



## ► Additional Voluntary Contributions (AVCs) – APS14

Please complete the sections of this form which are relevant to you:

**Sections 1 and 4 must be completed in ALL cases**

- Commence or change the amount of regular AVCs you make - Complete Part A of Section 2 (applies to contributing members only)
- Make a one-off lump sum AVC payment - Complete Part B of Section 2 (applies to contributing members only)
- Change the way you invest your AVCs in the future - Complete Part A of Section 3 (applies to contributing members only)
- Change the way you invest your existing AVC account - Complete Part B of Section 3

**Important – this form does not allow you to make, change or cancel AVCs through the Salary Sacrifice arrangement. This can only be done at the Annual Renewal on 6 April or on a Qualifying Lifestyle Event (see the Scheme booklet for details)**

If you are a contributing member of the Alstom Pension Scheme and complete Section 2, Payroll will confirm and complete details needed for sections on the back page.

If you are no longer a contributing member of the Alstom Pension Scheme you can still use this form to change the way your AVCs are currently invested by completing Sections 1, 3B and 4 only.

### Section 1 – Personal details

Please use BLOCK CAPITALS

National Insurance No:  Date of birth:

Surname:..... Initials: ..... Title :.....

Home address:.....

.....Postcode:.....

Membership status (Active or Deferred):..... Alstom Employer (if Active) .....

### Section 2 – The level of AVCs you wish to make (applies to contributing members only)

Before completing this section, please read the guides 'Additional Voluntary Contribution Scheme for Members of the Alstom Pension Scheme' and 'Salary Sacrifice for Pension Contributions – A guide for Alstom Pension Scheme members'.

If you are currently in Tier 1 or 2 of the Alstom Pension Scheme, you may wish to consider switching to Tier 3 (which has the highest level of employee contribution) before making AVCs. You can make this change each 6 April by completing and returning the Annual Tier Change form by 28 February.

#### Part A - Regular AVC Payments (only complete if you wish to commence payment of AVCs, or change your current level of AVC payments)

I understand that the regular AVCs deducted, plus any lump sum AVCs, cannot be more than 25% of my Pensionable Earnings or £25,000 – whichever is lower in any Scheme year. Pensionable Earnings are your basic earnings and fixed pensionable allowances (before any Salary Sacrifice). I understand that I cannot make AVCs on projected or future earnings.

I want the following AVCs to be paid:      A fixed amount      **OR**      A percentage of my Pensionable Earnings

£

%

#### When you want these instructions to take effect

I want this instruction to take effect from the first payroll on or after :

#### Part B - One-off AVC Payment

I want to make a one-off lump sum AVC payment. This amount is on top of any regular AVCs I may be making.

The one-off lump sum AVC payment I want to make is:

£

I want this instruction to take effect from the first payroll on or after:



**Section 3 – Investing your AVCs**

Before completing this section, please read the guide 'Your Investment Choices in the Additional Voluntary Contribution Scheme'.

Please tick the appropriate box below, and follow the completion instructions in the adjacent statement. I want to:

- Invest the AVCs paid from now on in line with my existing AVC funds. **Please go straight to Section 4**
- Invest the AVCs paid from now on in line with the investment instruction I give in **Part A** below
- Change the way I invest my existing AVC fund in line with the investment instruction I give in **Part B** below
- Change the way I invest the AVCs paid from now on and my existing AVC fund in line with the investment instruction I give in **Part A and Part B** below

If you want to invest in Lifestyle, you must invest your existing AVC account and the AVCs paid from now on in Lifestyle. Therefore you should tick the last box above and complete both Parts A and B below, selecting Lifestyle. If you choose Lifestyle, please also enter your target retirement age. If you do not enter this, the default age of 65 will be applied to your Lifestyle strategy.

If you want to invest in your own combination of funds, you can choose a different combination of funds for Part A and Part B. If you want to invest in your own combination of funds, you cannot also invest in Lifestyle.

**Part A – I want to invest the AVCs paid from now on as detailed below:**

**(You can choose Lifestyle or your own combination of funds. You cannot do both)**

(Please tick the appropriate box)

		Percentage of AVCs invested
<input type="checkbox"/>	<b>Lifestyle</b>	<b>100 %</b>
	My target retirement age is	

**OR**

		Percentage of AVCs invested
<input type="checkbox"/>	<b>My own combination of funds</b>	
	Cash (Institutional Sterling Liquidity) Fund	%
	UK Index-Linked Gilt Index Fund	%
	Global Equity (50:50) Index Fund	%
	Diversified Growth Fund (DGF): Aquila Life Market Advantage	%
	Alternative DGF: Intermediated Diversified Growth Fund	%
	Absolute Return Bond Fund	%
	<b>Total (must add up to 100%)</b>	<b>100 %</b>

This replaces any previous instructions I have given. I understand these instructions will take effect as soon as Friends Life has processed them.

