

Expression of Wish

Your policy with Rothesay may pay out a lump sum when you die. Please use our online service or use this Expression of Wish form to let us know who you would like to receive any lump sum payable.

What do I have to do?

Read the notes below and then use our online service or fill in the form on the next page, indicating who you would like to receive any lump sum payable on your death.

Notes

Does Rothesay always pay who I nominate?

No, but we do always consider your nominations before making our decision.

We have absolute discretion to pay any lump sum payable on your death to one or more of your 'eligible beneficiaries'. 'Eligible beneficiaries' will be defined in your policy, but include any person(s) or body (including an unincorporated association and the trustees of any trust) named in the latest Expression of Wish form that we receive from you before your death.

What happens if I do not complete an Expression of Wish form?

The fact that you have not completed an Expression of Wish form will not prevent us from making any payment due, but we will have no way of taking your wishes into account when deciding who will receive the payment.

Is there a limit on the number of people I can nominate?

No. If you would like to nominate more than one person please specify the percentage that you would like them to receive. If you would like to nominate more than three people, please write their details on a separate sheet of paper with your name and policy number at the top, and send it back to us with the declaration.

If you would like your benefits to be paid to your estate upon your death, please write 'To My Estate' in the 'Name' box.

Can I change my mind?

Yes. You can change your nominees as many times as you would like, but we will only look at the most recent form when making a decision. You can get a new form at www.rothesay.com/policyholders/bereavement or you can give us a call and we will send one to you.

Is there a deadline for submitting this form?

No. You can send it to us at any time, but it is best to complete it as soon as possible.

Is this form confidential?

Yes. We treat all information on this form as confidential. You can read the latest version of our full privacy notice here: www.rothesay.com/data-protection

Your Expression of Wish

Your name:

Your policy number:

Your nominations

In the event of my death I would like any lump sum death benefit to be paid as follows:

Beneficiary 1	
Full name and title:	
Address:	
	Postcode:
Percentage of benefit:	%

Beneficiary 2	
Full name and title:	
Address:	
	Postcode:
Percentage of benefit:	%

Beneficiary 3	
Full name and title:	
Address:	
	Postcode:
Percentage of benefit:	%

Your declaration

I have read the notes on the previous page before completing this Expression of Wish form.

I would like to nominate the person or people listed above to receive a lump sum payment when I die. I understand that this form is non-binding and Rothesay will make the final decision, but I would like these people to be considered.

If this is not the first Expression of Wish form I have completed, I understand it will override any previous ones.

Signature: _____

Date: _____