



# ***CIRAS* PERSONAL PENSION**

## **Letter of Wishes** (Nomination of beneficiaries after death)



**THE FORT GROUP**

**To: Fort Trustees Limited,  
Island House, Grande Rue, St Martins, Guernsey, GY4 6RU**

**Dear Sirs**

**Re:- CIRAS Personal Pension**

As a member of the above scheme, I would like you to consider and take into account my wishes, as set out below, with reference to the administration of my sub-fund within the above scheme.

1. During my lifetime I should like you to take into account my wishes with reference to the distribution of income or capital of the Trust; either by way of an annuity, income drawdown or lump sum. My wishes will be conveyed to you in writing, such written requests to be signed by me.
2. Upon my death, I request the Trustees to pay the benefit of the scheme to the following nominated beneficiaries (such beneficiaries as defined in the Trust Deed as Member, Spouse, Dependents and relations). If one or more of the nominated beneficiaries are deceased at the time of my death, their nominated percentage of distribution will revert to the remaining beneficiaries equally, unless I advise the Trustees differently. If there are no beneficiaries nominated or alive at the time of my death, the assets of my sub-fund will revert to my estate.

After my death I would like you to be guided by those named below in accordance with the Trust Deed and have regard to their wishes.

<b>Nomination of first beneficiary</b>	
<b>Surname</b>	Mr/Mrs/Miss/Ms
<b>Full Forenames</b>	
<b>Address</b>	
<b>Beneficiary's relationship to Member?</b>	
<b>Percentage of Distribution to 1<sup>st</sup> beneficiary</b>	

**Nomination of second beneficiary**

**Surname**

**Mr/Mrs/Miss/Ms**

**Full Forenames**

**Address**

**Beneficiary's relationship to Member?**

**Percentage of Distribution to 2<sup>nd</sup> beneficiary**

**Nomination of third beneficiary**

**Surname**

**Mr/Mrs/Miss/Ms**

**Full Forenames**

**Address**

**Beneficiary's relationship to Member?**

**Percentage of Distribution to 3<sup>rd</sup> beneficiary**

**Specific Wishes**

**Declaration by Scheme Member**

I acknowledge that those entitled to benefit from my Sub-fund as set out under the Income Tax (Guernsey) Law, 1975 (as amended) are (a) myself as the original member of the scheme; or (b) my spouse or any dependent.

**Signature:**

Day / Month / Year

**Print Name:**

**Witnessed by:**

**Signature:**

Day / Month / Year

**Print Name:**

**This Letter of Wishes does not form part of the Trust Deed, nor is it a will or other testamentary disposition.**