



# CHOICES FORM

## ROYAL MAIL DEFINED CONTRIBUTION PLAN

You should use this form to tell the Royal Mail HR Services Team if you want to opt-in to the Plan, or about changes you want to make to your contributions.

- To opt-in to the Plan, complete sections 1, 2, 4 and 5.
- To change your contributions, complete 1, 3, 4 and 5.

Any change will be applied on the next available payroll run.

**You can only make changes to your contributions once you've joined the Plan and made your first contribution and received a welcome pack.**

### 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"/>
Marital status	<input type="text"/>

### 2. Joining the Plan (only complete this section if you are joining the Plan)

Joining the Plan has a number of benefits. These are explained in the Plan Guide which is available on the Plan website. Please complete this section if you want to join the Plan.

#### What if I have questions?

Royal Mail Advice Centre are happy to answer any questions you may have about completing this form. You can contact the Team on **0345 6060 603** Monday to Friday 8.00am – 5.00pm (except public holidays).

If you have any general queries about the Plan, you can contact the Scottish Widows Royal Mail Service team on **0800 092 8263** Monday to Friday 8.00am – 6.00pm (except public holidays) or email [royalmailserviceteam@scottishwidows.co.uk](mailto:royalmailserviceteam@scottishwidows.co.uk)

#### How do I join the Plan?

If you decide to join the Plan, please complete this form and return it to the Royal Mail HR Services Team at the address on the last page of this form, they will enrol you as a contributing member of the Plan with effect from your next available payroll date.

## How your membership will be set up

You will be set up using the start-up membership basis as follows:

### Contribution level

Royal Mail Group employees (including casuals), with less than 12 months of service must contribute a minimum regular amount of 5% of Pensionable Pay into the Plan and Royal Mail Group will pay 4%. Your contribution will be deducted from your pay.

After 12 months' service, your regular contributions will increase to 6% of Pensionable Pay and Royal Mail Group will contribute 10%. You may choose instead to pay 4% or 5% and Royal Mail Group would then pay 8% or 9% on your behalf. Your contributions would be deducted from your pay.

Please indicate the amount you wish to pay below:

Your regular contribution	Employer contribution	Please tick
(If you have <b>less</b> than 12 months' service)		
5%	4%	<input type="checkbox"/>
You can pay more than 5% as an Additional Voluntary Contribution, please see Section 4. Please remember that your contributions will automatically increase at 12 months' service, so you should review your Additional Voluntary Contributions at that time.		
(If you have <b>more</b> than 12 months' service)		
4%	8%	<input type="checkbox"/>
5%	9%	<input type="checkbox"/>
6%	10%	<input type="checkbox"/>
You can pay more than 6% as an Additional Voluntary Contribution, please see Section 4.		

**Note:** Your contributions will be paid to the Plan via pensions salary exchange (PSE), if you are eligible. Information on PSE can be found at <http://www.myroyalmail.com/pensions>

### Selected Retirement Age

When you first join, this will be set at age 65. If you wish to change your Selected Retirement Age, please log in to your own pension account (you will receive log in details once you are a member of the Plan), or complete the [Changes Form](#) which can be found on your scheme infosite.

### Investment Strategy

When you first join, your savings will be invested in the Default Lifecycle option with a 10 year switching period. If you wish to change where your savings are invested, please log in to your own Member Account, or complete the [Changes Form](#) which can be found on your scheme infosite.

### Your options once you've joined

Once you've started paying contributions you can:

- pay a different level of regular contributions (if you have more than one year of service)
- pay Additional Voluntary Contributions (with no additional contributions from your employer)
- change your Selected Retirement Age
- change where your pension savings are invested
- change the switching period if you remain in a Lifecycle option

To make any of the above changes you can complete additional Choices Forms (for contribution changes) or Changes Forms (to change your Selected Retirement Age or where your pension savings are invested), both are available on the Plan website.

