



# HOWDENS

Howden Joinery Pension Plan

## Top-Up Account form

If you would like to join the Top-Up Account, please complete the whole of this form.

You can return this form to:

Howden Joinery Pensions Manager, Howden Joinery Group Plc, 40 Portman Square, London, W1H 6LT.

If you have any questions, please call the Helpline on 01707 607616. Lines are open 9am to 5pm, Monday to Friday.

**Membership of the Top-Up Account will begin in the first pay period following receipt of your Top-Up Account form.**

### Personal details

Title: (please tick) Mr  Mrs  Miss  Other  (please specify)

Surname:

First names:

Date of birth:

National Insurance number:

Employee number:

Work location:

How frequently are you paid? (please tick) Weekly  Monthly

Home address:

Post code:

Telephone number:  (inc. area code)

Email address:

### Your Top-Up Account

If you want to join the Top-Up Account, you need to tell us how much you want to contribute. Remember, the Company will match your contributions pound for pound subject to the limits outlined in your Plan booklet.

**This contribution will be in addition to the amount you will contribute to the Core Plan.**

Your Top-Up contribution: (as a whole % of your Pensionable Pay)  %

You will be able to change the amount you contribute to the Top-Up Account at any time in the year. Any future requests to change your level of contributions should be sent in writing to the address provided above.

See your Plan booklet for more information. Your contributions will be structured through Salary Exchange unless your current earnings are less than the minimum amount of around £16,150 a year or you decide to opt-out of Salary Exchange. To read more about Salary Exchange, or to opt-out of it, please look at the fact sheet provided in your pensions pack or on-line at [www.howdenjoinerypensions.co.uk](http://www.howdenjoinerypensions.co.uk).

## Your investment choice

You can choose between four funds, and decide how you would like your money invested. If you do not want to make active decisions about how your money is invested, you can put your money in the "Lifestyle Option".

Please see the Investment guide included in your pensions pack for more details.

Please select how you would like your money invested:

**I would like all my money invested in the Lifestyle Option**

**I wish to target for a retirement age of\***

**OR**

**I would like my money invested as follows:**

(indicate the % you would like invested in each fund, making sure your choices total 100%)

	% of your contributions	
Global Equity (50:50) Index Fund	<input type="text"/>	%
UK Equity Index Fund	<input type="text"/>	%
World (ex UK) Equity Index Fund	<input type="text"/>	%
Howden Joinery Diversified Growth Fund	<input type="text"/>	%
Over 15 Year Gilts Index Fund	<input type="text"/>	%
Index linked Gilt Fund	<input type="text"/>	%
Over 15 Year Corporate Bond Index Fund	<input type="text"/>	%
Property Fund	<input type="text"/>	%
Drawdown Fund	<input type="text"/>	%
Pre-Retirement Annuity Fund	<input type="text"/>	%
Cash Fund	<input type="text"/>	%
<b>Total</b>	<input type="text" value="100%"/>	

\*This must be at least age 55. If you do not select an age your retirement date will be your Normal Retirement Date.

For a full description of each of the funds available, go to [www.howdenjoinerypensions.co.uk](http://www.howdenjoinerypensions.co.uk) or look at the Investment Guide in your pensions pack.

You can review your investment choices and check the value of your account at any time by visiting <https://epa.towerswatson.com>

## Declaration

I apply to the Trustees to join the Top-Up Account based on the terms of the Trust Deed and Rules. I understand that my salary will be reduced and matching pension contributions will be made under Salary Exchange, unless my earnings are less than the minimum amount required, or I complete the Salary Exchange opt-out form. I understand that the Trustee of The Howden Joinery Pension Plan (the Plan) will use the personal data in this, or any other documentation supplied, in the administration and operation of the Plan in accordance with the privacy notice which can be found at [www.howdenjoinerypensions.co.uk](http://www.howdenjoinerypensions.co.uk).

Signature:

Date: