------	--

#### RETURNING YOUR COMPLETED FORM

Please return your form to the following address, where it will be scanned and held electronically:

**Leonardo Electronics Pension Scheme, XPS Administration, PO Box 562, Middlesbrough, TS1 9JA**

Alternatively, you can email a scanned copy of the form to [LEPS@xpsgroup.com](mailto:LEPS@xpsgroup.com). Please ensure the scan quality is sufficient for all parts of the form to be clearly read. You may wish to keep a copy of this form for your records.

Personal data (including any special category personal data – e.g. relating to health or sexual orientation) provided on this form will be handled by the Trustee of the Leonardo Electronics Pension Scheme, as a data controller, and by its authorised third parties, in accordance with applicable data protection law and as described in the Trustee’s Fair Processing Notice, available to view at [www.lepensions.co.uk](http://www.lepensions.co.uk). Please note, if you are a member of multiple Leonardo pension arrangements, in the event of your death the Trustees of each scheme may reference any Expression of Wish form that you have completed for a Leonardo pension arrangement.

**The information contained in this Expression of Wish form is intended to give you an outline of the relevant provisions of the Scheme. It is not a substitute for the Scheme Rules which are the legal basis of the Scheme. This Expression of Wish form is overridden if there is any inconsistency between it and the Scheme Rules.**

## NOTES FOR COMPLETING YOUR EXPRESSION OF WISH FORM

- These notes have been prepared to help you complete this Expression of Wish form, which will assist the Trustee in making the right decision about who should receive the benefits that are payable in the event of your death.
- The lump sum benefits provide valuable protection for your family. Lump sums may be payable in the event of your death whilst you are an Employed Deferred member (i.e. still working for Leonardo), whilst you are a deferred member (i.e. if you leave Leonardo and do not draw your pension immediately), or within the first 5 years following your retirement. Full details of these benefits are set out in the Member's Booklet for your section of the Scheme.
- There are 4 sections to the Expression of Wish form, which are detailed further below.

### Section 1 – Expression of Wish – Lump Sum Benefits

- The Trustee normally has a discretion to choose who should receive any lump sum benefits payable following your death. They are able to pay to dependants, relatives, beneficiaries of your estate or anyone nominated by you in writing (Trustee discretion is limited in certain circumstances when it will be required to pay the benefits to the persons identified within the rules of the pension scheme or under legislation.) This means that the benefits do not normally form part of your estate and there is (under present law) no liability to inheritance tax on the pension lump sum. Inheritance tax planning is a complex area and you should take professional advice from a solicitor or tax advisor if you are uncertain of what action to take.
- If you wish the Trustee to consider paying some other person, such as an unmarried partner or close friend, you must express your wishes clearly on this form, otherwise the Trustee may not have the legal right to make any payment to them. Please ensure you give full details to enable them to be identified.
- You can name any individual(s) to receive the lump sum. However you should keep in mind that the main purpose of the benefit is to provide protection for your family and others who are dependent on you. The Trustee is not able to make payments in favour of charities, societies or clubs – only in respect of people.
- Please note that only forms held by XPS will be considered by the Trustee – it is your obligation to return the form to XPS if you would like the Trustee to take your wishes into account. You should review your nominations regularly - a new Expression of Wish form may be completed at any time.

### Section 2 – Additional Information

- You can use this section of the form to provide the Trustee with any additional information that you feel is relevant when considering how to pay out your death benefits. For example:
  - If you have young children, how you would like to provide for their upbringing, for example via a trust which their guardian can access. At what age would you like your children to be able to access the funds? If this information is detailed within your Will, then please refer the Trustee to this.
  - If the person you have nominated to receive the lump sum dies before you, who the lump sum should go to?
  - If you have omitted someone who would typically benefit on your death, or your preferences on this form differ to those in your Will, then it would be very useful to disclose the reasons for this so the Trustee can understand your intentions. Generally if there are conflicting indications of your wishes and no clear reason for this, the Trustee will usually rely on the most recent document as this is likely to reflect your most recent preferences.

### Section 3 – Expression of Wish – Partner's/Dependant's Pension Nomination

- The Scheme Rules may provide for a spouse's pension to be payable in the event of your death in addition to any lump sum benefits – please see the Member Booklet for your section of the Scheme for further details.
- If you are not married when you die, or not living with your spouse, the Trustee has a discretion to allocate this pension to a long term partner if they consider that the relationship is one which closely resembles marriage. You can use Section 3 to tell the Trustee about a long-term partner you wish to be considered.
- If you die leaving financial dependants, then the Trustee has a discretion to pay some/all of the spouse's pension to a Dependant. This applies even if there is also a surviving spouse. You can use Section 3 to tell the Trustee about a Dependant which you would like to nominate for consideration to receive pension benefits. You should review your nominations regularly - a new Expression of Wish form may be completed at any time.
- Trustee discretion is limited in certain circumstances when it will be required to pay the benefits to the persons identified within the rules of the pension scheme or under legislation. If there are elements of your pension which relate to contracted-out benefits, these may need to be paid to a legal spouse.
- Please note, in order to receive a Dependant's pension, the individual will need to qualify as a Dependant under the Rules at the date of your death. Further detail on the criteria for a financial Dependant is contained in your Scheme Booklet.

### Section 4 – Signature

- Please ensure you sign and date your form before returning it to XPS.