

## Death Benefit Request Form

- For commencing benefits to a beneficiary when a member has died.
- This form should be completed and signed by the nominated beneficiary.

**We require a separate form to be completed for each beneficiary.**

**We must be provided with a certified copy of the deceased member's Death Certificate.**

**We must be provided with original or certified copy evidence of your identity.**

Please note that neither Whitehall Group (UK) Limited nor Whitehall Trustees Limited give financial advice and nothing in this questionnaire should be considered as financial advice. We strongly suggest that you seek advice from an Independent Financial Adviser (IFA) or guidance from the Government's free advice service Pension Wise [www.pensionwise.gov.uk](http://www.pensionwise.gov.uk) before making any decisions on your death benefits. If you do not already have a Financial Adviser, information can be obtained from [www.unbiased.co.uk](http://www.unbiased.co.uk) or telephone 0800 085 3250.

### 1. Deceased Member's Details

Pension Scheme Name	<input type="text"/>			
Deceased Member's Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	
	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="checkbox"/>	
Deceased Member's Forename(s)	<input type="text"/>			
Deceased Member's Surname	<input type="text"/>			
Permanent Residential Address	<input type="text"/>			
Deceased Member's Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>		
Deceased Member's Date of Birth	<input type="text"/>			
Date of Death	<input type="text"/>			
Certified copy Death Certificate enclosed	Yes <input type="checkbox"/>	No <input type="checkbox"/>		

## 2. Beneficiary's Details

Beneficiary's Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>
	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Other <input type="checkbox"/>
Beneficiary's Forename(s)	<input type="text"/>		
Beneficiary's Surname	<input type="text"/>		
Permanent Residential Address	<input type="text"/>		
Telephone Number	<input type="text"/>		
Email	<input type="text"/>		
Beneficiary's Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	
Beneficiary's Date of Birth	<input type="text"/>		
Beneficiary's NI Number	<input type="text"/>		
Beneficiary's Current Tax Code	<input type="text"/>		
Relationship with Deceased Member	<input type="text"/>		

## 3. Deceased Member's Benefit Status

Please tick to confirm the benefit status of the deceased member.

Death before drawing retirement benefits

☐

Death while receiving pre April 2015 Capped Drawdown

☐

Death while receiving post April 2015 Flexi-Access Drawdown

☐

Death having received post April 2015 Uncrystallised Fund Pension Lump Sum(s)

☐

**Note:** If the deceased was receiving benefits as a beneficiary of an earlier deceased member, one of these options will still apply.

## 4. Advice

Have you received advice from an IFA?

Yes ☐

No ☐

If yes, who?

Adviser's FCA registered number

Date advice given

Have you received guidance from Pension Wise?

Yes ☐

No ☐

If yes, date advice given?

## 5. Your Chosen Death Benefits Option

Please tick the death benefit option(s) you have selected. You may be entitled to more than one option.

### PENSION OPTIONS

#### Beneficiaries Flexi-Access Drawdown

- You draw a pension in whatever amount(s) and frequency(ies) you wish, subject to tax if the deceased member was over 75 when they died.
- **Please complete sections 6, 7, 11, 12 and sign and date section 14.**

#### Beneficiaries Annuity

- You use some or your entire inherited pension fund to secure an income with an insurance company. There is a wide variety of annuities available. Payments are made subject to tax if the deceased member was over 75 when they died.
- **Please complete sections 8, 11, 12 and sign and date section 14.**

#### Conversion of existing Pre April 2015 Dependant's Capped Drawdown to Beneficiaries Flexi-Access Drawdown

- You have a dependant's pension already in payment before 6<sup>th</sup> April 2015 which is being paid as Capped Drawdown and is subject to a maximum annual pension and is reviewed every three years based on your fund size and Government Actuary rates at the time.
- If you wish to receive a pension in excess of your Capped Drawdown maximum you can convert to Beneficiaries Flexi-Access Drawdown and choose to receive an unrestricted level of pension. This is paid subject to income tax at your prevailing rate.
- **Please complete sections 6, 9, 11, 12 and sign and date section 14.**

