

## MPS – Expression of wish video transcript

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### **Voiceover:**

This is Frank. He is an ex-miner and MPS member, and lives with his partner, Pam. They are not married.

Brian is also an ex-miner and MPS member. Brian & Julie are married.

**Frank:** Hi you two, where are you off to?

**Brian:** We're heading to the solicitors to update our Will.

**Frank:** Oh, I keep meaning to write one but just never get around to it.

**Julie:** It's well worth doing to make sure you can leave something to Pam when you die. There's no guarantee she'll get anything as you're not married.

**Frank:** I haven't got much to leave to her anyway, I'm not sure what difference it would make to be honest.

**Brian:** If you don't make a Will then anything you have like your house, money or possessions would be given to your other relatives. If a couple aren't married, a partner wouldn't be recognised if there was no Will - there are some special legal rules that have to be followed.

**Julie:** You worked with Brian down the mines didn't you, Frank?

**Frank:** I did – for years.

**Julie:** Then Pam might be able to get a pension.

**Frank:** How, if we're not married?

**Brian:** She wouldn't get one automatically, but if she can prove that you lived together and shared bills or bank accounts then the pension scheme Trustees might be able to pay her one when you die, even though you're not married. Don't forget to fill in one of those forms too – what was it called Julie?

**Julie:** An Expression of Wish form I think. It gives the Trustees an idea of who you want to leave any benefits that might be payable to.

**Frank:** Oh yeah, I remember reading about that in the MPS newsletter.

**Brian:** It's really easy to do and you can do it at any time. We printed a form off the website and posted it to the Scheme Administrator, but you could ask them to send you one out instead.

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**Frank:** I'll ask Pam to have a look online for that form and get it filled in. I didn't work all those years for her to be left with nothing when I'm gone. Thanks for the advice on the Will as well – send me the details of your solicitor, would you?

**Julie:** Will do – as soon as we get home. You'll need to make sure you keep your Will and Expression of Wish form up to date mind you, just in case your circumstances change.

**Frank:** Good thinking – I'll keep that in mind.

**Voiceover:**

For more information on how to make a Will, please visit <https://www.gov.uk/make-will> or contact a solicitor.

You can download a copy of the Expression of Wish form from the MPS website at <https://www.mps-pension.org.uk/forms> under the "Update my Details" tab.

Alternatively, please contact the Scheme Administration Office on **0333 222 0077** to request a copy in the post.