

## DSV UK GROUP PENSION SCHEME

### EXPRESSION OF WISH FORM

To the Trustee/Employer: In the event of my death, I wish the discretion under the Scheme rules to be exercised so that the Trustees will apply any lump sum death benefit arising under the Scheme to or for the benefit of the following persons and in the proportions shown.

I understand that this is only an expression of wish, which is not binding on the Trustees and which may be revoked or revised in a further letter from me.

	Percentage
Name:	
Address:	
Relationship:	
Name:	
Address:	
Relationship:	
Name:	
Address:	
Relationship:	
Name:	
Address:	
Relationship:	
Total	100%

Note: if you require additional spaces please use a separate page. Please ensure the proportions add up to 100%.

Name	(Please print)
Date of Birth	
Signed	
Date	

PLEASE RETURN THIS FORM TO  
DSV Pensions  
Hymans Robertson LLP  
45 Church Street  
Birmingham  
B3 2RT

## Notes

**Tax free lump sum** - lump sum death benefits from a pension Scheme can be paid at the discretion of the Trustees direct to your beneficiaries without any tax liability. Your beneficiaries are defined in the Scheme rules and include your relatives and dependants.

**Your wishes** - you should tell the Trustees who you wish to be treated as your beneficiary(ies) by filling in the expression of wish form overleaf.

The Trustees will give every consideration to your wishes before paying the lump sum but your nomination is not legally binding.

You can change your nomination whenever you want. You should always keep your expression of wish form up-to-date.

If you don't tell the Trustees to whom you want the death benefit paid, they can only pay it to someone who was a relative, financially dependant on you or nominated in your will.

There is no restriction on the number of beneficiaries you can nominate. If necessary please use a separate page.

**Confidentiality** - Your nomination will be treated as confidential in any event, but you may want to place your completed form in a sealed envelope not to be opened unless you die. If so, you should mark the envelope appropriately.

**Planning for inheritance tax** - inheritance tax is chargeable on the value of a personal estate.

Transfers of value between spouses are completely free from Inheritance Tax, as are transfers up to a fixed level, and certain transfers to charities.

Inheritance Tax will be chargeable (if your estate is large enough) on any legacy you leave your children so you may wish to nominate your children on this form. This assumes, of course, that your husband or wife is adequately provided for, and no decision should be made without a complete review of the terms of your will and your personal life assurance arrangements.

The above information is based on HMRC's tax rules in August 2007. These tax rules are subject to change.