

# MES Adviser SIPP

## Expression of wishes form



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*You should complete this form to tell us who you wish to receive death benefits from your SIPP in the event of your death.*

*The nomination below ensures that a wide a range of people as possible are eligible to receive death benefits. For help with completing this form please read the guide at the end of this form.*

*Please note that if you are unsure about the implications of making the nomination and related expression of wishes or would like any advice about the effect of doing so, you should consult a financial adviser or other appropriately qualified professional.*

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SIPP reference:

Full name:

### **NOMINATION**

In the event of my death, I nominate all individuals who are Eligible Benefits Recipients (as defined in the SIPP trust deed and rules) as the persons to whom you should consider allocating any death benefits from my SIPP.

### **EXPRESSION OF WISHES**

In the event of my death, my wishes are that you consider allocating any death benefits from my SIPP to my 'Eligible Benefits Recipients' as follows:

	1.	2.	3.	4.
Full name				
Individual or Trust				
Relationship to you				
Proportion %				
Address & contact details				

**Note:** If you wish to nominate a trust to receive the death benefits payable from your SIPP, please ensure you provide full details of the trust in the "Full name" section, i.e. The Trustees of the <Name of Trust> established on <date>.

If you wish to give further details then please complete the box below.

My wish is that you also consider the following (please leave this box blank if your wishes are stated in full above):

Member's name:

Member's signature:

Date:

Once you have completed and signed the form, please scan and email it to [clientsupport@mespensions.com](mailto:clientsupport@mespensions.com).

## **GUIDE**

One of the benefits offered by your pension is the ability for the funds in your SIPP to be passed on to other after your death. Your expression of wishes helps us to decide who you would like to pass those funds on to after your death.

We do not accept binding instructions as giving a binding instruction would make it very likely that the benefits would be subject to UK inheritance tax. Where payment of death benefits is made at the discretion of MES, as the scheme administrator, this significantly reduces the chances that some or all of your pension will be subject to UK inheritance tax after your death.

The nomination section of the form ensures that as wide a range of people as possible are eligible to receive death benefits in the form of a pension, rather than restricted to receiving them as a lump sum. The expression of wishes section separately allows you to give us a better idea of who you'd like to receive the death benefits, without reducing the options of anyone you don't name.

It is important that you consider your expression of wishes from time to time and make changes if this is appropriate. You can update your expression of wishes by completing an Expression of wishes form and sending this to us.