



New Member Option Form

You can join the DC Core section of the Nestlé UK Pension Fund (the Fund) from the day you start work with Nestlé.

If you do not join DC Core in your first 90 days, we will automatically enrol you into DC Start on your 91st day of employment. In both DC Core and DC Start, benefits build up on a Defined Contribution (DC) basis. In DC Start, benefits build up at a lower level than in DC Core. You will also not have any choice about how much you pay or where your money is invested if you are auto-enrolled into DC Start.

You can find more information about the Fund and how DC Core and DC Start work on the Fund's website www.nimpensions.co.uk (password: nestlepensions) or in the 'Benefit Summary' enclosed in this pack.

Please complete this form during your first 90 days of employment if you wish to join DC Core. Your membership will begin either on the day your employment starts (if you return this form in advance of starting work for Nestlé) or on the first of the month in the next available payroll after we receive your completed form.

Part 1 - Your details

Please complete in **BLOCK CAPITALS**

STRICTLY PRIVATE AND CONFIDENTIAL

<p>Title:</p> <p>First name:</p> <p>Surname:</p>	<p>Date of birth:</p> <p>NI number:</p> <p>Marital status:</p>
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<p>Mobile phone number:</p>	<p>Date employment started/is expected to start:</p>
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To be completed by Nestlé Pensions

Location: _____	Date joined Company: _____
Payroll number: _____	Date joined Fund: _____
Is the person named in Part 1 a 'Worker' for the purposes of auto-enrolment? (tick one) Yes <input type="checkbox"/> No <input type="checkbox"/>	
Signed: _____	Date: _____

Part 2 - Your contributions

I wish to contribute:

5% 6% 7% 8% of my Pensionable Earnings to DC Core

Please circle your chosen contribution rate

Nestlé will contribute 1.5 times this amount (up to 12%).

OR

You can express your contribution as a gross monthly amount and we will convert this amount into the nearest whole percentage of your annual Pensionable Earnings for you, which means that your contribution will change if your Pensionable Earnings change in future. This amount must equal at least 5% of your Pensionable Earnings. If this percentage is over 8%, the amount above 8% will be classed as an Additional Voluntary Contribution (AVC) and invested in the same way as your main contributions.

I wish to contribute £ **of my monthly Pensionable Earnings to DC Core.**

If you do not choose a contribution rate above, you will make the minimum contributions of 5% of your Pensionable Earnings.

If you want to pay more than 8%, you can pay AVCs to DC Core, starting from as little as 1%. Please contact Nestlé Pensions if you would like to pay AVCs or download a form from the Fund website. Nestlé does not contribute towards AVCs.

Part 3 - Your investment choices

Please indicate how you would like your DC contributions to be invested below. You can either choose to invest all of your contributions in the Lifetime Pathway option or in one or a combination of self-select funds. You can find more information about each of the investment options in the Investment Choices Summary booklet, or on the investment section of the Fund's website. If you do not make a selection below, we will invest your contributions in the Lifetime Pathway fund with a Target Retirement Age of your current State Pension Age.

Lifetime Pathway

If you have chosen the Lifetime Pathway option, please select a Target Retirement Age on the next page.

(please tick)

OR

Self-select fund choices	Selection
Equities	%
Property	%
Blended Assets	%
Corporate Bonds	%
Pre-retirement to annuity	%
Pre-retirement to cash	%
Cash	%
Ethical Growth	%
Ethical Consolidation	%
	100%

Target Retirement Age

Only complete this section if you have selected the Lifetime Pathway option on the previous page.

If you have selected the Lifetime Pathway option, you also need to select the age at which you would like to retire. This can be any age from age 55 and can be different to your Normal Pension Age. Specifying a Target Retirement Age does not change your Normal Pension Age in the Fund or affect your contractual retirement age. If you do not select a Target Retirement Age, we will use your current State Pension Age.

My Target Retirement Age is: (whole years).

Part 5 - Declaration

I confirm that I would like to build up pension benefits on a Defined Contribution (DC) basis in the DC Core section of the Nestlé UK Pension Fund (the Fund). I understand that the value of my DC Core account will go up and down depending on the performance of the investments I choose, and that at retirement I will use the money in my DC account to provide pension benefits of my choice.

My contributions

I authorise you to begin making the appropriate deduction from my salary as indicated in this form from the next effective pay date.

Employees other than Galderma/Osem:

I understand that, unless I decide in advance to opt out, I will automatically be entered into a salary sacrifice arrangement for the purposes of payment of pension contributions on the first of the month following completion of one month's membership of the Fund.

I understand that upon entry to the salary sacrifice arrangement, I will cease to pay any contributions to the Fund, the level of my contractual gross pay will be reduced by an amount equal to the contributions which would otherwise be payable by me as a member of the Fund, and in return for the reduction in my pay, Nestlé will instead pay additional employer contributions to the Fund for my benefit, which will be equal to the amount of contributions I would otherwise have paid as a member.

