M&G Platform

Expression of Wish

Please use this form to provide details of who you would like to benefit from your SIPP* in the event of your death.

*A SIPP is a type of pension that lets you choose your own investments typically from a much wider range than other pensions. Investing through the SIPP allows you to save towards your retirement income in a tax efficient Account. You can find more information in the Key Features of the M&G Platform Pension Account.

What is an Expression of Wish Form?	If you pass away with money or investments in your pension, the pension administrators will need to decide who will receive that. By completing this form, you can tell us who you would like the money to go to. This can be given as a one-time single payment or as regular payments, depending on what your beneficiaries (someone who benefits from a will, trust, pension fund or a life assurance policy) prefer. **Please note, while we will try to follow your wishes, we will decide who receives the benefits. This means we can also choose to give the money to others, if we think it's appropriate.**
Who can your pension be paid to in the event of your death?	**Where we have received a completed Expression of Wish form:** We will first try to pay the benefits to the people, charities or trusts you have nominated in this form. These are your beneficiaries you have chosen to receive your pension benefits. **If there is no Expression of Wish form:** We will consider any dependents you have, such as your spouse or civil partner, children under 23, and anyone who relied on you financially or due to physical or mental impairment. If we choose a beneficiary you have nominated, they can choose to receive the money as a drawdown pension**, annuity***, single payment or a combination of these.
Can I update my Expression of Wish in the future?	Yes, it's very important to review your Expression of Wish regularly and update it when needed. You can do this by filling out a new form, which will replace the one we currently have on file for you.

**Drawdown is an option for taking money from a pension. With this option, you can take some, or all, of your tax-free cash first, and then some, or all, of your taxable money as and when you need it.

***An Annuity guarantees to provide you with a regular income for the rest of your life, in return for you paying over a lump sum from your pension fund.

If you have any questions please contact your Financial Adviser, email us at platformsupport@mandg.com or call our Client Services Team on 0345 076 6140. Our lines are open 8:30am to 5:30pm Monday to Friday.

To reduce paper usage, when possible please complete and sign this form digitally.

The completed form should be sent to:

platformsupport@mandg.com

or

Client Services, M&G Platform, Trimbridge House, Trim Street, Bath BA1 1HB

Section 1 Your Details

M&G Platform Pension Account number

Member's Name

Section 2 Nomination

In the event of my death, I nominate all of my Eligible Recipients as the persons to whom you should consider allocating any death benefits from my SIPP.

'Eligible Recipient' in relation to a Member or Survivor means:

(i) his/her Relatives;

(ii) his/her Dependants (meaning, in the case of a Survivor, any individual who would be a Dependant if the Survivor were a Member);

(iii) any person nominated for this purpose by him/her;

(iv) any person entitled under his/her will to any interest in his/her estate;

(v) his/her personal representatives (but not if any payment to them would then pass as bona vacantia); or

(vi) (in relation to a Survivor) any Eligible Recipient of the member to whom the relevant arrangement relates.

Section 3 Expression of Wishes

In the event of my death, my wishes are that you consider allocating any death benefits from my SIPP to my 'Eligible Recipients'; as follows:

Individual

Please provide details of any individuals you would like to receive any benefit payable from your SIPP on your death.

Individual 1

Full name

Address

Phone Number

Email Address

Date of Birth

D D / M M / Y Y Y Y

Relationship to you

Percentage of benefit

%

Individual 2

Full name

Address

Phone Number

Email Address

Date of Birth

D D / M M / Y Y Y Y

Relationship to you

Percentage of benefit

%

Individual 3

Full name

Address

Phone Number

Email Address

Date of Birth

D D / M M / Y Y Y Y

Relationship to you

Percentage of benefit

%

Individual 4

Full name

Address

Phone Number

Email Address

Date of Birth

D D / M M / Y Y Y Y

Relationship to you

Percentage of benefit

%

Trust

Please provide details of any trust that you would like to receive any benefit payable from your SIPP on your death.

Please note that in the event of your death we will require a certified copy of the trust documents, e.g. the Trust Deed and associated rules (if any), before any death benefits can be paid. For further information on who can certify documents please visit gov.uk/certifying-a-document.

Trust 1

Name of trust

Address where the trust is held

Date of trust

D D / M M / Y Y Y Y

Full Name of trustees

Percentage of benefit

%

Trust 2

Name of trust

Address where the trust is held

Date of trust

D D / M M / Y Y Y Y

Full Name of trustees

Percentage of benefit

%

Charity

Please provide details of any charity you would like to receive any benefit payable from your SIPP on your death. Please note we are unable to pay any benefits to a charity unless they are noted on this form.

Charity 1

Full name

Address

Registration number

Percentage of benefit

%

Charity 2

Full name

Address

Registration number

Percentage of benefit

%

Additional Information

If there is any other information that may help us to make a decision when the time comes, please include this in here. For example, if the form doesn't have enough space to include details about all the individuals, trusts, or charities.

Declaration

Data Protection

As described in our Terms, the personal data that you provide to Investment Funds Direct Limited (IFDL) under this form will be used by us in compliance with our obligations under the EU and/or UK General Data Protection Regulations, including, where applicable, any other relevant privacy laws (together, "Applicable Data Protection Law").

IFDL's Client Privacy Policy explains how personal data will be collected, used and stored by us and will set out further information required to be provided under Applicable Data Protection Law to the individual to whom the personal data relates. Please see our Client Privacy Policy (which we will update from time to time) for more information. This is available from your Financial Adviser or at ifdl.info/privacypolicy. If you provide us with information about other investors, you confirm that you will pass on a copy of our Client Privacy Policy to them so that they are aware of how their personal data will be collected, used and stored by us.

I understand that Investment Funds Direct Limited will assume that where I have disclosed information about another person I have (i) obtained their consent to disclose such information; and (ii) informed the other person(s) of the purpose for which their information will be processed.

Member's Signature

Date

D D / M M / Y Y Y Y

The M&G Platform is provided by Investment Funds Direct Limited, registered in England and Wales No.1610781. Registered office: 10 Fenchurch Avenue, London EC3M 5AG. Authorised and regulated by the Financial Conduct Authority No. 114432. Investment Funds Direct Limited is a subsidiary of M&G plc, incorporated and registered in England and Wales. Registered office: 10 Fenchurch Avenue, London EC3M 5AG. Registered number 11444019. M&G plc is a holding company, some of whose subsidiaries are authorised and regulated, as applicable, by the Prudential Regulation Authority and the Financial Conduct Authority.