



**Before returning this Form, please make sure that you have read the notes below.**

Once you have returned your Expression of Wish Form to the Company, it will be kept in a secure file which is completely confidential.

<b>Signed</b>		<b>Date</b>	DD / MM / YYYY
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**NOTES ON THE COMPLETION OF THE EXPRESSION OF WISH FORM**

- 1. The Trustee of the MMC UK Pension Fund / Marsh McLennan Excepted Group Life Scheme may, at its discretion to be exercised not later than two years from the date of the member's death, pay lump sum death benefits to one or more of the Beneficiaries as the Trustee decides and/or pay any part of the lump sum death benefit to the member's estate. In exercising its discretion the Trustee will have regard to, but will not be bound by, any Expression of Wish Form completed by the member.
- 2. In completing the Expression of Wish Form you may wish to take account of the fact that you may or may not be survived by a potential beneficiary, thus a wish may be expressed in the Form 'A if he survives me but otherwise B'.
- 3. From time to time you should consider whether the wishes expressed on the Expression of Wish Form continue to be appropriate. A new Expression of Wish Form submitted will always be taken to cancel the wishes expressed on an earlier Expression of Wish Form.
- 4. It is recommended that you make a Will in order to ease the administration of your estate for your survivors and help the Trustee to meet your wishes. Assistance and advice in drawing up a Will can be obtained from a Solicitor, or from a professional Financial Adviser.