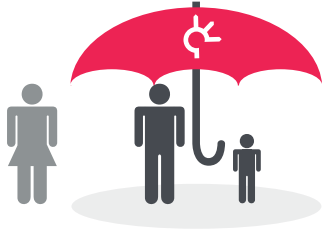


Being prepared

A guide to updating your death benefit nomination



This guide is for:
All members



In the event of your death, we may pay a death benefit lump sum on your behalf to a family member or a friend. If you are in classic-plus, premium, nuvos or alpha you can also nominate a charity, organisation or business.

You can add or amend your death benefit nomination on the **Pension Portal** or by completing a Death Benefit Nomination form. You can download the form from the **Members Forms page** of our website.



If we do not hold a valid nomination for you, we will pay your lump sum benefit to your personal representative(s): (the person or people who deal with your financial matters after your death). A death benefit lump sum does not form part of your estate.



REMEMBER: Please keep your death benefit nominee's details up to date with us, so we can get in touch with them quickly in the event of your death.



These guides are just highlights. If you want to find out more information about dependant's benefits, you should read your **scheme's guide**, which you can find on the **Publications page** of our website.

When to update your death benefit nominee(s)

You should update your death benefit nominee(s) if:

- You want to make a new death benefit nomination.
- You want to make an additional death benefit nomination.
- Your current death benefit nominee(s) address details have changed.
- You want to cancel a death benefit nominee.



Making a nomination

If you are in the **classic** scheme, you can only nominate one person to receive your death benefit lump sum.

If you are a member of the **classic plus, premium, nuvos** or **alpha** schemes, you can choose as many nominees as you want to receive your death benefit lump sum, and what percentage each one will receive. Please note: If you decide to split your lump sum, it must equal 100%.



It is possible to change a death benefit nomination on the **Pension Portal** or by completing a new Death Benefit Nomination form.

When updating your nominee on the Pension Portal you must do the following:

- Register for the Pension Portal.
- Provide the name and address of your nomination.



Top tips

Please consider the following things before submitting your Death Benefit Nomination form.

- ✓ Does the percentage of lump sum allocated to each of your nominees equal 100%?
- ✓ Have you signed and dated your form?
- ✓ Has a witness signed and dated your form, on the same date you signed and dated it?
- ✓ If you are in classic, have you nominated only one nominee?
- ✓ Have you used black ink and CAPITAL letters?
- ✓ Have you included your name, address and National Insurance number?