

DEATH IN RETIREMENT NOMINATION FORM.

Full name

Member number

Retirement date

As a member of the Scheme you can use this form to tell the Trustee of the people or organisations that you would like to be considered to receive any lump sum payments that may be payable in the event of your death within five years of retirement.

TO: THE TRUSTEE OF THE MARKS AND SPENCER PENSION SCHEME.

In the event of my death in the first five years of retirement, I should like the lump sum benefit to be paid to the following person(s) (BLOCK CAPITALS PLEASE)

Name and address of beneficiary	Relationship	% to receive
1. Contact Tel No:		
2. Contact Tel No:		
3. Contact Tel No:		
4. Contact Tel No:		
5. Contact Tel No:		

If you wish more than five people to benefit, please continue on a separate piece of paper and attach it to this form. If you wish to change your nominations at any time, you must request and complete another nomination form which will supersede all previous nomination forms.

Signed: _____

Date: _____

NOTES ON COMPLETION OF THE FORM.

GENERAL.

- This nomination will be treated in the strictest confidence; the information will only be passed to the Trustee in the event of your death.
- The current Trustee is 'The Marks and Spencer Pension Trust Ltd'.
- Although the Trustee would normally expect to take your wishes into account, it must be understood that they are under no obligation to do so and the final decision must be theirs.
- It is your responsibility to:-
 - Inform the nominee(s) of your decision.
 - Inform the nominee(s) of the discretionary nature of this/these benefits.
 - Inform the Pensions Administration Team of any change to your circumstances which may affect this nomination.

NOMINATIONS FOR LUMP SUM BENEFITS.

- Under current legislation any lump sum payment does not form part of your estate and hence no inheritance tax will be due to Her Majesty's Revenue & Customs (HMRC) in this respect.
- If the total value of your benefits from all pension schemes (including death benefits) does not exceed HMRC's Standard Lifetime Allowance (SLA) then there will be no additional tax for your personal representatives to pay. It will be the responsibility of your personal representatives to declare any benefits in excess of the SLA to HMRC at the time payment is made.

Once you have completed this form then please return it to:-

The M&S Pension Scheme
Hartshead House
2 Cutlers Gate
Sheffield
S4 7TL

HOW TO CONTACT US.

If you'd like further information you can contact the Pensions Administration Team by:

✉ The M&S Pension Scheme,
Hartshead House, 2 Cutlers Gate,
Sheffield, S4 7TL

☎ 0345 304 7474

✉ mandspensions@capita.com

For general information about the Scheme visit www.mandspensionscheme.com