**REMINDER: YMCA Group Life Assurance Benefit - Expression of Wish Form**

Expression of Wish is a benefit that your YMCA provides.

**By completing an Expression of Wish you ensure that, should you die before you leave your employment with the YMCA, your life assurance benefits are paid to whoever you wish to receive them, rather than having this decided for you by someone who does not personally know you or your personal circumstances or relationships.**

**What is it, do I need one, how do I make an Expression of Wish and can I change it?**

No one likes to think about their death but it is important that you give the Trustees of the YMCA Group Life Assurance Scheme a clear indication of how you would wish any benefits to be distributed in the event of your death.

**What is an Expression of Wish?**

It is a request to the Trustees, setting out who you would like to receive any benefits that are payable in the event of your death. This could be your spouse, civil partner, children, other relatives, a charity or any person that you would like the Trustee to consider. There is no limit to the number of beneficiaries that you can name. You can nominate who you would like the Trustee to consider by completing an Expression of Wish form.

**Do I need one?**

Yes. All members of the Group Life Assurance scheme should complete an Expression of Wish form. The Trustees have full discretion in deciding which beneficiaries will receive any benefits that are payable in the event of your death and in what amount. Your wishes would be at the forefront of their decision-making process, but the Trustees will consider and decide which potential beneficiary or beneficiaries receives the benefit from the scheme. By making payment in this way death benefits can be paid Tax-free up to the Lifetime Allowance.

The Trustees will normally pay out any benefits according to your Expression of Wish, but it will take steps to make sure that doing so is still appropriate. For example, the Trustees may check whether your circumstances have changed significantly since making the Expression of Wish and whether there is any reason to believe that different beneficiaries would be more suitable. The best way to make sure that your Expression of Wish is followed is to keep it up to date and keep clear records of your intentions.

It is the Trustee’s responsibility to ensure that an Expression of Wish is still relevant, and has not been changed by a change of circumstances that have not been reported. If your circumstances change, please replace your Expression of Wish form.

Completing an Expression of Wish form can also make a significant difference to how quickly your beneficiaries could receive your benefits on your death.

**How do I make an Expression of Wish?**

Please find a link to the Expression of Wish form below. This should be returned to your YMCA Employer to hold on file:

<https://pensions.ymca.org.uk/wp-content/uploads/sites/2/2017/01/Expression-of-Wish-Form.pdf>

**How do I change it?**

Keeping your Expression of Wish form up to date is the best way to make sure that your wishes are followed. You can update your Expression of Wish form as often as you like. In fact, it is very important that you keep your Expression of Wish up to date as and when your circumstances change, as the Trustees will look at the last form on file before your death. 