



# Expression of wish

The Trustee has the final decision over who receives any cash sum benefits paid out from the Scheme following your death. In this way, the payment is free of inheritance tax because it never becomes part of your estate (provided it is not paid to your executors).

To help the Trustee in making its decision, please fill in and return the 'expression of wish' form, nominating who you would like to receive the cash sum. You can fill in several names (and show how you want to divide the payment between them). You can nominate charities or organisations as well as people if you prefer.

The Trustee does not have to follow your wishes, but it will take them into account when making its decision **provided** they are up to date.

With this in mind, **it is important that you keep your expression of wish form up to date**. If your personal situation changes – for example if you marry or divorce, start or end a civil partnership, or become a parent – it may affect who you want to include on the form.

## Where can I get the form?

You can either contact the Administrators (see below for details) for a new form at any time or download the form from the Scheme website ([www.unitepensions.org](http://www.unitepensions.org)).

## Useful contacts

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### Contact details for the Administrators

If you have any questions about your benefits, please contact the Administrators of the Unite Pension Scheme:

First Actuarial LLP  
Trafford House  
Chester Road  
Manchester  
M32 0RS

T: 0161 348 7498  
E: [unite.pensions@firstactuarial.co.uk](mailto:unite.pensions@firstactuarial.co.uk)

### Contact details for the Union's payroll department are:

Payroll Department  
Unite the Union  
Unite House  
128 Theobald's Road  
London  
WC1X 8TN

T: 020 7611 2264 or 020 7611 2688  
E: [payroll@unitetheunion.org](mailto:payroll@unitetheunion.org)

### Contact details for the Trustee Secretary are:

Alex Ryan  
Trustee Secretary for the UPS  
Unite the Union  
Unite House  
128 Theobald's Road  
London  
WC1X 8TN

T: 020 7611 2663  
E: [pensions@unitetheunion.org](mailto:pensions@unitetheunion.org)

### Contact details for the Union's HR department are:

HR Department  
Unite the Union  
Unite House  
128 Theobald's Road  
London  
WC1X 8TN

T: 020 7611 2549 or 020 7611 2685  
E: [hr@unitetheunion.org](mailto:hr@unitetheunion.org)

**Website**

There is also a members' section on the website set up by the Trustee to enable access to information on the Scheme:

<http://www.unitepensions.org>

**Pension Wise**

A free and impartial government service about your defined contribution pension options.

[www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)

**TPAS (The Pensions Advisory Service)**

You can contact TPAS at any time with pension questions or problems about your retirement savings (whether at the Union or elsewhere). Any help you receive from TPAS is free of charge.

Money and Pension Service  
120 Holborn  
London  
EC1N 2TD

T: 0800 011 3797

E: [enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)

[www.pensionadvisoryservice.org.uk](http://www.pensionadvisoryservice.org.uk)