

N O M I N A T I O N F O R M

In the event of my death I request the Trustees to pay the lump sum death benefit to the following person(s) in the proportions shown:-

NAME OF RECIPIENT	RELATIONSHIP <small>(wife, husband, sister, etc.)</small>	PROPORTION

I understand that this nomination is not binding on the Trustees.

This notification of the disposal of my lump sum death benefit replaces any former request to the Trustees in this regard.

FULL NAME OF MEMBER: _____.
(Block Letters)

Signature: _____.

Date:

Notes to assist you in completing this form are set out overleaf.

X:\files\Company pensions\Nomination form or letter of wishes.DOC

- (I) In general, the Trustees are able to consider any close relative or any other person who is dependant on you for the ordinary necessities of life.

If you are married the lump sum will normally be paid in full to your spouse, but the Trustees have a discretion with regard to payment in cases of legal separation.

If you are single or a widow/widower, the Trustees must exercise their discretion in selecting beneficiaries to receive the lump sum.

- (II) The Trustees should be advised of anyone whom you wish to benefit and who falls within the following categories:

- (a) anyone who is wholly or substantially dependant upon you for the ordinary necessities of life.
- (b) any other person related to you and being descended from your grandparents or being married to any person so descended.

- (III) Persons named by you in the Nomination Form will be taken into account by the Trustees in the exercise of their discretion. If no-one is available for consideration, or if the Trustees otherwise consider it prudent, the lump sum will be paid to your estate.

- (IV) Whilst payment may be made directly to the nominated recipient, it is aggregable for Capital Acquisitions Tax purposes with any other benefit receivable from your estate. Current exemption limits for CAT purposes in respect of death benefits are as follows:-

Current amounts (inclusive of life-time gifts made since 05.12.1991) which may be paid free of tax.

Recipient

(a)	Your Spouse	Total Amount
(b)	(I) Your Parents	€33,208
	(II) Your Sons or Daughters	€250,000
	(III) Their Children	€33,208
	(IV) Any Minor Children of a Deceased Son or Daughter	€250,000
(c)	Your Grandparents	€33,208
(d)	(I) Your Brothers or Sisters	€33,208
	(II) Their Children	€33,208
(e)	Any other persons	€16,604
Tax rate: 30% above the threshold.		

01.01.2012