



Notice of wish

Looking after your loved ones' future

Register your wishes in three easy steps:

1. Log in to www.mybapension.com
2. Click to fill out a Notice of Wish e-Form
3. Click submit to automatically update your APS pension records

That's it – all done!

Why fill out a Notice of Wish Form?

If you die and there isn't a pension to be paid to an adult survivor, either because there isn't anyone who could qualify (such as a husband, wife or partner), or because you didn't make pension contributions towards this cover, a lump sum payment might be payable from your Scheme of the value of your contributions to the Scheme with interest plus any AVCs (if you have an APS AVC account). If this applies, your Scheme Trustee has a discretionary power to decide who will receive the payment after your death. A Notice of Wish form provides your Trustee with the best guide when deciding who should receive the lump sum payment and will help us to pay it to your preferred beneficiaries quickly. You can nominate one or more individuals, charities, societies or clubs.

If your circumstances change at any time in the future simply log in and fill in a new Notice of Wish form. This will replace any forms you sent to us previously.

More information: Visit our website to find out about [the benefits we'll pay if you die](#).

Case study: Lee's story

Lee completed a Notice of Wish form at the same time he joined the Scheme. He named his first wife, Jo, as the sole recipient of his death benefits. Time went on and Lee and Jo got divorced – with so much else going on at the time, Lee forgot completely about his Notice of Wish form. A couple of years later, Lee met Anne and they went on to get married and have two children.

Sadly, Lee died suddenly, and the Trustee needed to decide who to pay his benefits to, but Lee's form still showed Jo as the sole beneficiary of his death benefits.

The Trustee had to ask Lee's immediate family for some extra information to ensure that Lee's wishes were carried out. It was all sorted out in the end but meant that payment of Lee's benefits to his family took longer, during an already difficult time.

You can see how important it is to keep your wishes up to date whenever your personal circumstances change. Had Lee filled out a new Notice of Wish form whenever his circumstances changed, his family would have received his pension benefits much more quickly, without the need for the Trustee to check on his relationship status.

Please note, the characters in this story are fictitious and this case study is for illustrative purposes only.