The SSAS

Expression of Wishes and Nomination Form

www.ipensionsgroup.com ssas@ipensionsgroup.com

Members Name	Name of SSAS

Introduction

You should complete this form in order to outline who you wish to receive death benefits from your share of The SSAS in the event of your death.

The nomination ensures that the widest range of people is eligible to receive benefits.

If you require additional assistance, or require any advice, regarding making nominations and / or an expression of wish, you should consult your financial adviser or other appropriately qualified professional. Please note, iPensions Group are not authorised to provide advice regarding this matter.

Nomination

In the event of my death, I nominate all individuals who are Eligible Recipients (as defined in the scheme's governing trust deed and rules) as the persons to whom the Trustees should consider allocating death benefits to from my share of The SSAS.

Expression of Wishes

In the event of my death, my wishes are that the Trustees consider allocating any death benefits from The SSAS to my Eligible Recipients as follows:

☐ Individual
☐ Trust

Full Name

% of Benefits

Relationship

☐ Individual
☐ Trust

Full Name

% of Benefits

Relationship

☐ Individual
☐ Trust

Full Name

% of Benefits

Relationship

☐ Individual
☐ Trust

Full Name

% of Benefits

Relationship

Once you have completed and signed this form, please return the original to:

iPensions Group SSAS Trustees Limited,
2nd Floor,
Marshall House,
2 Park Avenue,
Sale, M33 6HE.

Expression of Wishes (Continued)

If you wish to provide any additional information regarding your wishes, please enter this in the box below.

Notes

If you wish to nominate more than four individuals, please duplicate page 1.

If you wish to nominate a trust to receive the death benefits payable from The SSAS, please provide full details of the Trust in the 'Full name' section – for example, 'The Trustees of the <Trust Name> Trust, established on <date>'.

Member's Signature	Date

Frequently Asked Questions

Why do I need to complete an Expression of Wishes and Nomination Form?

The benefits held in your The SSAS can be passed on to others after your death.

Payment of death benefits is made at the discretion of the Trustees, including iPensions Group SSAS Trustees Limited.

By completing this Expression of Wishes and Nomination Form, you help the Trustees determine who you would like to pass those funds on to after your death.

Why can I only provide an Expression of Wishes and not a binding instruction? I am not comfortable that my benefits can be paid at the discretion of the remaining Trustees.

We do not accept binding instructions as this would risk exposing the benefits held within The SSAS to Inheritance Tax.

Where death benefits are distributed at the discretion of the remaining Trustees, the possibility that Inheritance Tax will be applied is greatly reduced.

I have already outlined my intentions for the distribution of my assets after death in my Will and / or other documentation. Do I still need to complete this form?

The Trustees always require a copy of the Will (plus any other relevant documentation) to be provided in the event of a member's death prior to determining the designation of benefits to the beneficiaries.

We ask that our Expression of Wishes and Nomination Form be completed in addition, however, so that we hold readily accessible documentation on file that outlines your intentions.

Can I change my Expression of Wishes and Nomination if my circumstances change?

Yes. We encourage your Expression of Wishes and Nomination to be reviewed on a regular basis and changes can be made at any time by completing a new Expression of Wishes and Nomination Form.

Note
The information shown above is based on our understanding of HMRC guidance. Tax rules may change in the future and tax treatment does depend on your personal circumstances. If you require further assistance regarding this matter, please contact your financial adviser.