

## Beneficiary Form - Private & Confidential

This form is only for deferred and pensioner members of the KPS-FS.

### Personal information you must complete this section

Full Name

Date of Birth  National Insurance Number

Employee No.  Employing Company

**PLEASE READ THE NOTES OVERLEAF BEFORE COMPLETING THE RELEVANT SECTION(S)**

### Part 1: Lump Sum Death Benefit

In the event of my death, I should like the Trustee to consider paying any Lump Sum Death Benefit due to:

Name & Address	Relationship	Proportion
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

I fully understand that my wishes are in no way binding upon the Trustee, and that I may at any time change my wishes by completing another form. This form cancels any I may have previously completed.

Signed  Date

### Part 2: Dependant's Pension

**You only need to complete this part if you are unmarried or if your spouse/partner does not normally live with you.**

Should I die without leaving a spouse/partner (who was normally living with me), I should like the Trustee to consider paying a Dependant's Pension to:

Name & Address	Relationship	Proportion
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

I fully understand that my wishes are in no way binding upon the Trustee, and that I may at any time change my wishes by completing another form. This form cancels any I may have previously completed.

I acknowledge that the Company and the Trustee may process data which relates to me during the course of my membership of the KPS-FS in order to carry out their respective functions as the Principal Employer and Trustee of the KPS-FS. I agree that the Company and the Trustee may record and hold such data and make it available to third parties in the ordinary course of those functions. I understand that the Company and the Trustee and any such third party will comply with the underlying principles of the Data Protection Act 1998.

Signed  Date

Please return to Kingfisher Pension Trustee Limited, 3 Sheldon Square, Paddington, London, W2 6PX.  
If you need any help please ring **08456 80 70 60** (Monday to Friday, 8.45am – 5pm).

## Beneficiary Form – Notes

### PLEASE READ THESE NOTES BEFORE COMPLETING THIS FORM

#### Part 1: Lump Sum Death Benefit

1. You may indicate that you would like your lump sum paid just to one person or to several. The person(s) does not have to be a relative or dependant. If you prefer, you can indicate that you would like the lump sum paid to your Estate. If you have set up a trust for anyone's benefit, you may indicate that payment should be made to the trust.
2. You may not indicate a charity or a club. If you would like any or all of the Lump Sum Death benefit to be paid to a charity or a club, you should indicate that payment be made to your Estate and then make the appropriate arrangements under your Will.
3. At present, the lump sum would not normally be subject to tax, even if it is paid to your Estate.
4. Any payments made for the benefit of a minor may be held under trust until they reach age of maturity.
5. You only need to complete this section if you are still contributing to the KPS-FS, have a deferred pension, have been in receipt of a pension for less than 5 years or took early retirement due to Ill Health.

#### Part 2: Dependant's Pension

Please bear in mind that a Dependant's Pension can only be paid to your spouse/partner, children or other persons who are financially dependent on you.

You may indicate one or more persons, who may include a same-sex partner, to receive a Dependant's Pension.

Under the Rules of the KPS-FS, any Dependant's Pension payable on your death would be automatically paid to your spouse/civil partner, unless you had been living apart at the date of your death. Otherwise, it is only payable at the discretion of the Trustee to any one or more of your dependants, including children.

A Dependant's Pension can be paid only to someone who is financially or physically dependent on you (or financially interdependent with you) at the time of your death (although a child's allowance will always be paid to a natural or adopted child who is under 18 and/or still in full time education and under age 23).

Child allowances are paid until the child reaches age 18, but the Trustee may use their discretion and continue the allowance if the child is continuing in full-time education; in these circumstances, the Child Allowance would normally finish on the child's 23rd birthday. However, the Trustee may exercise his discretion to continue, if necessary, the Child Allowance to the child's 25th birthday if they are still undertaking full-time further education. Any payment beyond age 23 will be deemed an unauthorised payment by Her Majesty's Revenue & Customs and will be taxed accordingly.

Please note that if you have any illegitimate children, you must notify the Trustee in writing, otherwise they will not be eligible to receive an allowance. This also applies if you consider yourself to be in a 'common-law marriage' – your children would still, in law, be illegitimate.

Please also be aware that you may not indicate a charity or club to receive a Dependant's Pension.

