



## 'How to'...

# Complete your **nominations** online

### You will need ...

- The full name and address for your nominee(s)
- The date of birth of your nominee(s) (if a person)
- The full name and address of the legal guardian if your nominee is under 18



The form will take about **5 minutes** to complete. Or just **2 minutes** if you're updating existing nominations.

## Go to **railwayspensions.co.uk**

Making a nomination is important as it means your loved ones could benefit from a cash lump sum if you die before you take your pension.

### To create or update your nominations

- You will need to be logged in to your myRPS account to make or change your nominations online.
- Once you're logged in, go to the 'My nominations page' link under My pensions on your myRPS dashboard.

### Manage nominees

You can add new nominees or manage your current ones. Nominees can be one person, several people, charities or organisations.

Fill in the details of each nominee separately.

### Allocate shares

Tell us what percentage of the lump-sum death benefit you would like to allocate to each nominee in the '% share' box.

The total must add up to 100%. You will be told if your total is over, under or exactly 100%.

### Confirming your nominations

Your nomination is confidential. Your beneficiaries will not be told that you have added or removed them as your nominated beneficiary.

You will be sent an email confirming that your nominations are complete.

**It is important to keep your nominations up to date** because it tells the Trustee who you would like to get any cash lump sum if you die. By nominating, you can help avoid delays in payments after your death. If the payment is delayed by two years or more, it may be taxed.

If you need more guidance, watch the video on [How to make a nomination](#).

### Nominating under 18s

**If your nominee is currently under 18, you need the full name and address of their guardian. The guardian can't be you.**

### Key words explained

#### Allocate

Set aside a certain amount/divide up.

#### Benefits

Money paid out by the Scheme, including pensions, tax-free lump sums and death benefits.

#### Guardian

A person legally appointed to take care of someone else's affairs, such as a child or a person with a mental illness.

#### Nominee

A person or people, charity or good cause that you would like to receive your death-benefit lump sum.