

Expression of Wish Form – Affinity Water Pension Plan

Before completing this form, using CAPITAL LETTERS, please read the Special Notes on the back.

Your Full Name(s)										Your Date of Birth		
Division of Affinity Water Pension Plan (if known)												
National Insurance number							Employing Company					
In the event of my death, I wish the Trustee to exercise its discretion under the Plan Rules so that the following people, in the proportions shown, will be considered for any lump sum death benefit.												
1	Name					2	Name					
	Address						Address					
	Relationship (if any)						Relationship					
	Proportion						Proportion					
3	Name					4	Name					
	Address						Address					
	Relationship (if any)						Relationship (if any)					
	Proportion						Proportion					
<p>In the event that my named beneficiary/ies does/do not survive me, I wish any lump sum death benefit to be (please tick as appropriate):</p> <p><input type="checkbox"/> Divided equally between the remaining beneficiaries shown above OR</p> <p><input type="checkbox"/> Paid to the following in the proportions shown:</p>												
	Name						Name					
	Address						Address					
	Relationship (if any)						Relationship (if any)					
	Proportion						Proportion					
<p>I understand that this is only an expression of my wishes and is not binding on the Trustee. It may be revoked or revised at any time in a further letter from me.</p>												
Signed							Dated					
<i>Please return this form to the Affinity Water Payroll & Pensions Team</i>												
Important: You must keep your Expression of Wish Form up to date at all times. New forms are available from the Affinity Water payroll and Pensions Team												

Special Notes

- Under present law, lump sum death benefits under the Plan can be paid at the discretion of the Trustee direct to your beneficiaries without any tax liability to the Lifetime limit (1.5 m for the 2012/2013 tax year).
- You should tell the Trustee who you wish to be treated as your beneficiary(ies) by filling in the form overleaf.
- You can change your nomination whenever you want, and should always keep your Expression of Wish form up to date.
- You may ask the Trustee to consider paying all or part of your benefits to your estate. If you want to do this, write 'to my estate' against 'Name' overleaf then complete the relevant proportion. You should be aware that by doing so your estate may incur a tax charge.
- Although the form allows space for up to 4 nominations, there is no restriction on the number of people you can nominate. Please write a letter to the Trustee if the form does not meet your needs. Please make sure the proportions add up to 100%.
- Your nomination will be treated as confidential in any event but you may want to place your completed form in a sealed envelope which will only be opened if you die. If so, you should mark the envelope clearly 'Expression of Wish Form' and show your name, the Company's name and the date.

Completion of an 'Expression of Wish Form' does not guarantee that your wishes will be followed. It is still the duty of the Trustee to make various enquiries about your dependants and your own personal circumstances before deciding how to distribute the cash lump sum. However, in practice, the Trustee does pay particular attention to this form, especially if it is up-to-date.

Return to:

Affinity Water
Payroll and Pensions Team
C/O Affinity Water Ltd
Tamblin Way
Hatfield
Hertfordshire
AL10 9EX