

Naming people to receive your pension benefits

Do you want a say in who gets your pension benefits when you die? If yes, completing an expression of wish form can help make this happen. This article explains how to do this together with some helpful top tips to give you that added peace of mind.

One of the most important things you can do as a pension scheme member is name the people you would like to receive any benefits from your pension on your death. You do this by completing an **expression of wish form** (it may also be called a 'nomination' or 'nomination of beneficiaries' form). You will need to complete a separate one for all the pensions you have.

It's important to be aware that, although they will take your wishes into account, the provider or trustees of your pension pot are responsible for deciding who should receive any benefits payable. This is an **important legal responsibility** for pension scheme providers and trustees as they need evidence of who to pay the benefits to and your expression of wish form can be part of this evidence.

Some schemes automatically pay benefits to legal dependants – such as your husband, wife, civil partner or children – but in most cases **it's better to have made your wishes clear**.

If the pension provider or trustees of your pension scheme don't have an up-to-date expression of wish form for you, it's more likely they may have to start asking questions among the people they think should receive the benefit – which could be distressing for your family and friends. Ultimately, payment of your fund could be made to an unintended recipient or to your estate.

If you are unsure whether you have completed a nomination, you can contact your pension provider to check or simply complete a new one. The forms can usually be obtained on pension provider websites or by contacting the provider or scheme administrator.

Currently benefits are normally paid outside of an individual's estate on death but, from April 2027, most pension savings will be included in the value of your estate to work out if inheritance tax is payable, unless they are paid to a surviving spouse/civil partner or registered charity. If you would like more information about this, please read our [Keeping it Brief IHT and Pensions](#) for more information.

Some pension schemes allow a binding nomination. This removes the scheme trustees'/administrator's discretion, and the lump sum will be paid as instructed. However, this would usually mean that the benefits paid would form part of your estate for inheritance tax purposes. If there is more than one option form to complete with your provider, make sure to check you are completing the right one for you. Most binding nominations can still be revoked by the scheme member if circumstances change.

What do I need to do?

Most pension schemes pay benefits to your beneficiaries if you die before you start to take your pension benefits. Depending on the income options you choose, your beneficiaries may also qualify for benefits if you die after you start to take your pension benefits. Check with your provider or trustee.

- **Complete an expression of wish form and review it regularly.**

You would need to complete one for every pension you have, and you do not have to name the same beneficiaries on each expression of wish form you complete.

Who can you name?

You can usually name anyone on your expression of wish form, including charities. They don't have to be related to you, and you can name more than one person with different % allocations if you wish to.

Some trust-based schemes only allow benefits to be paid to certain dependants, and, in such cases, the scheme administrator or trustee will be able to confirm who can be named as a beneficiary.

Important note: If your employer provides Death in Service as part of your benefits, this is usually insured by a group life insurance policy. As this is normally separate to a workplace pension, any nomination that you have completed for this will not apply to your pension. Check with your employer if you are unsure and it's a good idea to complete an expression of wishes for your death in service if you haven't already done so.

Keep your nomination details up-to-date

Revisit your form every few years, especially when your circumstances change. For example, if you get married or divorced, break up with your partner or someone you've named on your form dies, update your form straight away to make sure it continues to reflect your current wishes. Even if your wishes haven't changed, it's a good idea to update your form so the people making decisions about benefits know this is still up to date.

Five simple steps to give yourself peace of mind

Think about who you want to benefit

You may not need to name your husband, wife, civil partner or children if your scheme automatically pays them benefits. But check with the pension trustees – it's possible that naming them could make paying benefits easier and even speed up any payment.

Check if you have a record of all your pensions

If you have lost details of a pension, you can use the [Pension Tracing Service](#) to track it down.

Contact the pension provider or trustees of each pension

Ask for an expression of wish form or find out if you can complete this online.

Complete a nomination for all your pensions

You may be able to do this online. It doesn't matter if you've done this before, or you can't remember whether you've ever filled one in. Your new nomination will replace any old ones.

Remember to check and update your nomination whenever your wishes or circumstances change.

Please note:

This article gives an overview only. It does not provide specific advice. It is based on our understanding of tax regulations for the 2026/27 tax year.

The tax treatment of pensions in general will be based on individual circumstances, tax legislation and regulation, which are subject to change in the future.