

Death benefit nomination/ expression of wish form


If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio CD version of this document, please contact us on 03456 081 680 (call charges will vary) or visit aegon.co.uk/support

About this form

- Use this form to tell us who you'd like to benefit from your funds on your death in relation to uncrystallised pensions savings and drawdown funds held now or in the future under an Aegon Retirement Choices Self-invested Personal Pension (ARC SIPP) or a One Retirement account under the Aegon Self-invested Personal Pension Scheme ('the Scheme').
- Do not complete this form if you have a Retiready Pension. You should complete the 'Expression of wish - Retiready pensions' form.
- Any nominations you make in this form will replace any existing nominations or expressions of wish in relation to your ARC SIPP and/or One Retirement account you've previously given us
- Although we may take your nominations/wishes into account, these aren't binding and the final choice rests with us as scheme administrator.
- The information in this form is based on current legislation, which may change in the future.

How to complete this form

Before completing this form you should take specialist advice as to the tax and other consequences for you and your beneficiaries. This is a complex area and we can't provide you with any guarantee about inheritance tax, or other tax consequences, or advise you on what might be best for you.

- Please read the important information in section 5.
- Whenever you see this icon  you may need to send us additional material with this form.

If you don't have enough space in sections 2 and/or 3, and need to send more information:

- attach an additional document to the email, along with your form, or
- if returning by post, attach the additional sheet to your form.

Make sure your name and investor number, the section number and title have been included at the top of the page. Then sign and date the sheet or document below the beneficiary details. A typed signature is acceptable if returning by email, however please print off and sign if returning by post.

Please complete this form by typing in the boxes, including the signature box(es) and emailing it to clientsupport@arc.aegon.co.uk (this must be sent from the email address you have registered with us).

Our email system and the way we deal with data is internally secure. However, we're unable to ensure the security of emails before they reach us. Please consider this when sending us sensitive information.

If you'd prefer to send by post - or if you're nominating a trust and so have to send by post - please return to:

Aegon Digital Solutions
Sunderland
SR43 4DL

If you're returning this form by post, we cannot accept a typed signature so please print out the form and sign it before sending.

1. Personal details

Title

Full forename(s)

Surname

Date of birth

D	D	M	M	Y	Y	Y	Y
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Investor number*

*This can be found in your Confirmation of application or Confirmation of transfer which you'll find in your online personal document store.

2. Your nominations/expression of wish

You can nominate/make an expression of wish for any individual(s), a trust or a charity to benefit from your funds when you die.

Please read 5.2 for more information about the effect of your nomination and the possible options available to the beneficiary.

Complete section: **2.1** – to nominate/make an expression of wish for individual beneficiaries

2.2 – to nominate/make an expression of wish for a trust or a charity

The total percentages allocated under **2.1** and **2.2** must always add up to 100%.

2.1 Nomination of/expression of wish for individual beneficiaries

Beneficiary's name	Relationship to you	Address including postcode	Allocated percentage (%)

2. Your nominations/expression of wish continued

2.2 Nomination of/expression of wish for a trust or charity

You can nominate/make an expression of wish for a trust or a charity to receive a lump sum death benefit. For a trust, you should include a certified copy of the trust with this form and return by post. ✉

Name of trust or charity

Date of trust (nomination of trust only)

D	D	M	M	Y	Y	Y	Y
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Registered number (nomination of charity only)

Allocated percentage

 %

Address

Postcode

Contact name

Are any additional beneficiaries shown on a separate piece of paper or document?

No

Yes – please follow the instructions provided in the ‘How to complete this form’ section.

3. Additional information

If you'd like to provide further details to give us a better understanding of how you'd like your death benefits to be distributed, please tell us below. If you need more space, please use a separate piece of paper or document, and return to us, following the instructions in the ‘How to complete this form’ section.

The information you provide below, or on any additional sheet, won't be binding on us, but may be considered to help us decide how to apply any benefits.

Please tick this box if you've attached a separate sheet or document with additional information.

4. Declaration

Please make sure you read the information in section 5 before you sign and date the declaration below. We strongly recommend you speak to an adviser.

In this declaration 'I' means the member and 'you' means Scottish Equitable plc as the scheme administrator of the Aegon Self-invested Personal Pension Scheme ("the Scheme").

- 4.1** I'm aware that you have absolute discretion to choose who will benefit from any remaining funds held on my death and that any nomination(s) I've made under section 2 aren't binding on you. I'm aware that special rules apply if I have a Secure retirement income account.
- 4.2** I've read the notes at the beginning of this form and also the Important information in section 5.
- 4.3** Subject to 4.7, I agree that any nominations made by me under this form revoke any and all previous nominations and expressions of wishes, in whatever form, made by me in relation to my ARC SIPP and/or One Retirement account.
- 4.4** I know that if I want to change any nomination, I can complete a new form at any time (and, subject to 4.7, if I complete a new form this will revoke any and all nominations and expressions of wishes, in whatever form, previously made by me in relation to my ARC SIPP and/or One Retirement account).
- 4.5** I'm aware that you can only take into account nominations received before I die. If I complete a death benefit nomination form but die before you receive it, you can't take it into account.
- 4.6** I'm aware that any death benefits will only be paid in accordance with the provisions of the Scheme and as permitted and provided for under my contract with Aegon.

- 4.7** If I have a Secure retirement income account that includes a joint life (as defined in my terms and conditions), I agree that any nominations I've made in this form don't apply to that Secure retirement income account if the individual named as the joint life survives me and qualifies as a dependant at the date of my death.
- 4.8** I agree that I have appropriate authority from the other individuals I've named in section 2, and section 3 where appropriate, to give their details in this form.

You should sign and date this form before sending it back to Aegon. If returning by email, you should type your full name in the signature box below and type the date in the date box or by using any other electronic signature method we have agreed, in writing with your adviser, to accept. Your typed name or agreed electronic signature method in the signature box will be your signature. If returning by post, we cannot accept a typed signature so you'll need to print off the form and sign and date it before sending. When you sign the form, either by typing your name in this box, using the agreed electronic signature method or signing your name in the box, you are making the declarations and confirming that you wish to proceed with the instructions in this form.

Date

D	D	M	M	2	0	Y	Y
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Signature

X									X
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You can find details of the email address and postal address in 'How to complete this form' on page 1.

5. Important information

Death benefits will only be paid in accordance with the provisions of the Aegon Self-invested Personal Pension Scheme and as provided for under the terms of your contract with Aegon.

5.1 Options for beneficiaries

If we choose someone nominated by you as a beneficiary, we can offer the options of drawdown pension, annuity or lump sum, or a combination of these, at their choice, from the part of the pension funds we decide to allocate to them – depending on what your contract with us allows for. If we choose a charity or trust that you nominated, we can only pay them a lump sum.

If we name someone who wasn't nominated by you as a beneficiary then depending on circumstances at the time of death we may only be able to pay that beneficiary a lump sum from the proportion of the fund we allocate to them.

5.2 Your nomination

You can change your death benefit nominations at any time – to do this you'll need to complete a new form and send it to us. We must receive your completed form before you die.

The nominations you make in this form cancel any and all previous nominations you've made (and any later nominations you make will cancel the previous ones). If you've recently completed an expression of wish form, this will be cancelled by the nominations you make in this form. Special rules apply if you have any Secure retirement income accounts – see 4.3 and 4.7.

Any valid nomination you make using this form may remain in effect even if your personal circumstances change. That's why it's important that you review your nominations regularly – especially if there's a significant change in your personal circumstances, for example marriage, divorce, the death of a nominated beneficiary or the birth of a child.

