

Small Self-Administered Scheme

# Platinum SSAS

**Expression of wishes guide  
and nomination form**

## Expression of wishes guide and nomination form

You can use this form to tell us who you would like to receive pension benefits, in the event of your death. If no nomination is made, then the trustees will decide for you.

The nomination below ensures that the widest possible range of people is eligible to receive payments as your beneficiaries. Nominations are not binding on the trustees, although they may take them into account when they make their decision. As your circumstances change you should ensure that you update your nominations regularly.

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.

If you have any questions about the completion of this form, please contact the Platinum SSAS team on 0345 25 05 610 or by email on [platinumssas@investacc.co.uk](mailto:platinumssas@investacc.co.uk)

### Sending us your completed application

The completed and signed application should be sent by email to [platinumssas@investacc.co.uk](mailto:platinumssas@investacc.co.uk) or posted to InvestAcc Platinum, 5th Floor, 4 Exchange Quay, Salford Quays, Manchester, M5 3EE, or delivered in person during office hours.

Emailed applications must be high quality scans (not photographs).

## Frequently asked questions

### Why do I need to give you an expression of wishes?

One of the benefits offered by your pension is the ability for the funds held in your SSAS to be passed on to others after your death. If you die before the age of 75, the funds can be passed on free of tax. If you die after you have reached 75, they will normally be taxed at the recipient's marginal rate.

Your expression of wishes helps us to decide who you would like to pass those funds on to after your death.

### Can I give you a binding instruction rather than an expression of wishes?

No, we do not accept binding instructions, as giving a binding instruction would make it very likely that the benefits would be subject to Inheritance Tax. Where payment to beneficiaries is made at the discretion of the trustees including Platinum Trustees Limited, this significantly reduces the chances that some or all of your pension will be subject to Inheritance Tax after your death.

### Why does the form have both a nomination and an expression of wishes section?

The nomination section of the form ensures that the widest possible range of people is eligible to receive payments in the form of a pension, rather than being 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 would like to receive any payments, without reducing the options of anyone you do not name.

### Can I update my expression of wishes if my circumstances change?

Yes. 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 this form.

This information is based on our understanding of HMRC guidance. Tax rules can change in the future and the tax treatment depends on your personal circumstances. If you are unsure about the best action to take, please consult a suitably qualified professional.

If you would like a copy of this, or any other item of our literature, in large print, Braille or audio format, please contact us on 0345 25 05 610 or by email at [platinumssas@investacc.co.uk](mailto:platinumssas@investacc.co.uk).

## Expression of wishes nomination form

You should complete this form to tell us who you wish to receive payment from your SSAS in the event of your death. The nomination below ensures that the widest possible range of people is eligible to receive payment as your beneficiaries.

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

|                            |                      |
|----------------------------|----------------------|
| <b>Members name</b>        | <input type="text"/> |
| <b>SSAS scheme name</b>    | <input type="text"/> |
| <b>Your SSAS reference</b> | <input type="text"/> |

## Nomination

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

## Expression of wishes

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

|   |           |  |
|---|-----------|--|
| <input type="text" value="Full name"/>    |           |  |
| Individual                                | <b>or</b> | Trust  |
| <input type="text" value="Relationship"/> |           | <input style="width: 50px;" type="text" value="%"/>    |
| <input type="text" value="Full name"/>    |           |  |
| Individual                                | <b>or</b> | Trust  |
| <input type="text" value="Relationship"/> |           | <input style="width: 50px;" type="text" value="%"/>    |
| <input type="text" value="Full name"/>    |           |  |
| Individual                                | <b>or</b> | Trust  |
| <input type="text" value="Relationship"/> |           | <input style="width: 50px;" type="text" value="%"/>    |
| <input type="text" value="Full name"/>    |           |  |
| Individual                                | <b>or</b> | Trust  |
| <input type="text" value="Relationship"/> |           | <input style="width: 50px;" type="text" value="%"/>    |
|   |           | <b>Total</b>   |
|   |           | <input style="width: 50px;" type="text" value="100%"/> |

**Note:** If you wish to nominate a trust to receive the payments payable to beneficiaries from your SSAS, please ensure you provide full details of the trust in the 'Full name' section e.g. The Trustees of the <Name of Trust> Trust I established on <date>.

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

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

**Declaration**

I wish the scheme trustees to consider payments of any death benefits to the beneficiaries and in the proportions set out above. I understand that this nomination is only an expression of my wishes, and the scheme trustees will have absolute discretion as to beneficiaries and to the proportion of benefits paid to each beneficiary unless otherwise provided by law. I understand that I may change this nomination at any time and completion of beneficiary details above is not binding.

I understand that the scheme trustees will assume that where I have disclosed information about another person, I have obtained their consent to disclose such information and informed them of the purposes for which their information will be processed.

This nomination shall replace entirely any previous nomination made by me under this scheme.



|        |      |
|--------|------|
| Signed | Date |
|--------|------|

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# InvestAcc Platinum

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