

Merchant Navy Ratings Pension Fund

Please read the Notes on the 2nd page before completing this Form.

Member's Full Name

Member's MNRPF Membership Number

To: The Trustees of the Merchant Navy Ratings Pension Fund

Expression of Wish in respect of lump sum death benefits

In the event of my death it is my wish that the Trustees apply any lump sum benefit due in the manner stated below. I understand that this Form is not binding on the Trustees.

Person(s) Nominated:

A. Full Name

Address

Relationship

Share

B. Full Name

Address

Relationship

Share

C. Full Name

Address

Relationship

Share

D. Full Name

Address

Relationship

Share

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

Signature of Member

Date

The completed Form should be returned to MNPA at Leatherhead House, Station Road,
Leatherhead Surrey KT22 7ET

Notes to Members on the MNRPF Expression of Wish Form

1. Lump Sum Death Benefits

Following closure of the MNRPF as at 31 May 2001, lump sum death benefits are only payable in the following circumstances:

- On death prior to Normal Pension Age (and before commencement of pension) and if you are not married at the date of death, a lump sum is payable equivalent to your accumulated contributions plus interest at 2½% per annum.
- On death within the 5 years after the retirement, a lump sum is payable representing the balance of pension instalments due in the 5 year period.
- On death after Normal Pension Age, but before commencement of pension, you shall be treated as though you had died on the day immediately preceding your death and a lump sum is payable representing the pension which you would have received over a period of 5 years.

The death benefit of 2 x Salary previously payable on the death of an active member ceased on the closure of the Fund as at 31 May 2001.

2. Purpose of the Form

It is the Trustees' discretion to determine to whom any lump sum death benefits are paid. However, in exercising their discretion, the Trustees will take into account your wishes as set out in this Form. Your wishes will not be binding on the Trustees.

3. Who can be included on this Form

You may include any person(s) on the Form. However, you would usually include relatives or others who are dependent on you. You may enter the name of more than one person on 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 (totalling 100%).

4. Changes in your personal circumstances

In the event of any change in your personal circumstances (in particular if you marry or re-marry or if the address of either yourself or a nominated person changes), it is advisable that you submit a new Expression of Wish Form to the Trustees updating the person(s) nominated. You can obtain a new Expression of Wish Form at any time from MNPA or from the MNRPF website on www.mnrpf.co.uk

5. Data Protection

The information on the completed Form is subject to the provisions of the Data Protection Act 1998 ("DPA"). By completing the Form, you confirm your understanding that any person named in it will become a data subject for the purposes of the DPA and will have the right to request access to the information on the Form which refers to them. You also confirm that, on behalf of the Trustees, you have provided each such person with the fair processing information required by the DPA and you have obtained their consent to their personal data being provided to the Trustees and their data processors.

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