



The Trustees of the Yorkshire Building Society Pension Scheme (the “Scheme”) are responsible for deciding who should receive any lump sum benefits payable from the Scheme on your death. You can express your wishes to the Trustees by completing this form. Whilst your wishes are not binding on the Trustees, the Trustees will take these into account when deciding who should receive any benefit.

This form applies to all sections of the Scheme. Before completing this form you should review the Additional Notes section of this form.

Please complete this form and return to:

XPS Administration, Wellbar Central, 36 Gallowgate, Newcastle NE1 4TD

Please note that we will retain a scanned copy of this form and that the original will then be destroyed.

**About You**

Name:		Email:	
Date of Birth:		NI Number:	

**Your Nomination**

Full Name of nominated beneficiary	Address of nominated beneficiary	Relationship to you	Proportion (%) of Benefit they should receive
		<b>TOTAL</b>	<b>100%</b>

If you have benefits in both the Defined Benefit (DB) and Defined Contribution (DC) sections of the Scheme you may, if you wish, ask the Trustees to consider paying any DB lump sum to different people or in different proportions to any DC lump sum. If you wish to do this please contact the YBS Reward & Benefits Team for an alternative form.

## Additional Notes

Please review these notes before you complete this form.

1. If you do not make a nomination the Trustees will only be able to pay the benefit to somebody who falls within the Scheme's definition of Eligible Recipients which include your wife, husband or civil partner; other relatives such as parents, grandparents, siblings, aunts and uncles and your Dependants.  
  
Your Dependants are individuals who the Trustees determine were financially dependent on, or interdependent with you, at the date of your death. This may include, for example, a disabled adult child or a cohabiting partner where either, they relied upon your income or you relied on each other's income to maintain a standard of living prior to your death. The Trustees decision as to whether someone is a Dependant is final.
2. You may list your preferred nominees in rank order, so that should the first proposed nominee die before you, the Trustees can consider your wish to benefit the next named nominee(s). You may propose your preferred nominee for the full amount and two or more other nominees to share the lump sum death benefit should the first not survive you.
3. Although the form allows space for up to four nominations, there is no restriction on the number of people you can nominate. If you wish to nominate more than four people, please use the section on the following page and/or indicate this on a separate sheet of paper and attach it to your form before returning it.
4. Please make sure the proportions in the percentage column add up to 100%.
5. If there is any further information which you think may help the Trustees in the exercise of their discretion to distribute the lump sum benefits payable on your death, please give details overleaf.
6. You can change your nominations at any time. If your circumstances change for example on marriage, birth of a child, divorce, etc., you should complete a new form even if you only wish to re-confirm the existing nominees. Any nomination should be revised where the nominee (or one of the nominees) dies before you.

**Note: We may choose not to follow a nomination and may do this if, for example, your circumstances have changed and you have not completed a new nomination form.**

7. When completed and returned, your new form will override any existing form.
8. As the disposal of any lump sum death benefit is at the discretion of the Trustees, it is not the property of the member. The benefit will not therefore fall within the member's estate on death and it will not, according to current law and HMRC practice, be subject to Inheritance Tax. As a result, the benefit cannot be included in a member's Will. Please consult a solicitor if you are in any doubt about this provision.
9. Benefits are paid in accordance with the Rules of the Scheme. Nothing in this form or any other communication issued to you confers any entitlement to benefits in excess of those provided under the Rules of the Scheme. In the case of any discrepancy between the Rules and this form, the Rules will prevail.
10. Your Nomination Form will be scanned and then kept in the strictest confidence.
11. If you are in doubt about the financial implications of your nominations you should consider seeking independent financial advice.
12. This Nomination Form contains personal information about you and about your nominated beneficiaries. The Trustees need this personal information so that the Trustees can take into account your nominations in the administration of benefits following your death, as explained in more detail at the beginning of this Nomination Form. The Trustees' legal grounds for processing your personal information will be the necessity of doing so for:
  - (i) the performance of your employment contract, or another contract which entitles you to pension benefits; or
  - (ii) the compliance by the Trustees with their legal obligations.

Your personal information may be disclosed to the Trustees' advisors and administrators, in confidence, for the aforementioned purposes. You have certain rights in respect of your personal information. Further details about these, and about the use of your personal information by the Trustees, can be found in your Member Privacy Notice, a copy of which has been provided to you.

**Before providing us with the personal information of your nominated beneficiaries, you should ensure that they understand and do not object to the disclosure of their personal information to us.** You should also ask them if they would like to review this Additional Note, and/or the Member Privacy Notice.

### 13. Your Signature and Consent

In completing this form, I understand that any previous nomination made by me in relation to the Scheme will be cancelled and replaced by the nominations on this form.

I understand that personal information concerning myself and my nominated beneficiaries, contained within this form, will be held and processed by the Trustees and their advisors and administrators for the purposes of administering this Scheme, or any scheme providing death benefits for YBS Group colleagues, of which I am a member at the date of my death. I have read and understood Additional Note 12, which explains the collection of personal information for the benefit of myself and the nominated beneficiaries.

<b>Signed:</b>	
<b>Name:</b>	<b>Date:</b>

### Additional Information for the Trustees

Please use this page to provide additional information that you wish the Trustees to have available to them.

### If Applicable: Additional Nominations (see Note 3)

Full Name of nominated beneficiary	Address of nominated beneficiary	Relationship to you	Proportion (%) of Benefit they should receive