



**MERCHANT NAVY OFFICERS PENSION FUND
EXPRESSION OF WISH FORM**

Please read the Notes on the reverse before completing this Form.

Member's Full Name:

Member's MNOFP Reference Number:

Section 1: Expression of Wish in respect of lump sum death benefits

This Section must be completed by all Members.

In the event of my death it is my wish that the Trustee applies any lump sum benefit due in the manner stated below. I understand that this Form is not binding on the Trustee, and may be cancelled or revised by me at any time in the future.

Nominated Beneficiary(ies)	Relationship	Proportion (%)*	Address of Beneficiary
		100%	

*This column must add up to 100%

Please continue on a separate sheet if you require more than 4 beneficiaries

Section 2: Nomination of Partner in respect of Dependant's Pension

This Section should be completed only if: (a) you are a Member of the Old Section of the MNOFP; and (b) you do not have a legal spouse.

In the event of my death, I wish to nominate the person named below to be my nominated partner for the purpose of Rule 35. I declare that I am not married and if I was previously married, I am now legally divorced from my previous spouse. I confirm that the person named below is dependent on me.

Full Name	Date of Birth	Address

I confirm that I have read the Notes to this Form.

Signature of Member: _____ Date: _____

The completed form should be returned to:

**MNPA Limited,
Leatherhead House,
Station Road,
Leatherhead, KT22 7ET**
EXPRESSION OF WISH



Notes to Members on the MNOFP Expression of Wish Form

1. Section 1 of the Form

Purpose of Section 1: The MNOFP provides lump sum payments in the event of your death. The Trustee has discretion to determine to whom those benefits are paid. In exercising its discretion, the Trustee will take into account your wishes as set out in Section 1 of this Form, but they are not legally binding on the Trustee.

Who can be included in Section 1: You may include any person(s) on the Form, for example, a relative, partner, friend, registered charity or someone who is dependent on you. If you nominate payment to be made to your Estate, there may be a liability for Inheritance Tax if the total value of your Estate exceeds HMRC limits. You may enter the name of more than one person in Section 1 of the Form. Where you include more than one person, please indicate the share of the death benefit which you would like each person to have (to total 100% amongst all beneficiaries).

2. Section 2 of the Form

Purpose of Section 2: If you are not legally married at the date of your death, the Trustee has discretion to decide whether or not to pay certain widow(er)'s benefits to another person who was, in the opinion of the Trustee, dependent on you for the provision of all or any of the ordinary necessities of life. You can nominate a partner (who may be the same sex as you) in Section 2 of the Form. In exercising its discretion, the Trustee will take account your individual circumstances and of the person nominated as your partner in Section 2 of this Form, but your nomination will not be legally binding on the Trustee.

This discretion only applies in relation to Old Section benefits. Full details of the Trustee's discretion are set out in Rule 35 of the MNOFP Rules.

3. Changes in your personal circumstances

In the event of any change in your personal circumstances (in particular if your marital circumstances change, you have children or if the address of either yourself or a nominated person changes), it is advisable that you complete a new Expression of Wish Form updating the person(s) nominated in Sections 1 or 2 of this Form. You can obtain a new Expression of Wish Form at any time from www.mnopf.co.uk/publication or by writing to MNPA Limited at the address overleaf.

4. Data Protection

Please note that any person nominated by you will have the right under the Data Protection Act 1998 to see the information on the Form that relates to them. By completing the Form, you confirm that you have, on behalf of the Trustee, explained to each nominated person that the information on the Form will be processed by the Trustee for the purposes of managing and administering the MNOFP, and obtained the consent of each nominated person to that information being provided to the Trustee and its representatives.

If you do not complete and return this Expression of Wish Form, the Trustee cannot be sure of your wishes. Completion of this Form will also assist in speeding up payment of the relevant benefit.