



CHANGES FORM

ROYAL MAIL DEFINED CONTRIBUTION PLAN

You should use this form to tell the Scottish Widows Royal Mail Service Team about changes you want to make to:

- Your Selected Retirement Age, complete sections 1, 2 and 4.
- The way your Member Account is invested* complete sections 1, 3 and 4.

You can use this form for a combination of these alterations, should you wish to do so. Changes will be made as soon as possible after the Scottish Widows Royal Mail Service Team has received your completed form, and modifications to your investment options cannot be backdated.

* You can also make these changes through the Plan's website. If you need new log in details, please contact the Scottish Widows Royal Mail Service Team.

For any other changes (such as change of name or address), please contact your employer's HR department, unless you are no longer employed by Royal Mail Group, in which case, please contact the Scottish Widows Royal Mail Service Team.

1. Please complete the following information in all cases

Your full name (block capitals)	<input type="text"/>
Your home address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>
Telephone number	<input type="text"/>
N.I. number	<input type="text"/>
Date of birth	<input type="text"/>
Pay number	<input type="text"/>

2. Changing your Selected Retirement Age

This will be set at age 65 unless you choose to change it. You can choose a different retirement age. This is the age at which you currently want to take your benefits, rather than the age at which you plan to stop working.

If you want to change your Selected Retirement Age, please indicate your chosen age in the box.
This can be any age between age 55 and 75.

3. Changing your investments

Once you are a member, you can choose from the following investment options:

- select your own investments (Do It Yourself),
- remain in the Default Lifecycle option, or
- choose one of the Alternative Lifecycle options.

You can also choose a combination of the above options.

The investment funds you can choose from carry different levels of risk, as set out in the Investment Summary and Investment Guide. The value of investments can go down as well as up and the value of your Member Account is not guaranteed.

If you want to choose Do It Yourself, please indicate in the following table the percentage of your Member Account you want to invest in a particular fund or Lifecycle. The percentage figures you choose must be whole numbers (for example 7%) and you can spread your Member Account across all the funds and Lifecycle strategies, but you must invest 100% of your Member Account in total. Any voluntary contributions you make will be invested in the same way as you have indicated below.

a) Please indicate how you would like your existing retirement savings to be invested	
Fund/Lifecycle Name	Percentage
Active Emerging Market Equity	%
Active Global Equity	%
Annuity Bonds	%
Blended Equity	%
Cash	%
Diversified Assets	%
Diversified Bond	%
Ethical	%
Inflation-linked Bonds	%
Passive Global Equity	%
Shariah	%
10 Year Royal Mail Lifecycle Strategy ¹	%
5 Year Royal Mail Lifecycle Strategy	%
10 Year Royal Mail Flexible Retirement Strategy	%
10 Year Royal Mail Annuity Strategy	%

b) Please indicate how you would like your future contributions to be invested	
Fund/Lifecycle Name	Percentage
Active Emerging Market Equity	%
Active Global Equity	%
Annuity Bonds	%
Blended Equity	%
Cash	%
Diversified Assets	%
Diversified Bond	%
Ethical	%
Inflation-linked Bonds	%
Passive Global Equity	%
Shariah	%
10 Year Royal Mail Lifecycle Strategy ¹	%
5 Year Royal Mail Lifecycle Strategy	%
10 Year Royal Mail Flexible Retirement Strategy	%
10 Year Royal Mail Annuity Strategy	%

Please make sure your total percentages add up to 100%. If you do not complete section b) above, your future contributions will be invested in the same funds as your existing contributions.

¹ The Default Lifecycle option

4. Your Confirmation

I authorise Scottish Widows to carry out my instructions as set out in this form. I understand that my instructions will take effect as soon as possible after the Scottish Widows Royal Mail Service Team has received my completed form.

I confirm that I have read the Plan Guide and the Investment Guide.

By signing and dating this form I am consenting to my personal details being obtained, held and processed for the purpose of administering the Plan.

Signed

Date

If any part of this form is completed incorrectly or is incomplete, the Trustees reserve the right to treat your form as if it were not completed.

Contact the Scottish Widows Royal Mail Service Team

If you need help completing this form or have any questions about your benefits or your member account, you can get in touch with the Scottish Widows Royal Mail Service Team by:

Telephone 0800 092 8263

The telephone helpline is open 8am to 5.30pm except Bank Holidays and Public Holidays (as defined in England and Wales).

An answerphone operates outside these hours and if you leave a message you will be called back on the next working day.

We record or monitor calls to improve our service.

Email royalmailserviceteam@scottishwidows.co.uk

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