



L&Q STAFF BENEFITS PLAN

Pension scheme membership application/refusal form

FOR COMPLETION BY EMPLOYEE DEVELOPMENT AND SALES STAFF JOINING FROM 1 FEBRUARY 2018

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

Surname **Title**

First names **Office**

Please indicate your decision on whether you will be joining the plan by completing section 1 or 2 below:

Section 1

I hereby apply to join the plan. I wish to contribute at the rate of % of my pensionable earnings* (maximum 5%)

* Pensionable earnings are calculated as basic salary at the previous 1 April ie they are fixed on each 1 April for the following year.

- a. I have received the information regarding the Plan. I understand that I will need to produce a birth certificate or other evidence of my age as required.
- b. Under Data Protection Legislation, 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.
- c. I authorise the Trustees to allocate my funds as follows:

Allocation of contributions. Please tick only one box	
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	
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 Multi Asset fund	%
L&G Managed Property fund	%
L&G Over 5 Year Index-Linked Gilts	%
L&Q Annuity matching blended fund	%

Self Select Funds. Units of 10% and their multiples continued

L&G Cash fund	%
L&Q Diversified Growth blended fund	%
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&G World (ex UK) equity index fund	%
Total	100%

Signed Date

Section 2

I do not wish to join the plan. I understand that by not joining:

- a. In the event of my death, no pensions will be payable to my dependants from the Plan.
- b. My service with the Company will be non-pensionable so that, when I retire, no pension or other benefits will be payable to me or to my dependants from the Plan.
- c. I may not be allowed to join at a future date. However I will be subject to auto enrolment into the alternative L&Q staff pension scheme once I meet the qualifying conditions.

Signed Date

You cannot become a member of the plan until this form is received by the Payroll and Pensions Manager. If you do not select an investment option then your contributions will be invested in the default lifecycle fund. Please provide any details of any retained benefits that you may have with regard to previous employments.