### LUMP SUM OPTIONS

#### Uncrystallised Fund Lump Sum Death Benefit

- The deceased member had retirement funds that had not been crystallised before they died.
- You withdraw the fund as a one-off pension instalment subject to tax if they were over 75 when they died.
- The amount withdrawn is tested against the deceased member's Lifetime Allowance and any excess is subject to tax.
- **Please complete sections 6, 10, 11, 12 and sign and date section 14.**

#### Flexi-Access Drawdown Lump Sum Death Benefit

- The deceased member's fund is a Flexi-Access Drawdown Fund.
- You withdraw the fund as a one-off pension instalment subject to tax if they were over 75 when they died.
- **Please complete sections 6, 10, 11, 12 and sign and date section 14.**

#### Drawdown Pension Lump Sum Death Benefit

- The deceased member was receiving Capped Drawdown which commenced before 6<sup>th</sup> April 2015.
- You withdraw the fund as a one-off pension instalment subject to tax if they were over 75 when they died.
- **Please complete sections 6, 10, 11, 12 and sign and date section 14.**

#### Notes:

- Lump sums must be paid within two years of death or an additional 45% tax charge is payable on the fund.
- Any Lifetime Allowance tax charge on Uncrystallised Fund Lump Sum Death Benefits or tax payable on lump sums for missing the two year deadline is paid from the fund by us before the balance is paid to you.
- Any tax payable on benefits because the deceased member was over 75 when they died is paid via PAYE.

## 6. Risk Questions

Accessing death benefits can involve a number of risks and we need to ask you some questions to determine whether you are fully aware of the risks involved with the death benefits option you have chosen.

Are you aware of the income tax implications of the option you have chosen?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you aware of the inheritance tax implications of the option you have chosen?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you aware of the capital gains tax implications of the option you have chosen?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you expecting your death benefit withdrawals to maintain your lifestyle?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you aware of the effect your death benefit withdrawals may have on any means-tested benefits you receive?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you aware that in the event of your insolvency your creditors will have a claim over the funds you withdraw?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you aware that other pension products are available to pay your death benefit income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you withdrawing death benefits to invest elsewhere?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, are you aware of the tax treatment of these investments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If yes, are you aware of the fees and charges for these investments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you aware that investment scams exist and you should be careful where you invest money withdrawn from pension funds?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

## 7. Beneficiaries Flexi-Access Drawdown

What pension payments do you want to receive?	Nil Pension <input type="checkbox"/>	Regular Pension <input type="checkbox"/>	One-off Lump Sum <input type="checkbox"/>
If a lump sum how much?	£ <input type="text"/>		
If a regular pension how much gross annual pension?	£ <input type="text"/>		
What frequency of regular pension do you want to receive?	Monthly <input type="checkbox"/>	Quarterly <input type="checkbox"/>	Annually <input type="checkbox"/>
Do you want to use our pension payroll?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	

- Pension payments via our payroll are always made on the 24<sup>th</sup> day of the month by BACS. Please note that we only make international pension payments annually.

## 8. Beneficiaries Annuity

- Please note that we are not annuity providers and we do not arrange annuities.
- We ask that you take advice on your annuity purchase as there are many different variables.

How much of your fund do you wish to use to purchase an annuity?

All my fund

☐

Part of my fund

☐

If part of your fund, how much?

£

%

Insurance Company Name

Insurance Company Address

Annuity Type Selected

Temporary Annuity

☐

Flexible Annuity

☐

Lifetime Annuity

☐

## 9. Conversion from Dependant's Capped Drawdown to Beneficiaries Flexi-Access Drawdown

What pension payments do you want to receive?

Regular Pension

☐

One-off Lump Sum

☐

If a lump sum how much?

£

If a regular pension how much gross annual pension?

£

What frequency of regular pension do you want to receive?

Monthly

☐

Quarterly

☐

Annually

☐

Do you want to use our pension payroll?

Yes

☐

No

☐

- Pension payments via our payroll are always made on the 24<sup>th</sup> day of the month by BACS. Please note that we only make international pension payments annually.

## 10. Lump Sum Death Benefit

Do you want your lump sum paid by BACS or CHAPS?

BACS

☐

CHAPS

☐

**Note:** There is a bank charge for CHAPS

Is your lump sum to be made-up of an in-specie payment?

