


Death benefit nomination/ expression of wish form

About this form

- Use this form to tell us who you'd like to benefit from your funds on your death in relation to:
all uncrystallised pensions savings and drawdown funds held now or in the future under an Aegon Self-invested Personal Pension (Aegon SIPP) under the Aegon Self-invested Personal Pension Scheme ('the Scheme').
- Any nominations you make in this form in relation to an Aegon SIPP will replace any existing nominations or expressions of wish in relation to your Aegon SIPP 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 of the Scheme.
- 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.
- Read the declaration in section 4 and sign and date the form before returning it to us.
- Whenever you see this icon  you may need to send us additional material with this form.
- Make sure you attach any additional sheets of paper or documents to the form, and put your name, investor number, the section number and title at the top of the page. Then sign and date the sheet or document below the beneficiary details. A typed signature or electronic signature is acceptable. If returning by post, please print out the sheet or document and sign it before sending.

Please complete this form by typing in the boxes, including the signature box(es) and email it to **aegoncofundsadministration@aegon.co.uk**

Our email system and the way we deal with data internally is secure. However, we're unable to ensure the security of emails before they reach us so please consider this when returning this form.

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 Cofunds Administration
Sunderland
SR43 4DN

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

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 call 0345 604 4001 (call charges will vary) or visit **aegon.co.uk/support**

1. Personal details

Title

Mr/Mrs/Miss/Ms/Other - please specify

Full forename(s)

Surname

Product number*

8

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

Date of birth

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.

As scheme administrator, we'll take your nominations/expression of wish into consideration, but the final choice of who to pay benefits to, and the amounts to allocate to them, is at our discretion under the provisions of the Scheme.

Please read 4.2 and section 5, 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
 - 2.3 – to nominate/make an expression of wish for a charity

The total percentages allocated under 2.1, 2.2 and 2.3 must always add up to 100%.

2.1 Nomination of/expression of wish for individual beneficiaries

a Beneficiary's name

Relationship to you

Allocated percentage

%

Address

Postcode

b Beneficiary's name

Relationship to you

Allocated percentage

%

Address

Postcode

2. Your nominations/expression of wish – continued

c

Beneficiary's name

Relationship to you

Allocated percentage

%

Address

Postcode

d

Beneficiary's name

Relationship to you

Allocated percentage


%

Address


Postcode

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

☐ No

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

2.2 Nomination of/expression of wish for a trust

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

Name of trust

Date of trust

Allocated percentage

%

Name(s) of trustee(s)	Address(es) – including postcode

2. Your nominations/expression of wish – continued

2.3 Nomination of/ expression of wish for a charity You can nominate/make an expression of wish for a charity to receive a lump sum death benefit.

Name of charity

Allocated percentage

%

Address

Postcode

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Name of charity

Allocated percentage

%

Address

Postcode

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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 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.

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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', 'my' or 'me' means the member, named in section 1, 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.
- 4.2 I'm aware that by nominating an individual under section 2, I'm nominating them for the options of drawdown pension, annuity, or lump sum, or a combination of these.
- 4.3 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 Aegon SIPP.
- 4.4 I know that if I want to change any nomination, I can complete a new form at any time and, if I do, this will revoke any and all nominations and expressions of wishes, in whatever form, previously made by me in relation to my Aegon SIPP.
- 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.

You (the member) 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 boxes 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 it and date it before sending. When you sign the form, either by typing or signing your name in this box or using the agreed electronic signature method, you are making the declarations and confirming that you wish to proceed with the instructions in this form.

Date

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Signature

X

X

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 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 completed any expression of wishes, these will also be cancelled by the nominations you make in this form.

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.

