

Lump sum contribution form

It's simple to pay a one-off lump sum into your Account. All you need to do is fill out the form below and, once completed, return it to either your payroll department or the Plan Administrator, depending on how you choose to pay.

If you're paying your contribution through your salary, please return this form to your payroll department. If you're choosing to pay via cheque, please return this form to the Plan Administrator, Hymans Robertson, at the following address:

Hymans Robertson LLP, 45 Church Street, Birmingham B3 2RT

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 to pay in and how much

I wish to make a one-off contribution to the Plan equal to _____% of my basic salary **OR** £ _____ (please state the amount).

Please choose **one** of the following options:

I authorise my Employer to deduct the above contribution from my salary and forward it to Hymans Robertson LLP to invest in my Account.

Remember: Your instructions will be passed on at the earliest possible date, but depending on timing, may not be actioned until the following month's payroll run.

OR

I enclose a cheque for £_____. Please invest this in my Account.

Remember: The cheque needs to be made payable to the Trustee of The Morgan Sindall Retirement Benefits Plan – DC Section Trustee Bank Account.

Don't forget!

Making a one-off contribution could affect your Annual/Lifetime Allowance limits.

Your Annual Allowance is the limit on how much you can save into a pension over the tax year. If you earn less than £110,000 the Annual Allowance is currently £40,000. That means you can pay up to £40,000 into your retirement savings and still receive tax relief on it. If you go over the £40,000 limit, you may be subject to a tax charge.

If you earn over £110,000, you might be subject to lower 'tapered Annual Allowance'. You can read more about Annual Allowance on the website at <http://www.morgansindall-pensions.co.uk/grow/annual-and-lifetime-allowance>.

The Lifetime Allowance applies when you come to take your savings. It's currently set at £1million, and if your saving from all your pension plans (but not the State Pension) add up to more than that amount, you could be subject to an additional tax charge. The rate of tax you pay on your retirement savings over your Lifetime Allowance depends on how the money is paid to you. You can read more about the Lifetime Allowance at <http://www.morgan-sindall.wmmtest.co.uk/grow/annual-and-lifetime-allowance>.

Tackling Tax

If you pay by cheque, the Plan is unable to reclaim any tax relief you may be due on contributions. You'll need to do this via your personal tax return.

3 Your investment choice

You have two choices for how your lump sum is invested, these are:

I wish to invest my one-off lump sum contribution into the same fund options as I selected for my regular contributions into the Plan.

OR

I wish to invest my one-off lump sum contribution in the following funds (please use the table below to indicate which funds).

Remember: This option isn't available if you currently invest in the Lifestyle Option. That's because the Lifestyle Option is a ready-made investment strategy, and so you can't choose the fund to invest your lump sum into.

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 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	
Total	100%

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.

This form should be returned to your payroll department if you're paying the lump sum through your salary. If you're enclosing a cheque, please return this form to the Plan Administrator at the address shown on the previous page.

Please sign and date below.

Signed:

Date:

Remember: Neither the Trustee, your employers nor the Plan advisers can offer you financial advice. If you do feel like you need advice, you can contact an Independent Financial Advisor (IFA) at www.unbiased.co.uk. Remember, any charge for their advice is payable by you.

TO BE COMPLETED BY THE COMPANY

Date received by payroll: