

Flexible Retirement Plan

Application to pay Personal Contributions

PLEASE COMPLETE ALL RELEVANT SECTIONS AND PASS BACK TO YOUR EMPLOYER TO SIGN THE DECLARATION.

I. Your details

Surname: _____ Forename(s): _____

National Insurance Number:

Membership Number (if known): Date of Birth: ____/____/____

2. Investment Fund Options

Your personal contributions will be used to purchase units in the Flexible Retirement Plan's investment funds.

Please indicate below, by completing either Option A or Option B, how you wish your personal contributions to be invested.

Your fund will be used to purchase a pension at retirement. You can normally take up to 25% of your fund as a tax-free lump sum.

A) Default Option

The default investment option for members who are more six years from the normal pension age (65) is the Managed Fund.

The default investment option for members who are less than six years from the normal pension age (65) is the Pre-Retirement Fund.

I wish the default option to apply to my plan (please tick box)

OR B) Your choice of investment options

I wish to make my own selection of investment funds

If you have chosen Option B, you must select one or more of the following investment funds before your personal contributions commence. If no choice is indicated or your choices do not add up to 100%, the contribution or remaining contribution will be invested in the Default Option.

Managed Fund	<input type="checkbox"/>	_____%	Index-Linked Fund	<input type="checkbox"/>	_____%
Pre-Retirement Fund	<input type="checkbox"/>	_____%	Bond Fund	<input type="checkbox"/>	_____%
Socially Responsible Investment Fund	<input type="checkbox"/>	_____%	Property Fund	<input type="checkbox"/>	_____%
Global Equity Fund	<input type="checkbox"/>	_____%	Cash Fund	<input type="checkbox"/>	_____%

TOTAL 100%

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Please note that you are permitted one investment switch a year free of charge. There will be a charge for any additional switches within the same 12 month period.

Lifestyle Option

You will be invited to participate in the lifestyle option when you are within seven years of your normal pension age (65).

The Flexible Retirement Plan 'A Guide for Members' and further information on the different investment funds can be found on The Pensions Trust's website www.thepensionstrust.org.uk

EMPLOYEE'S DECLARATION

I confirm that I have selected (please tick relevant box) Option A OR Option B

I would like to pay _____% of my salary as personal contributions.

I authorise my employer to deduct the above rate of personal contributions from my salary.

I understand the value of my fund is subject to market conditions and may reduce depending on my investment choice and I confirm that I have read the Flexible Retirement Plan 'A Guide for Members' and the information as to the risks associated with my chosen investment option(s).

Note: Personal contributions will be tax-free unless they exceed 100% of your earnings.

Signed: _____ **Date:** ____/____/____

EMPLOYER'S DECLARATION

To be completed by your employer.

I confirm that the member is either a member of The Pensions Trust or currently applying to become a member of the The Pensions Trust through the Scheme we operate.

I confirm that the agreed level of personal contributions will be deducted from the member's salary and sent to The Pensions Trust with the employer contributions.

Signed: _____ **Date:** ____/____/____

Full Name: _____

Position: _____

Email: _____

Name of Organisation: Addaction

Employer Reference Number:



The Pensions Trust

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