**Part B – I want to change the way I invest my existing AVC fund as detailed below.**

**(You can choose lifestyle or your own combination of funds. You cannot do both)**

(Please tick the appropriate box)

		Percentage of AVCs invested
<input type="checkbox"/>	<b>Lifestyle</b>	<b>100 %</b>
	My target retirement age is	

**OR**

		Percentage of AVCs invested
<input type="checkbox"/>	<b>My own combination of funds</b>	
	Cash (Institutional Sterling Liquidity) Fund	%
	UK Index-Linked Gilt Index Fund	%
	Global Equity (50:50) Index Fund	%
	Diversified Growth Fund (DGF): Aquila Life Market Advantage	%
	Alternative DGF: Intermediated Diversified Growth Fund	%
	Absolute Return Bond Fund	%
	<b>Total (must add up to 100%)</b>	<b>100 %</b>

This replaces any previous instructions I have given. I understand these instructions will take effect as soon as Friends Life has processed them.



**Section 4 – Your signature**

- I have read the appropriate guides before making the decisions confirmed on this form ( ‘Additional Voluntary Contribution Scheme for Members of the Alstom Pension Scheme’, ‘Your Investment Choices in the Additional Voluntary Contribution Scheme’ and ‘Salary Sacrifice for Pension Contributions – A guide for Alstom Pension Scheme Members’).
- I agree to be bound by the Trust Deed and Rules governing the Alstom Pension Scheme.
- I understand that as I am not participating in Salary Sacrifice for AVCs, and I am commencing payment of or changing the level of my AVC payments then Payroll will deduct my AVCs from my pay and pay them to the Trustee of the Alstom Pension Scheme. The Trustee will then pay my AVCs to Friends Life, which will invest this money in line with my instructions.
- I understand that the Trustee of the Alstom Pension Scheme may hold personal information about me on computer and manual files. The Trustee may use this information for the Scheme’s purposes, which will include calculations and paying benefits arising from me being a member of the Alstom Pension Scheme. I agree that you may give the information to other relevant organisations, including my employer, the Trustee’s professional advisers, ALSTOM Ltd and its professional advisers, the administrators of the Scheme and the trustees and employers of other schemes if my benefits are transferred.

Member’s Signature : ..... Date : .....

**IMPORTANT**

**What to do next:**

**If you are a contributing member and have completed Section 2 for AVC contributions**, you must send the completed form to Alstom Payroll, Newbold Road, Rugby, so that the appropriate deductions can be taken from your pay. If you have also completed Section 3 Part B - to change the way you invest your "existing" AVC funds, you may wish to send a separate copy of this form to JLT Employee Benefits (see address below), otherwise your investment switch(es) will not be implemented by JLT Employee Benefits until after Payroll have processed the change to your AVC payments.

**If you have completed Section 3 ONLY**, you must send the completed form directly to JLT Employee Benefits, at the address below. If you do not do this then your investment switch(es) will be delayed.

JLT Employee Benefits  
Alstom Pension Scheme  
Post Handling Centre U  
St James Tower  
7 Charlotte Street  
Manchester  
M1 4DZ



**To be filled in by Payroll** (only if Section 2 of this form has been completed)

PLEASE USE BLOCK CAPITALS

Pay centre :

I confirm the following:

1. The member’s total AVC contributions (including one-off lump sums) are not above the limit of 25% of their Pensionable Earnings or £25,000 – whichever is lower, and have not been taken based on future earnings.

2. Payroll started to deduct the AVCs shown on Page 1 from month number:  / week:  / lunar month:

Please fill in these details before you return the form to JLT Employee Benefits at the address below.

Your signature:.....Date:.....

Your name:.....

Your position:.....Unit:.....

**Instruction to Payroll: Please keep one copy of the form on file and immediately send the original to JLT at the address below.**

JLT Employee Benefits, Alstom Pension Scheme, Post Handling Centre U, St James Tower, 7 Charlotte Street, Manchester M1 4DZ