

**9. Expression of Wishes** *(Please copy or print this page if you have more than three beneficiaries)*

Carey Pensions UK LLP has discretion as to whom benefits will be paid following your death and the form of those benefits. By filling in this expression of wishes you can let Carey Pensions UK LLP know to whom you would like benefits to be paid and the form of those benefits. Carey Pensions UK LLP will not be bound by your expression of wishes but will take it into account when exercising its discretion. The Expression of Wishes can be changed at any time providing new written signed instructions are received by Carey Pensions UK LLP.

Members name	
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**► Beneficiary / Nominee** *(delete as applicable)*

Name								
Address								
Postcode								
Relationship to you								
Date of birth	D	D	M	M	Y	Y	Y	Y
Amount or percentage of fund	£							%

**► Beneficiary / Nominee** *(delete as applicable)*

Name								
Address								
Postcode								
Relationship to you								
Date of birth	D	D	M	M	Y	Y	Y	Y
Amount or percentage of fund	£							%

**► Beneficiary / Nominee** *(delete as applicable)*

Name								
Address								
Postcode								
Relationship to you								
Date of birth	D	D	M	M	Y	Y	Y	Y
Amount or percentage of fund	£							%

Signed by Member	Date							
	D	D	M	M	Y	Y	Y	Y

**IMPORTANT NOTE:** A nominee may take either a Death Benefit Lump Sum or income if they wish. The payment is taxed depending on the member's age at date of death. If the member is under 75 years old when they die, benefits are paid tax free, however a 45% tax charge is levied on the benefits if the member is over 75 years old when they die up until 5th April 2016, and thereafter at the beneficiary's or nominee's marginal tax rate. This is subject to the benefits being paid out within 2 years of the date Carey Pensions UK LLP are notified of the death.