



## DC Start

# Opt-In Form

You should complete and return this form to join or re-enrol in DC Start. Once you are a member of this section you will be able to move to DC Core at a later date, if you wish.

## Part 1 - Your details

Please complete in **BLOCK CAPITALS**

*STRICTLY PRIVATE AND CONFIDENTIAL*

<b>Title:</b> _____	<b>Employee number:</b> _____
<b>First name:</b> _____	<b>Work location:</b> _____
<b>Surname:</b> _____	<b>Contact phone number:</b> _____
<b>Date of birth:</b> _____	<b>Personal email address:</b> _____
<b>National Insurance number:</b> _____	

## Part 2 - Paperless communications

All non-personalised Fund communications, including Pensions News, will be sent to you electronically using the email address provided. Please tick the following box if you do not want to receive Pensions News and any other non-personalised Fund communications electronically.

I **do not** want to receive Pensions News and any other non-personalised Fund communications electronically. Please send me a paper copy only.

Personalised communications (e.g. benefit statements, retirement quotations and pension payslips) will be sent to you by post. If you opt out of receiving paperless communications now but would like to opt in at a later date you will need to contact Nestlé Pensions using the contact details overleaf.

If you have chosen to opt in, please ensure you have supplied your email address above.

# Part 3 - Declaration

**By signing this form, I confirm that I wish to join DC Start.**

I understand that:

- My membership will commence on the first of the month following receipt of my signed form.
- My contribution rate will be 3% of my Pensionable Earnings and that the Company will contribute 3%.
- Contribution rates will increase from 6 April 2019.
- My contributions will be invested in the Lifetime Pathway fund (or any other investment fund that may be designated by Nestlé in future) with a Target Retirement Age of my State Pension Age when I join the Fund.
- The value of my DC Start account will go up and down depending on the performance of the investment funds, and at retirement I will use the money in my Defined Contribution (DC) account to provide pension benefits of my choice.
- 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.
- Upon entry to the salary sacrifice arrangement, I will cease to pay contributions and the level of my contractual gross pay for pension contributions purposes only will be reduced. The Company will instead pay contributions to the Fund on my behalf. I confirm my agreement to this. (This does not currently apply to employees of Galderma or Osem).

I confirm that I have personally submitted this notice to join a workplace pension scheme.

Please make the appropriate deductions from my salary from the next effective pay date.

<b>Signed:</b>   	<b>Date:</b>   
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**Please return this form to: Nestlé Pensions, 1 City Place, Gatwick, RH6 0PA.**

## Data privacy

The Trustees of the Nestle UK Pension Fund (the data controller who decides why and how the data is used) hold certain personal data about members of the Fund, and where we need to, their dependants and beneficiaries. We collect this information from either you or your employer. In order to run the Fund we need to share your personal data with the Fund's administrators, actuary, legal advisers, Nestlé and other relevant organisations.

As the Trustees of your pension fund, we have a legitimate interest in holding and processing information about you in order to properly administer the Fund and to calculate and pay your benefits. We also hold and process this information to meet our obligations under the Fund governing documents, as well as under relevant legislation.

Part of our role in keeping your information safe is to let you know about your rights in relation to your information. Our data privacy statement contains further information about your rights and can be accessed by visiting [www.nimpensions.co.uk](http://www.nimpensions.co.uk) and clicking on the 'Privacy Policy' link at the bottom of the home page. Alternatively, you can request a paper copy by contacting Nestlé Pensions.

To be completed by Nestlé Pensions

Name: _____	Employee number: _____
Date joined Company: _____	
Date joined Fund (1st of the month following receipt of the form): _____	
Is the person named overleaf a 'Worker' for the purposes of auto-enrolment	<input type="checkbox"/> Yes <input type="checkbox"/> No
Signed: _____	Date: _____