I understand that these arrangements, including the reduction in my contractual gross pay, will represent a change to my terms of employment, and I confirm my agreement to that change. I consent to the Trustee providing a copy of this form to my employer as evidence of that agreement. I understand that I do not have to participate on a salary sacrifice basis and I have the right to opt out of salary sacrifice by advising Nestlé Pensions in advance.

I confirm that should Nestlé make an additional pension contribution on my behalf, this would fall within my Annual Allowance including any unused element of Annual Allowance for the previous three tax years as provided for under the pension regime that came into effect on 6 April 2011. I accept that it is my responsibility to consider the potential effects of such contributions on the Lifetime Allowance. Notwithstanding this, I further understand that in the event such contribution were to exceed my Annual and/or Lifetime Allowance, I shall be responsible for any consequential tax and National Insurance liability that may arise.

My investment choices

I confirm that I have considered the information available in the investment section of the Fund's website. I authorise you to invest my contributions in accordance with my investment choices indicated in this form.

My Target Retirement Age

If I have chosen to invest in the Lifetime Pathway option and have designated a Target Retirement Age to indicate when I am currently planning on taking my benefits from the Fund – I understand that the purpose of the Target Retirement Age is to allow Nestlé Pensions to work out when to start switching my contributions out of return-seeking assets and into less volatile investments as I approach my Target Retirement Age. I understand that if my retirement plans change and I do not notify Nestlé Pensions in advance of the change to my Target Retirement Age, I could be exposed to investment risk if I retire before my chosen Target Retirement Age and before the switching process has begun or fully completed.

Paperless communications

Unless you tell us otherwise, we will send newsletters and all other general Fund communications to you electronically. By this, we mean via an email to your personal email address with a link to the relevant communication on the Fund website. If a communication contains your personal data (e.g. benefit statements and retirement quotes), we will post it to you by traditional mail. If you are happy with this arrangement, please make sure you have provided your personal email address on the front page.

If you do not want to receive any information by email, please tick this box to opt out of electronic communications and to receive all communications by traditional mail.

If you leave the above box blank, but subsequently decide at a later date that you no longer want to receive information by email, then you will be able to opt out by contacting Nestlé Pensions using the contact details overleaf.

Your contact details

I consent to Nestlé Pensions storing and using my mobile phone number and email address provided to contact me in future on behalf of the Company or Trustee.

Data privacy

Important notes about information provided in this form. Please read before completing and signing this form.

When completing this form, you will be providing personal information about yourself and your beneficiaries. This information is known as 'personal data' because it is personal information which allows you and/or your beneficiaries to be identified. Some of the information you provide may even be 'sensitive personal data' (also known as 'special categories of personal data'), either because it is information about your health or because it relates to your relationships with other people and so could relate to your sex life or sexual orientation.

The Trustees of the Nestlé UK Pension Fund are the 'data controller' of all personal data held in respect of the Fund and, as such, are responsible for meeting certain legal requirements under data protection legislation in relation to that personal data. If you provide any sensitive personal data about yourself, the Trustees will need your explicit consent in order to make decisions and to use the information.

You have the right to withdraw your consent to the Trustees using the personal data specified in this form at any time. However, if you do so, this will not affect the processing of any personal data which took place beforehand. If you wish to exercise your right to withdraw your consent, or if you have any queries about completing this form, please contact Nestlé Pensions.

For further information, see our data privacy statement which can be accessed by visiting www.nimpensions.co.uk (click on the 'Privacy Policy' link at the bottom of the homepage). Alternatively, you can request a paper copy by contacting Nestlé Pensions.

Your acknowledgement and consent

I confirm that I have read and understood the 'important notes about information provided in this form' set out above before completing and signing this form.

I understand that the information I am providing includes personal data (including 'sensitive personal data') regarding both me and my beneficiaries. I consent to the Trustee using the above information for the purpose of providing any death benefits payable in respect of me from the Fund.

In connection with the Fund generally, or with its administration of the payment of the benefits to which this form relates, I consent to the Trustee disclosing the information contained in this form to such of the Trustee's professional advisers (including administrators, actuaries, auditors and lawyers) as the Trustee decides is necessary.

I also understand and acknowledge that the information that I am providing will be retained by the Trustee for as long as necessary to enable it to deal with any queries that may arise in respect of the benefits payable to me under the Fund, and in order to ensure the proper administration of the Fund.

Signed:

Date:

**Please sign and date your form and return it to:
Nestlé Pensions, 1 City Place, Gatwick, RH6 0PA.**

You should keep a copy of this form for your own records.

More information

For further information about the Nestlé UK Pension Fund:

Write:

Nestlé Pensions
1 City Place
Gatwick
RH6 0PA
United Kingdom

Tel:

(0208) 667 6363

Email:

pensions@uk.nestle.com

Website:

www.nimpensions.co.uk
password: nestlepensions