



Expression of Wish Form

Royal Mail Defined Contribution Plan

A lump sum benefit may be paid if you die as a member of the Plan (please see the Plan Guide for further details). This form is important as it gives you the opportunity to tell the Trustees who you would like benefits paid to. The Trustees have discretion when making this decision, but will normally follow your wishes. Please see the Completion notes on page 3 to help you fill out this form.

Who should complete this form?

You should complete and return this Expression of Wish Form NOW if:

- you have never completed one before; or
- you need to update a previous form.

If you nominate more than one person or organisation, please let us know the proportion you want to be paid to each. If an additional Dependant's Lump Sum of two times Pensionable Pay is payable, it can only be paid to your dependants.

1. Your Personal Details (please complete in BLOCK CAPITALS)

Your full name	
Your address	
Postcode	
N. I. number	Date of birth
Pay number	Marital status

2. Beneficiaries

In the event of a lump sum(s) becoming payable under the Plan on my death, I would like the payment(s) to be made to the following beneficiary(ies), and in the following shares

Full name	
Address	
Postcode	Relationship (if any)
Share of lump sum benefit %	Share of dependants lump sum %

2. Beneficiaries - continued

Full name

Address

Postcode

Relationship (if any)

Share of lump sum benefit	%
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Share of dependants lump sum	%
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Full name

Address

Postcode

Relationship (if any)

Share of lump sum benefit	%
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Share of dependants lump sum	%
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Full name

Address

Postcode

Relationship (if any)

Share of lump sum benefit	%
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Share of dependants lump sum	%
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Full name

Address

Postcode

Relationship (if any)

Share of lump sum benefit	%
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Share of dependants lump sum	%
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3. Personal Information

The Trustees have chosen Zurich Assurance Ltd (Zurich, also we, our or us) as its pension scheme provider.

This section tells you how Zurich Assurance Ltd (part of the Zurich Insurance Group) will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how they will use your personal information. Zurich Assurance Ltd will only act after receiving instructions from the Trustees to enrol you into or join the Plan.

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance; (ii) to meet our legal or regulatory obligations; or (iii) for our 'legitimate interests'. It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and our services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Full details of the way we will use your personal information and details about your rights as a data subject can be found in the leaflet **'Your privacy is important to us'**. We will contact you to obtain consent prior to processing your personal information for any other purpose.

You can find details of our selected third parties with whom we may share your personal information in leaflet **'Your privacy is important to us'**.

We may also process your personal information by means of automated decision making and profiling for the purposes of targeted marketing, where appropriate, or where we have consent to do so.

You can ask for further information about our use of your personal information or complain about its use, by contacting our Data Protection Officer in the first instance at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at gbz.general.data.protection@uk.zurich.com.

If you remain concerned about our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

Full details of how we use your personal information can be found in the leaflet **'Your privacy is important to us'**.

4. Declaration

My expression of wish regarding the payment of lump sum death in service benefits from the Plan is set out above. This Expression of Wish Form overrides any previous Expression of Wish Form made by me in relation to the Plan.

I agree to the processing of data for the purposes stated above.

Signed

Date

Completion notes

Who can I nominate?

You can nominate one or more dependants or other people, including those who are not related to you, to receive your lump sums. You can also nominate certain organisations, such as a registered charity.

Any Dependants' Lump Sum can only be paid to one or more of your dependants. People who might be considered as a 'dependant' include:

- your spouse or civil partner;
- your children (including legally adopted children) and any other children for whom you are financially responsible prior to the time of your death but the child must be under age 23 at the date of your death or must be unable to support themselves because of physical or mental incapacity;
- any person who is financially dependent upon you, or financially interdependent with you prior to the time of your death.

The Trustees' decision as to whether someone is a dependant or not will be final.

How can I be certain that the Trustees will give the money to the right people?

The Trustees of the Plan have complete discretion when selecting beneficiaries but they will normally follow your Expression of Wish Form. One reason for disregarding an expression of wish may be where the Trustees are aware that your circumstances have changed, and you have not completed a new Expression of Wish Form to reflect this, for example where you have married/registered a civil partnership, or have divorced.

The Trustees might take account of any subsequent will you have written. Also, Court Orders can affect death benefit payments. Because of this discretion, any lump sum paid will not normally be included in your estate for inheritance tax purposes.

What happens if I have benefits from another pension scheme?

If the value of all benefits payable from all pension plans (including benefits payable on death) does not exceed the Lifetime Allowance (LTA) then there will be no additional tax for your personal representatives to pay. It will be the responsibility of your personal representatives to declare any benefits in excess of the LTA to HM Revenue & Customs ('HMRC') at the time payment is made.

If you have preserved benefits from another Royal Mail Group pension arrangement, death in service benefits from the Plan may be offset against any other death benefits payable from such arrangements.

Where should I send my form?

Please send your completed form to:

Zurich Royal Mail Service Team
PO Box 1073
Cheltenham
Gloucestershire GL50 9NN

If you need help completing this form you can:

- phone the Zurich Royal Mail Service Team on **0800 092 8263**
- email royalmailserviceteam@uk.zurich.com, or
- write to the above address.

Please quote your full name, date of birth and either your National Insurance number or Pay number.