

Your payments build up a fund to provide a pension for you. If you die before your 75th birthday before taking all the proceeds of your fund, you will want to make sure that we pay the remaining proceeds as quickly as possible and without fuss to the person(s) you choose. This will be much easier if you complete this form and send it to us as soon as possible.

When we refer to 'Standard Life' we mean 'Standard Life Assurance Limited'.

Part 1 Your personal details

You can find your membership number on your Policy Schedule or on letters that we have sent you.

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	Surname
First names (in full)	
Your membership number	

Part 2 The person(s) you wish to leave your death benefits to

Please ensure that the amount of death benefits you allocate totals 100%.

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	Surname	
First names (in full)		
Address		
		Postcode
Relationship to you		%
Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	Surname	
First names (in full)		
Address		
		Postcode
Relationship to you		%
Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	Surname	
First names (in full)		
Address		
		Postcode
Relationship to you		%
		100 %

Your death benefits are the proceeds of the fund that has built up with your own and/or your employer's payments and any transfer payments.

Death benefits

If you die before your 75th birthday before taking all the proceeds of your fund, it will be for Standard Life to decide who will receive your death benefits. There are several kinds of people who would be eligible to receive the benefits. These include your legal representatives and anyone you have nominated. You can help by telling us who you would like to receive your death benefits. But you should understand that although we will take your wishes into consideration, we must consider all your circumstances. We will pay to your trustees any death benefits payable under policies which have been written under trust. We will pay to the assignee any death benefits that you have assigned.

Lump sum payments of your death benefits are not normally liable to Inheritance Tax.

Part 3 Authorisation

If I die before taking all my pension benefits, I wish my death benefits to be paid to or for the benefit of the person(s) I have identified.

Signature

Date

What happens next

You can change your instructions for payment of your death benefits at any time.

Keep a copy of this form for your files. You can either return this form to your adviser to send to us or you can return the form directly to us at Standard Life, FREEPOST NAT16835, Edinburgh EH1 2YY.

If your circumstances change and you want to alter your instructions, complete a new form and send it to either your adviser or direct to Standard Life.

Lifetime allowance charge

A tax called the 'Lifetime Allowance charge' may be payable if the total of your lump sum death benefits from all schemes exceeds an amount set by the Revenue. Your financial adviser will be able to provide you with the details.