InvestAcc Platinum

Small Self-Administered Scheme

Platinum SSAS

Expression of wishes guide and nomination form

Digital signatures or electronic signatures

You may be able to complete this form and sign it without the need to print it out, if you have the free Adobe Acrobat Reader with the ‘fill and sign’ option, which allows you to add a signature. Note that this must clearly be your actual signature, not a handwriting font or similar. We reserve the right to refuse forms or to ask for evidence of signature, such as that on a driving license or passport, or to obtain a traditional wet signature.

We may also accept forms signed using DocuSign or Adobe Sign, but only where an FCA regulated financial advice firm has one of these systems and provides the completed documents, accompanied by the DocuSign Certificate of Completion or Adobe Final Audit Report. 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. Nominations are not binding on us, although we will take them into account when we make our decision.

Expression of wishes guide and nomination form

You can use this form to tell us who you would like to receive your 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

Sending us your completed application

The completed and signed application should be sent by email to 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. Your expression of wishes helps us to decide who you would like to pass those funds on to after your death.

What is the benefit of an expression of wish rather than a binding instruction?

With an expression of wishes, the trustees retain discretion to consider your wishes alongside the Scheme Rules, relevant legislation, and each beneficiary's circumstances at the time — allowing for a more flexible and appropriate outcome. A binding instruction removes this flexibility, which is why we do not accept them

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.

Can I nominate a charity?

A nomination for a charity can be considered, but only if you have no surviving dependants.

Will my pension scheme be subject to Inheritance Tax?

Visit www.investaccpensions.co.uk/inheritance-tax for guidance on how Inheritance Tax may affect your pension scheme.

This information is based on our understanding of HMRC guidance. Please speak to a qualified financial adviser or tax specialist about your estate planning and any tax treatment, as InvestAcc cannot provide financial or tax advice

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 05 609 or by email at platinumssas@investacc.co.uk.

Expression of wishes and nomination form

You should complete this form to tell us who you wish to receive payment form 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.

Member name	
SSAS scheme name	
Your SSAS reference	

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:

Full name

○ Individual **or** ○ Trust | Relationship | %

Full name

○ Individual **or** ○ Trust | Relationship | %

Full name

○ Individual **or** ○ Trust | Relationship | %

Full name

○ Individual **or** ○ Trust | Relationship | %

Total 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.

X

Signed	Date

The completed and signed application should be sent by email to platinumssas@investacc.co.uk or 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).

Charity Lump Sum

Please note that it is only possible to consider a charity in the absence of any dependent.

Please pay the following proportion of my pension fund as a lump sum to the Charity(ies) named below.

Name of Charity	
Charity registration number	
Charity address	
	Postcode

Percentage of death benefits	%

Name of Charity	
Charity registration number	
Charity address	
	Postcode

Percentage of death benefits	%

Name of Charity	
Charity registration number	
Charity address	
	Postcode

Percentage of death benefits	%

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