

Expression of Wish Form

PAYMENT OF PENSION BENEFITS TO A SPOUSE OR QUALIFYING DEPENDANT ARE DEALT WITH SEPARATELY - PLEASE COMPLETE A QUALIFYING DEPENDANT'S NOMINATION FORM IF APPLICABLE.

Only to be completed by members of the AA Pension Scheme. Before completing this form please read the notes on the reverse of this page carefully. To be completed in BLOCK CAPITALS.

PERSONAL DETAILS

Title	Surname	First name
Payroll number	National Insurance number	
Email address*		

* Please note, your email address will be used to contact you with regard to your membership of the AA Pension Scheme from time to time.

NOMINATION FOR LUMP SUM BENEFICIARIES

1st Nominee (full name)		Relationship
Address		
Postcode	Date of birth	Proportion of benefit
2nd Nominee (full name)		Relationship
Address		
Postcode	Date of birth	Proportion of benefit
3rd Nominee (full name)		Relationship
Address		
Postcode	Date of birth	Proportion of benefit
4th Nominee (full name)		Relationship
Address		
Postcode	Date of birth	Proportion of benefit

Please include below, further information which may help the Trustee Company carry out your wishes. If you wish to make additional nominations or provide further information to help the Trustee Company, please continue on a separate sheet and attach it to this page.

Signature	Date
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*I request the Trustee Company to consider paying any lump sum payable in the event of my death to the person(s) nominated by me above in the proportion(s) shown. By signing this form you acknowledge that you have read the statement entitled Data Protection set out at Note 10. **This form cancels any previous Expression of Wish form completed by me.***

Notes

NOMINATION FOR LUMP SUM BENEFICIARIES

1. Lump sum benefits may be payable on the death of a member, deferred member or retiree.
The Rules provide that the Trustee Company, AA Pensions Trustees Limited, should have discretion with regard to the distribution of the lump sum benefit. However, it is helpful for the directors of that Company (referred to here as the Trustee Company) if you use this form to inform them of your wishes which, although not binding on them, will be taken into account when they decide how to distribute the lump sum death benefit over which they have discretion.
2. You may nominate any natural person as a beneficiary to receive all or part of your lump sum benefit. You MAY NOT nominate any non persons e.g. charities or animals. You may nominate your 'estate' but please note that in this case any amount agreed to be paid by the Trustee Company may be included as part of your estate and may be subject to Inheritance Tax (see also 3 below).
Note: If children under 18 years of age are nominated, the Trustee Company may decide to pay the benefit into a trust for their benefit (see also 3 below).
3. It is suggested that before making your nomination you consider taking professional, legal, financial and/or tax advice in relation to the death benefit and the disposition of your personal estate on your death.
4. It is not possible to use any prospective lump sum as security for any form of loan including a mortgage.
5. This Expression of Wish form will be treated in confidence. It can be withdrawn at any time or a new one submitted to supersede it. Please note though that the Trustee Company will not accept irrevocable nominations or nominations in sealed envelopes.
6. After making your nomination, it is recommended that you review it periodically, in particular when your circumstances change, especially if marriage or separation/divorce occurs. New forms can be downloaded from **www.AApensions.com**
7. Once you have completed this form please send it to the Trustee Company at the address below. You should keep a copy for your own records.
8. If you are a member of the AA GPPP, you must also record a beneficiary for any benefits payable from that Plan. Any beneficiary nomination recorded on this form will not be disclosed to the provider of the AA GPPP.
9. Completion of this form does not create any entitlement to benefits.

10. Data Protection

The Trustee Company will hold personal data provided by you (and, where appropriate, by third parties such as the AA as your employer/former employer) for the purpose of calculating and providing your benefits and your dependants' benefits under the AA Pension Scheme.

The Trustee Company needs to use your personal data:

1. To fulfil its legal obligations, such as giving you specified information about your benefits as required by pension legislation; and
2. To meet its legitimate interests to administer the AA Pension Scheme efficiently and to pay benefits to you and your dependants in accordance with the Scheme rules.

The Trustee Company may share your personal data with others (within the United Kingdom or in any other country) where it thinks it is necessary or desirable to do so in connection with the administration of the AA Pension Scheme. In particular the Trustee Company may make the information available to its professional advisers, to the Scheme's administrators and to any other persons who may become responsible for providing benefits. It may also make this information available to the AA.

The Trustee Company has measures in place to protect the security of your personal data and keep it confidential.

You can find out more about how the Trustee Company will use your data by reading the Trustee Company's privacy notice, which can be found at **www.AApensions.com/privacy-policy**. If you would like a copy of the privacy notice, please request one using the contact details below.

Note 1: Sensitive personal information, such as medical reports and Expression of Wish forms, will remain confidential and will be disclosed only when the Trustee Company consider it appropriate to do so.

Note 2: Payment of pension benefits to a Spouse or Qualifying Dependant are dealt with separately. Please refer to the Qualifying Dependant's Nomination form for more information.

Please return this form to:
The AA Pensions team, Aon, PO Box 196, Huddersfield, HD8 1EG

If you have any questions about your Scheme pension, please contact the AA Pensions team using the details below.

Telephone: **0345 850 6406** | Email: **AA.pensions@aonhewitt.com** | Web: **www.AApensions.com**