

## Application form

We're delighted you've decided you want to give your money a work out by joining The Morgan Sindall Retirement Savings Plan (the 'Plan').

All you have to do is fill in your details, choose how much to pay in, decide where you'd like to invest your money and send the form back to us.

### 1 Your personal details (please use capital letters)

Full name:	<input type="text"/>	Date of birth:	<input type="text"/>
Home address:	<input type="text"/>		
	<input type="text"/>	Postcode:	<input type="text"/>
NI Number:	<input type="text"/>	Male/Female:	<input type="text"/>
Employee ID:	<input type="text"/>	Marital Status:	<input type="text"/>

### 2 Decide how much to pay in

I would like to contribute ..... % of my basic salary into the Plan (including any Additional Voluntary Contributions).\*

**Remember:** This will need to be at least the required contribution amount shown in your Employment Letter if you want to receive the maximum contribution from your employer.

These contributions will be paid via Salary Exchange – you can read more about what Salary Exchange is on the website [www.morgansindall-pensions.co.uk](http://www.morgansindall-pensions.co.uk).

If you do not want to contribute via Salary Exchange, please tick the box.

*\*You can choose to pay more than the required contribution into the Plan and any contributions you decide to pay over and above this amount are called Additional Voluntary Contributions.*

### TO BE COMPLETED BY THE COMPANY

Completed by:	<input type="text"/>	Signed:	<input type="text"/>	Date:	<input type="text"/>
Division/Company:	<input type="text"/>	NI no:	<input type="text"/>	Pensionable Salary:	<input type="text"/>
Date started with Company:	<input type="text"/>	Date of joining the Plan:	<input type="text"/>		

### 3 Choosing where to invest

1. You can invest all of your contributions into the Lifestyle Option. This is a ready-made investment strategy that does the work for you and moves your investments gradually as you approach retirement.

**OR**

2. You can select where you'd like to invest your money from a wide range of different funds. You can mix them up and have different amounts of your contributions with different funds.

Please choose **ONE** of the following two options by ticking the appropriate box and indicating your choice:

1 I would like all of my contributions to be invested in the Lifestyle Option.

2 I would like my contributions to be invested in the following funds:  
(Use the table below to select the funds you'd like your savings to be invested in. Remember to use whole percentages that you'd like in each fund, and make sure that they total up to 100%).

Fund Name	% of your contributions
Legal & General Cash Fund	
Legal & General Over 5 Year Index-Linked Gilts Index Fund	
Legal & General Over 15 Year Gilts Index Fund	
Legal & General AAA-AA-A Corporate Bond — Over 15 Year Index Fund	
Legal & General Property Fund	
Legal & General World (ex-UK) Equity Index Fund - GBP Hedged	
Legal & General World (ex-UK) Equity Index Fund	
Legal & General UK Equity Index Fund	
Legal & General Emerging Markets Equity Index Fund	
Legal & General Ethical UK Equity Index Fund	
Legal & General Retirement Income Multi-Asset Fund	
Legal & General Dynamic Diversified Growth Fund	
Morgan Sindall Growth Fund	
<b>Total</b>	<b>100%</b>

**Did you know?** You can switch your investments as many times as you like and whenever you like! There's no administration cost to change your investments. If you want to know more about your investment choices, you can find information on the website under Investment Choices (in the Grow section). Please be aware though that different funds will have different management charges.

These will be shown on the fact sheets available on the website: [www.morgansindall-pensions.co.uk/documents-and-forms](http://www.morgansindall-pensions.co.uk/documents-and-forms).

### 4 Your declaration

- I authorise my Employer (including its agents, and any agents of mine) to arrange for me to join the Plan.
- I authorise my Employer to reduce my contractual salary in exchange for Employer pension contributions and/or deduct contributions from my earnings and forward them to Hymans Robertson LLP to invest in the Plan as per the above instructions.
- I have read the information about the Plan on the Fit for the Future website and know about the salary exchange scheme, what the different investment choices are and how the Plan works.

Signed:

Date:

### 5 Submitting your application

Please double check that you have fully completed all sections of this form and signed the declaration. Once you've finished, please return this form to your payroll department.