

# MRC Pension Scheme

## Expression of Wish Form

Keeping the Trustees aware of your personal wishes is important. Please complete this form.

Surname	<input type="text"/>
First Name	<input type="text"/>
Employee Number	<input type="text"/>
National Insurance Number	<input type="text"/>

### To MRC Pension Trust Ltd

In the event of my death, I wish the discretion of the Scheme Rules to be exercised so that MRC Pension Trust Ltd will apply any lump sum death benefit arising under the Scheme to or for the benefit of the following person(s) and in the proportion shown.

Name	<input type="text"/>	% of sum payable
Address	<input type="text"/>	<input type="text"/>
Relationship	<input type="text"/>	
Name	<input type="text"/>	% of sum payable
Address	<input type="text"/>	<input type="text"/>
Relationship	<input type="text"/>	
Name	<input type="text"/>	% of sum payable
Address	<input type="text"/>	<input type="text"/>
Relationship	<input type="text"/>	

I consent for the purposes of the Data Protection Act 1998, to the above information being held and processed by Mercer. I understand that this is only an Expression of Wish, which is not binding on MRC Pension Trust Ltd and which may be revoked or revised in a future form or letter from me.

Signed \_\_\_\_\_ date \_\_\_\_\_

Witnessed by ▼

Please see over for guidance on completing this form and on inheritance tax generally

Signature \_\_\_\_\_ date \_\_\_\_\_

Name of Witness \_\_\_\_\_

Address \_\_\_\_\_

## Notes

### Tax free

Lump sum death benefits from a pension scheme can be paid at the discretion of the Trustees direct to your beneficiaries without any inheritance tax liability. Your beneficiaries are defined in the Scheme Rules and include your relatives and dependents.

### 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.

There is no restriction on the number of beneficiaries you can nominate. You are free to nominate an organisation to receive the benefit if you wish. This is also not legally binding.

### Data Processing and Privacy

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 in that way. The Trustees hold and process data in accordance with the Data Protection Act 2018. Details of the data policy can be found on the website.

### Planning your inheritance tax

Inheritance tax is chargeable on the value of a person's estate.

Transfers of value between spouses are completely free of inheritance tax, as are inheritance transfers up to a fixed levels and certain transfers to charities.

Your nominations should be discussed with your legal adviser while reviewing or preparing the terms of your will.

### Witness

The Trustees require your signature to be verified by an individual who is NOT a beneficiary noted on this form. This is to verify, not your wishes, but the fact that the person who has signed and completed this form is the same.

### Please return your completed form to:

**MRC Pension Scheme  
Mercer Post Handling  
Maclaren House  
Talbot Road  
Stretford  
Manchester  
M32 0FP**

**Mercer: [www.contact.mercer.com](http://www.contact.mercer.com)  
Telephone: 01372 200275  
Website: [www.mrcps.co.uk](http://www.mrcps.co.uk)**