



# L&Q STAFF BENEFITS PLAN

## Additional Voluntary Contributions (AVCs) form

This form must be completed and returned to Payroll prior to 1st of the month if you wish deductions in respect of AVC to commence from that month.

### FOR COMPLETION BY EMPLOYEE

Please complete the details below using **BLOCK CAPITALS** and return to the Payroll and Pensions Manager:

Name .....

**PLEASE PRINT**

### Please tick appropriate box

I wish to start paying AVCs

I wish to decrease my AVCs

I wish to increase my AVCs

I wish to cease making AVCs

### I AUTHORISE THE TRUSTEES TO ALLOCATE MY AVCs AS FOLLOWS:

#### Allocation of contributions. Please tick only one box Note 1

Lifecycle Program	(100% only)
L&Q Balanced lifecycle strategy - Flexible target (Default Option)	<input type="checkbox"/>
L&Q Cautious lifecycle strategy - Flexible target	<input type="checkbox"/>
L&Q Balanced lifecycle strategy - Lump sum target	<input type="checkbox"/>
L&Q Balanced lifecycle strategy - Annuity target	<input type="checkbox"/>
L&Q Adventurous lifecycle strategy - Flexible target	<input type="checkbox"/>

#### Self Select Funds. Units of 10% and their multiples Note 2

L&G UK Equity Index fund	%
L&Q Global Equity blended fund	%
L&G North America Equity Index fund	%
L&G Europe (ex UK) Equity Index fund	%
L&G Japan Equity Index fund	%
L&G Asia Pacific (ex Japan) developed equity index fund	%
L&G Ethical UK Equity Index fund	%
L&G Muliti Asset Fund	%
L&G Managed Property fund	%
L&G Over 5 Year Index-Linked Gilts	%
L&Q Annuity matching blended fund	%
L&G Cash fund	%
L&Q Diversified Growth blended fund	%

**Self Select Funds. Units of 10% and their multiples** Note 2

L&G World emerging markets equity index fund	%
L&G Active corporate bonds - All stocks funds	%
L&Q Flexible Pre-retirement blended fund	%
HSBC Amanah global equity index fund	%
L&Q World (ex UK) equity index fund	%
<b>Total</b>	<b>100%</b>

**NOTE 1 LIFE CYCLE CHOICES**

This is only available if the members contributions are already invested in a life cycle option. The same fund must be chosen for AVCs.

**NOTE 2 SELF SELECT OPTIONS**

If a member's contributions are already invested in self select funds then the AVC investment can be in any of the list of self select funds.

Effective Date Month .....

**NB.** Pension savings which exceed the Annual Allowance may be subject to a tax charge. The standard Annual Allowance for 18/19 is £40,000 but may be lower for some individuals. See "An Employee Guide to Pensions" for more detail.

**Please complete a, b, or c as appropriate:**

- a. From the month date entered above and until further notice, Additional Voluntary Contributions are to be deducted at the rate of £ ..... per month into the designated funds.
- b. I wish to make a single contribution of £ ..... lump sum  
I authorise the deduction of this contribution from my salary in accordance with the terms of the Plan and agree to be bound by the Rules governing the AVC Plan from time to time.
- c. I wish to cease contributing from the effective month stated above

Under the Data Protection Act 1998, I consent to the Trustees, (and any data processors or other data controllers they use) processing any personal data about me for any purposes associated with the Plan.

Signed ..... Date .....

