

Investment Option Form

DC Scheme



About you

Miss/Mrs/Ms/Mr/Other: _____ Surname: _____

Forenames: _____

Date of Birth: _____ National Insurance Number: _____

Address: _____

_____ Post Code: _____

Employer: _____

Effective Date

The change(s) detailed in this form are to be effective from: _____

Declaration

The ITB Open Fund DC Section is currently administered by Legal & General Assurance Society Limited (L&G). By signing this, I acknowledge that my employer will pass certain personal data it collects about me to Legal & General, which might reasonably be required by them to manage my DC account. Legal & General will hold and process your personal data for those purposes as the data controller and any enquiries concerning the processing of my personal data in connection with the ITB Open Fund DC Section should be sent to Legal & General at Legal & General Assurance Society Limited, City Park, The Droveaway, Hove, BN3 7PY.

I authorise the ITB Pension Funds and its nominated provider to carry out my instructions set out in this form. I understand that my instructions will take effect as soon as possible after receipt of this form, unless an effective date is shown above.

Signed: _____ Date: _____

Continued overleaf

Investment Option Form

DC Scheme

Investment Options

You have a number of investment funds in which to choose to invest your own contributions and the contributions your Employer makes. The funds give you access to the four major asset classes (shares, Government and company bonds, property, and cash) and range from low risk to high risk.

If you do not complete this Investment Option Form stating the available fund or funds in which you wish to invest then your contributions, and those made by your Employer, will by default be invested in the Default Lifestyle Investment Option. This invests across a range of investments according to the period to your retirement. You may also actively choose to invest in the Default Lifestyle Investment Option. The Default Lifestyle Investment Option may not be suitable for everyone.

Further details of the funds in which you are able to Invest can be found in the Scheme Member Booklet and on the ITB-Online website (www.itb-online.co.uk).

Completing the form

Section A allows you to make a decision as to whether you invest in one or more of the nine funds available to you, or allows you to choose the Default Lifestyle Investment Option. Simply tick the investment option according to which you wish your future contributions to be invested.

Section B allows you to switch between the nine funds in which you are able to invest.

Investment Option Form

DC Scheme

Section A – Investment Decision

I would like to invest my DC Account using the approach indicated below (Please select **either** the Fund Choice or Lifestyle Option).

Fund Choice

With the Fund Choice Option, you can change how your future contributions are invested by completing the table shown below. Please insert the percentage you would like to Invest in each fund in the relevant column.

Fund Code	Fund Type	Fund Name	Your Future Contributions
NRJ3	Global Equity	L& G Global Equity Market Weights 30:70 Index Fund	
NTW3	Multi-asset	L&G Multi-Asset Fund	
NEC3	UK Index-linked Government Bond	L&G Over 5 Year Index-Linked Gilts Fund	
NBR3	UK Fixed Interest Government Bond	L&G Over 15 Year Gilts Index Fund	
NEK3	UK Corporate Bond	L&G AAA-AA-A Corporate Bond (Over 15 Years) Fund	
NEB3	Ethical	L&G Ethical Global Equity Index Fund	
BB43	Shariah	HSBC Islamic Global Equity Index Fund	
EAB3	Cash	L&G Cash Fund	
Total			100%

Lifestyle Options

A lifestyle strategy is designed to meet member's investment objectives as they go through their career. This involves investing in higher risk/higher rewards funds during what is called a "growth phase" and then moving gradually to lower risk assets as a member approaches retirement. This move to lower risk assets is designed so that at the time a member reaches retirement their pension is invested in a way that aims to meet their retirement objectives.

You are able to choose a target retirement age under the lifestyle strategies, which will determine the funds into which contributions are invested on your behalf and when these investments take place. The target retirement age you select is not binding and can be changed at any point by completing an Investment Choice form. If you do not elect a target retirement age the default age will be set to your 65th birthday.

Fund Code	Fund Name	Tick One Box Only
L1X3	Drawdown Lifestyle Fund (Default Lifestyle Fund)	<input type="radio"/>
L0X3	Cash Lifestyle Fund	<input type="radio"/>
L9W3	Annuity Lifestyle Fund	<input type="radio"/>

My selected retirement age is

Even though this reflects your intentions of when you wish to draw your DC Account, this does not commit you to retiring at this date and you may subsequently change this at any time by completing another Investment Choice Form and returning it to the ITB Pension Funds' Office

Investment Option Form

DC Scheme

Section B – Switch of Existing Investment

Please confirm below the percentages of the existing investment to be switched, the fund(s) to which the investment is now to be applied and the proportion to be applied to these funds. Please use the example for guidance purposes.

Example A member currently invests 100% of their DC Account in the L&G Cash Fund. They want to switch this investment with 25% into the L&G Multi-Asset Fund and 75% in the L&G Over 5 Year Index-Linked Gilts Fund This would be shown as:

Investment Fund	% of existing investment to be switched	Fund(s) into which the investment is now to be applied	% of amount being switched to be applied to each new fund
L&G Cash Fund	100%	L&G Multi-Asset Fund	25%
		L&G Over 5 Year Index-Linked Gilts Fund	75%

Investment Fund	% of existing investment to be switched	Fund(s) into which the investment is now to be applied	% of amount being switched to be applied to each new fund
	%		%
	%		%
	%		%
	%		%
	%		%
	%		%

If you require further boxes, please continue on a separate sheet of paper and enclose with the form.