You will also be sent log-in details for a secure website where you can change the way your pension savings are invested online and change your Selected Retirement Age, without having to complete further forms.

## Data Privacy

The trustees have chosen Scottish Widows Limited (Scottish Widows, also we, our or us) as its pension scheme provider.

This section tells you how Scottish Widows Limited will deal with your personal information. Where Scottish Widows introduces you to a company outside the group, that company will tell you how they will use your personal information. Scottish Widows Limited will only act after receiving instructions from the trustees to enrol you into or join the plan.

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance; (ii) to meet our legal or regulatory obligations; or (iii) for our 'legitimate interests'. It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and our services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Full details of the way we will use your personal information and details about your rights as a data subject can be found in the leaflet '**Your privacy is important to us**'. We will contact you to obtain consent prior to processing your personal information for any other purpose.

You can find details of our selected third parties with whom we may share your personal information in the leaflet '**Your privacy is important to us**'.

We may also process your personal information by means of automated decision making and profiling for the purposes of targeted marketing, where appropriate, or where we have consent to do so.

You can ask for further information about our use of your personal information or complain about its use by contacting the Lloyds Banking Group Data Privacy Officer on **0345 300 2244**.

If you remain concerned about our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

Full details of how we use your personal information can be found in the leaflet '**Your privacy is important to us**'.

### 3. Changing your contribution tier (only complete this section if you have more than 12 months' continuous service)

You can change your regular contribution at any time. Please indicate below the amount you want to pay. This is a percentage of your Pensionable Pay. If you want to pay in addition to 6% as an Additional Voluntary Contribution, please see Section 4.

Your regular contribution	Employer contribution	Please tick
4%	8%	<input type="checkbox"/>
5%	9%	<input type="checkbox"/>
6%	10%	<input type="checkbox"/>

### 4. Starting or changing your Additional Voluntary Contributions

You can pay Additional Voluntary Contributions on top of your regular contribution at any time. If you would like to start paying or change an Additional Voluntary Contribution, please complete the relevant box in this section. Your regular contributions must be 6% to be able to pay an Additional Voluntary Contribution (if you have more than 12 months' service). You can only have one Additional Voluntary Contribution at any time, either a % or a flat rate.

**4 (i)** To pay an additional regular percentage amount, please put the % in this box.

 %

e.g. to pay 10% in total:

If you have more than 12 months' service, choose 6% in the table in section 2, and put 4% in this box.

If you are changing your contribution tier, then choose 6% in section 3 and put 4% in this box.

If you have less than 12 months' service, choose 5% in the table in section 2, and put 5% in this box.

4 (ii) To pay an additional regular fixed amount, please put the amount in this box. £

**This amount will not automatically increase or decrease in line with changes to your Pensionable Pay. It can be any amount up to a total of 85% of your Pensionable Pay (in addition to your regular contribution).**

4 (iii) To pay an additional, one-off payment from your pay, please put the amount in this box. £

**This amount can be a fixed or percentage amount of anything up to a total of 85% of your Pensionable Pay (in addition to your regular contribution).**

4 (iv) If you want to stop your current Additional Voluntary Contribution, please tick this box.

**Note:** Your contributions will be paid to the Plan via pensions salary exchange (PSE) if you are eligible. Information on PSE can be found at: <http://www.myroyalmail.com/pensions> Remember that your regular contributions will automatically increase after 12 months' service so you should review your Additional Voluntary Contributions at that time.

## 5. Your Confirmation

I authorise my employer 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 Royal Mail HR Services Team has received my completed form.

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

## Contact the Royal Mail HR Services Team

**Telephone** 0345 6060 603

**Email** [hpsc.optants.in.and.out@royalmail.com](mailto:hpsc.optants.in.and.out@royalmail.com)

**Address** HRSC Optants In & Out, Royal Mail HR Services, 2<sup>nd</sup> Floor, Pond Street, Sheffield, S98 6HR