Yes

☐

No

☐

**Note:** In-specie is a transfer of assets rather than a cash payment

If yes, please give details of the assets to be transferred

## 11. Disinvestment Instructions

Is there sufficient cash in the Scheme bank account to pay your death benefits selected?

Yes

☐

No

☐

If no, please confirm which assets are to be disinvested to provide sufficient funds.

**Note:** Separate disinvestment instructions will be required either from the appointed Scheme Adviser or the Member Trustees unanimously.

It may take time to encash investments, meaning your benefits cannot be paid immediately.

## 12. Bank Account for Receipt of Benefit Payments

Bank Name and Address

**Note:** We can only hold one set of account details for your benefit payments at any time. If you change your bank account, please notify us in writing.

Sort Code

Account Name

Account Number

For overseas accounts only:

IBAN

Swift Code

Routing Number (if USA)

Currency of Payments

**Note:** If you live overseas and have HMRC agreement for your pension to be paid gross, please let us have a copy of your HMRC permission.

## 13. Declarations

I request the benefits set out in this form and understand, and consent, to the following:

- Payment of benefits will be made in accordance with the information provided in this form.
- I will be able to change the amount of income within the limits set down by the Rules of the Scheme and at the frequency permitted by HMRC. I will give you at least ten working days' notice if I wish to do this.
- If insufficient monies are placed in the pension scheme bank account to pay Lump Sums(s) or regular income, or both, I understand and agree that you will not be responsible for the payment of benefits. I also understand and agree that the scheme Trustees may determine how these monies are to be made available.
- I understand and accept that my pension is not guaranteed and that there are risks involved which mean my pension may reduce over time. I also understand the benefits payable from the pension plan on my death are not guaranteed.
- I confirm that I am the named beneficiary of the above plan. In consideration of the payment of the benefits specified to me, I hereby discharge the Trustees from all liability for all benefits arising under the Scheme relating to the member.

- I consent to Whitehall Trustees Limited using a pooled trustee bank account for the purposes of paying my pension. I agree to Whitehall Trustees Limited being sole signatory to this account and consent to them earning interest on funds held in the account pending payment to myself or HM Revenue & Customs. I agree that funds will be transferred to the account on the 10<sup>th</sup> – 15<sup>th</sup> of each payment month in readiness to pay pensions on the 24<sup>th</sup> of the payment month.
- I understand that the information provided is subject to legislation, and that it is an offence to make false declarations. I indemnify Whitehall Group (UK) Limited, Whitehall Trustees Limited and the scheme Trustees against any costs, fines or penalties which may arise as a result of giving incorrect information.
- I confirm that the statements made on this form are both true and complete and if it is later discovered that any false or incomplete statements have been made, or if I am not entitled to the proceeds from this plan then I will return the payment in full plus reasonable costs, or damages, or losses incurred by you and the scheme Trustees which includes any legal expenses.
- I agree to the payment of fees to the Whitehall Group (UK) Limited in relation to these benefits at the rate in their most recent fee schedule published on their website. I understand that this schedule can be amended from time to time.
- I agree that I have not received any financial advice from Whitehall Group (UK) Limited or Whitehall Trustees Limited.

## 14. Signature

Print Name

Signature

Beneficiary

Date

## 15. To Proceed – Receiving Death Benefits

Death Benefit Request Form



Current valuation of pension scheme investments

Certified copy Death Certificate

Encashment/disinvestment instructions/paperwork (if required)

Copy of your P45 or current HMRC Tax Code Notification

Anti-Money Laundering Evidence of Identity

*Original or certified copies of your passport and a bank statement or utility bill showing your name and home address which is not more than three months old.*

**Note:** If we do not have your current tax code, we will apply Basic Rate Tax.

**Please correspond with us**



**enquiries@whitehallgroup.co.uk**



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Whitehall is the trading name of:

Whitehall Group (UK) Limited, a company registered in England and Wales (Registered number 07625300), Whitehall Trustees Limited, a company registered in England and Wales (Registered number 07625294) and Whitehall Corporate Limited, a company registered in England and Wales (Registered number 7759590). All three companies have their registered office at 41 Greek Street, Stockport, Cheshire, SK3 8AX.