Additional Contributions Form - DC Scheme



Use this form if you would like to:

- Start paying additional contributions
- Change how much you pay in additional contributions
- Stop paying additional contributions

Complete the highlighted sections:

1	2	3	4	5
---	---	---	---	---

1	2	3	4	5
---	---	---	---	---

1	2	3	4	5
---	---	---	---	---

Any changes affecting how much you pay in additional contributions will take place on the next available payroll run (unless you advise a later date of commencement).

1. About you

Miss/Mrs/Ms/Mr/Other: _____ Surname: _____

Forenames: _____

Date of Birth: _____ National Insurance Number: _____

Employer: _____

Address: _____

_____ Post Code: _____

2. Start paying additional contributions

Please complete this section if you would like to start paying additional contributions, either as a monthly amount or as a one-off payment. Please note the total contributions paid (including your and your employer contributions) for the year must not exceed the Annual Allowance as described in the member booklet found on www.itb-online.co.uk.

Making regular payments

I wish to start paying additional contributions regularly of: _____ % a month (this is the percentage in addition to your regular contribution percentage as shown in the member booklet, found on www.itb-online.co.uk).

I would like my additional contributions to be deducted from my salary with effect from: _____

Making a one-off payment

I wish to make an additional contribution as a one-off lump sum payment of: £ _____

I would like this one-off payment to be deducted from my salary with effect from: _____

I understand that my contributions will be deducted on the next available payroll run.

Continued overleaf

Additional Contributions Form - DC Scheme

3. Stop paying additional contributions

Please complete this section if you would like to stop paying additional contributions.

I wish to stop paying additional contributions as soon as possible after: _____

4. Change your payment

Please complete this section if you would like to change the amount of your additional contributions.

I wish to change the amount I pay in additional contributions to: _____ % a month (this is the percentage in addition to your regular contribution percentage as shown in the member booklet, found on www.itb-online.co.uk).

I would like my additional contributions to be deducted from my salary with effect from: _____

5. Confirmation

I authorise my Employer and the ITB Pension Funds to carry out my instructions as set out in this form. I understand that my instructions will take effect as soon as possible upon receipt of my completed form.

The ITB Open Fund DC Section is currently administered by Legal & General Assurance Society Limited (L&G). By signing this, I acknowledge that my employer will pass certain personal data it collects about me to Legal & General, which might reasonably be required by them to manage my DC account. Legal & General will hold and process your personal data for those purposes as the data controller and any enquiries concerning the processing of my personal data in connection with the ITB Open Fund DC Section should be sent to Legal & General at Legal & General Assurance Society Limited, City Park, The Droveaway, Hove, BN3 7PY.

Signed: _____ Date: _____

Once completed please forward this form to your HR/Payroll Department so they can amend your records accordingly.

Note to Employer:

Please confirm receipt by ticking this box and amend your records immediately. Forward this form to The ITB Pension Funds' Office, once your records have been updated.

Nomination Form

Lump Sum Death Benefit



To be completed by Member

In the event of my death I should like the Trustees to consider paying any lump sum payable under the Scheme rules to the following:

Full Name	Address	Relationship to Member	Share (Percentage)
1.			
2.			
3.			
4.			

(must total 100%)

PLEASE NOTE: If you have more than one record covering different periods of service this nomination form will apply to all lump sums payable unless you provide separate forms covering each period of service.

In the event that he/she/they predecease me I should like the Trustees to consider paying any lump sum payable under the Scheme rules to those shown overleaf.

If you wish to expand on why you wish the Trustees to consider payment of part or all of the lump sum benefit in a certain way you can provide details, in confidence, on the reverse of this form.

I fully understand that my wishes are in no way binding on the Trustees and I may, at any time, revoke or revise this nomination by completing another Nomination Form. For DC Section members only: if I join/joined the DC Section later than 3 months after when first eligible, I acknowledge that a death-in-service lump sum/life assurance benefit may not apply.

I give my consent for the Trustees of the Scheme to record and hold this data on my file until such a time as it is superseded.

I also acknowledge that the Trustees may process data which relates to me during the course of my membership of the Scheme in order to carry out their functions as Trustees of the Scheme. I agree that the Trustees may record and hold such data and make it available to third parties in the ordinary course of those functions. I understand that the Trustees and any such third party will comply with the underlying principles of the Data Protection Act 1998.

Full Name: _____ Signature: _____ This form is invalid if not signed

Private Address: _____

Company: _____ Date: _____

Please return the completed form to the ITB Pension Funds Office, 23 King Street, Watford, Herts WD18 0BJ, for safekeeping. The Trustees will take note of your wishes when considering who should receive the lump sum, such as relatives, dependants and others.

