



DISPOSAL OF DEATH BENEFITS

EXPRESSION OF WISHES

The Death in Service Benefit under our Pension Fund is four times your salary up to the Statutory Maximum Pensionable Salary. These monies do not accrue to your estate but instead are disposed of at the discretion of the Trustees.

To assist the Trustees in making their decision, members of the ING UK Pension Fund are asked to indicate their own wishes by completing the lower portion of this form and returning it to the Human Resources Department who will retain it in the confidential staff records. If your personal circumstances change and you wish to make an amendment to your 'Expression of Wishes' form, you may request a new form at any time.

In the event of a payment having to be made, this expression of the member's wishes will not be binding on the Trustees who will retain an unfettered discretion, in terms of the rules of the Fund, in the selection of a beneficiary or beneficiaries.

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In the event of my death, I would be grateful if you would kindly bear in mind when exercising your discretion as to the disposal of any cash benefits, that it is my wish that any such sum should be paid to:

FULL NAME	RELATIONSHIP	PORTION (%)
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I understand that his statement is in no way binding upon the Employer or the Trustees of the Fund.

Member's signature: *Date:*

Full Name in block letters:

Please return your completed form to HR, London Client Service Group.