

Expression of Wish Form

Under certain circumstances, your Pension Policy with Rothesay Life will provide a lump sum in the event of your death. This may be paid or applied by Rothesay Life to or for the benefit of such person or persons within a defined class of eligible beneficiaries as Rothesay Life may at its absolute discretion select and in such manner as Rothesay Life may at its absolute discretion decide.

The defined class of eligible beneficiaries includes any person(s) or body (including an unincorporated association and the trustees of any trust) named in an Expression of Wish Form completed by you and received by Rothesay Life before your death.

Although Rothesay Life has complete discretion when selecting the beneficiaries who will receive any benefit payable on your death, it will take account of your Expression of Wish Form when exercising its discretion.

Please complete this Expression of Wish Form by:

- reading carefully the accompanying "Notes" for completing this Form before completing the steps below;
- providing the details, on page three, of the person (or persons) you would like Rothesay Life to consider as the recipient (or recipients) of the lump sum payable upon your death; and
- signing the declaration at the bottom of page 3.

Once completed, please send your Expression of Wish Form to Rothesay Life using the contact details applicable to your previous pension scheme/insurer. These can be found using the first dropdown list on the Contact Us page in our Policyholder Site: www.rothesaylife.com/policyholder/contact-us

PLEASE NOTE: All information contained in this form is provided on a confidential basis and Rothesay Life shall ensure that it remains confidential.

Notes to accompany the Expression of Wish Form

Why do I need to complete an Expression of Wish Form?

Under certain circumstances, your Pension Policy with Rothesay Life will provide a lump sum in the event of your death. This may be paid or applied by Rothesay Life to or for the benefit of such person or persons within the class of eligible beneficiaries as Rothesay Life may at its absolute discretion select and in such manner as Rothesay Life may at its absolute discretion decide.

The defined class of eligible beneficiaries includes any person(s) or body (including an unincorporated association and the trustees of any trust) named in an Expression of Wishes Form completed by you and received by Rothesay Life before your death.

How many people can I nominate?

You can nominate as many people as you wish.

If you nominate more than one person please specify (as a percentage) the proportion of the lump sum death benefit that you would like each individual to receive. The total proportions must equal 100%.

If you wish to nominate more than three recipients, please identify the additional recipients on the back of this form.

If you would like your benefits to be paid to your estate upon your death, please write "To My Estate" in the "Name" box.

If you would like your benefits to be paid to an individual upon your death please write their full name in the "Name" box including their surname, all forenames and their title (e.g. "Mrs Mary Jane Smith").

When do I need to complete the Expression of Wish Form?

You can complete an Expression of Wish Form at any time; however, if you have not already done so we recommend that you complete a Form as soon as possible.

You should also consider completing a new Expression of Wish Form (to update your death benefit nomination(s)) if your personal circumstances change. You can make any changes to your nominations by submitting a new Expression of Wish Form.

If you complete and submit more than one Expression of Wish Form, any previous Expression of Wish Forms you have completed (and any nominations you made in such Form(s)) will be overridden. Only the latest completed Form held by Rothesay Life will be taken into account by Rothesay Life.

You should keep a copy of your latest completed Expression of Wish Form for your future reference.

What happens if I do not complete an Expression of Wish Form?

Rothesay Life will still pay any lump sum death benefits in accordance with the terms of your Pension Policy. The fact that you have not completed an Expression of Wish Form will not prevent Rothesay Life from making payment, but Rothesay Life will have no way of taking your wishes into account when deciding who will receive the payment.

Is there anything else I should know?

The information contained in your Expression of Wish Form will be kept confidential by Rothesay Life. Rothesay Life processes all personal data in accordance with its privacy notice as updated from time to time. The current version of the privacy notice is available to review at: www.rothesaylife.com/policyholder/data-protection

Expression of Wish Form

Name:		Pension Policy Number:	
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Nominations

In the event of my death I would like any lump sum death benefit to be paid as follows:

Name	
Address	
Percentage of Benefit	%

Name	
Address	
Percentage of Benefit	%

Name	
Address	
Percentage of Benefit	%

Declaration

I understand that any lump sum benefits arising under my Pension Policy in the event of my death are payable at the complete discretion of Rothesay Life. However, I would like Rothesay Life to consider paying such lump sum death benefits to the persons or persons listed on this Expression of Wish Form in the proportions specified.

By signing below I confirm that:

1. I have read the accompanying "Notes" for completing this Expression of Wish Form;
2. I understand that this expression of wish is not binding upon Rothesay Life; and
3. I understand that this Expression of Wish Form overrides any previous Expression of Wish Form I have completed in the past.

Policyholder Signature:		Date:	
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