



ST MARY'S UNIVERSITY GROUP PERSONAL PENSION PLAN

Opt In Form

If you wish to join, please complete this form using BLOCK CAPITALS. You should read the declaration carefully before signing this form, and you should refer to the Plan's member guide and the information provided by Aviva. If you do not understand any point please contact Human Resources.

Your details

Your full name

Your date of birth

Your National Insurance number

Your pension account

Your payments

Initially, your payments will be set at 3% and the University's payments will be set at 6%. If you wish to change the level of your payments after joining, please ask Human Resources about the process.

Please choose how much you wish to pay in (you must choose a rate of at least 3%). Please refer to the Member guide for details of the options and the Annual and Lifetime Allowance limits on pension savings. If you don't make a choice, your payments will initially be set at 3%.

Your choice of how much to pay in:

Minimum 3%

Your payments are a percentage of your pensionable earnings. This is your basic annual salary before any deductions made in respect of pension contributions via Salary Exchange or any reductions due to membership of the University's childcare voucher, cycle to work schemes, or any other scheme that is offered by the University that may attract tax relief.

Investments

Your pension savings will initially be invested in the My Future Lifetime Investment Programme, but after joining you can change the investments if you wish.

Access age

The access age for your pension account will initially be set at 65, but after joining you can change this if you wish.

Your declaration

1. I understand my payments will be made via Salary Exchange unless this is not permitted or I instruct otherwise before or after joining the Plan (see declaration 2 below). Making my payments via Salary Exchange will mean:
 - a. My contractual pay will be adjusted by the amount of my payments.
 - b. In exchange, the University will increase its payments by an equivalent amount.
 - c. If in doubt, I should clarify with Human Resources the impact, if any, on other pay-related benefits provided by the University.
2. I may confirm to Human Resources that my payments are instead made as employee payments, by deduction from my regular pay.
3. I agree that data in relation to me may be held, processed, disclosed and used by the University's advisers and Aviva for relevant purposes in connection with the Plan.
4. I confirm I have not received any advice from the University, the University's advisers or Aviva in relation to the Plan.
5. I hereby confirm I personally submitted this notice to join the Plan.

Your signature

Date

Please sign above and return the completed form to Human Resources

Review (to be completed by Human Resources)

Reviewer's signature

Reviewer's name

Date

April 2020