

Your Money Purchase Benefit Category contributions and investment choices


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Your details

Surname (please print): _____ Tel. (home): _____

Forenames: _____ (work): _____

Home address: _____ (mobile): _____

_____ Email: _____

 Date of birth:

Site/Department: _____

 Married: Single:

 NI number:

 Separated/Divorced: Other:

Target retirement date: _____

(If left blank, your Normal Retirement Age will be used as a default.)

Were you previously a member of the Rhodia Pension Fund Final Salary Benefit Category? YES/NO

Core Contribution Rates (as a percentage of Pensionable Salary)

Age	You pay	Company pays
All ages	3%	5%

Should you wish to pay further contributions, you may take advantage of additional **Company** contribution payments; these details are shown below. The **Company** will pay **double** your additional contribution to a maximum of 12% subject to the relevant age band limits.

Optional Contribution Rates in addition to Core Contribution Rates (as a percentage of Pensionable Salary)

Age	You may pay up to	Company pays up to
30-39	1.0%	2.0%
40-49	2.0%	4.0%
50 upwards	3.5%	7.0%

Employees may pay contributions **above these levels** up to a total of 100% of **Pensionable Salary** but **no further contributions** will be paid by the **Company**. For practical purposes you must have sufficient monthly net pay to support any such additional payments.

Existing member *

Please note, when choosing your existing investment funds or which funds you want to pay your future contributions into, your funds must be invested 100% in the Skandia Lifestyle Strategy OR in the Self Select Funds. If you are a Self Select member – you may complete Sections A or B below to specify different Self Select choices for your existing funds and your future contributions if you wish.

If you complete either section to specify a *switch to lifestyling*, the other section must be updated on the same basis. If you are a default (lifestyling) member you complete either section to specify a switch to Self Select, the other section must also be updated on a Self Select basis. However, you may complete each section to specify different Self Select choices for your existing funds and your future contributions if you wish.

A. Changing your future contributions *

I wish to change my future contributions to the [Money Purchase Benefit Category](#) of the Rhodia Pension Fund, (and those of the Company), to per month, commencing on / /20 and in the following proportions:

% to Skandia Lifestyle Strategy

100 % Total

or Self Select:

% Skandia BlackRock Aquila (50:50) Global Equity Index Fund

% Skandia Standard Life Global Absolute Return Strategies Fund

% Skandia Newton Real Return Fund

% Skandia BlackRock DC Diversified Growth Fund

% Skandia BlackRock Aquila Emerging Markets Index Fund

% Skandia L&G Active Corporate Bond – All Stocks – Fund

% Skandia L&G Over 15 Year Gilts Index Fund

% Skandia L&G Over 5 Year Index-linked Gilts Index Fund

% Skandia L&G Cash Fund

100 % Total

* Tick as appropriate

B. Switching your existing investments *

I wish to change the way my existing Member's Account is invested in the [Money Purchase Benefit Category](#) of the Rhodia Pension Fund to the following proportions, commencing on / /20

% to Skandia Lifestyle Strategy

% Total

or Self Select:

% Skandia BlackRock Aquila (50:50) Global Equity Index Fund

% Skandia Standard Life Global Absolute Return Strategies Fund

% Skandia Newton Real Return Fund

% Skandia BlackRock DC Diversified Growth Fund

% Skandia BlackRock Aquila Emerging Markets Index Fund

% Skandia L&G Active Corporate Bond – All Stocks – Fund

% Skandia L&G Over 15 Year Gilts Index Fund

% Skandia L&G Over 5 Year Index-linked Gilts Index Fund

% Skandia L&G Cash Fund

% Total

* Tick as appropriate

The Money Purchase Benefit Category is very flexible and you may change contributions monthly. You may also take advantage of additional payments from the Company. Please note that the deadline for submitting any changes to your HR Contact is the 10th of each month. If you are paying additional contributions which exceed those illustrated in the tables relevant to your age, as you become older and move between the age ranges detailed in the Optional Contribution Rates table the Company contribution will automatically increase with effect from the 1st of month coincident with or following your birthday.

Please note, there are no charges for switching your investment funds.

Lump sum payments

Any one-off lump sum payments must be invested in the same manner as currently invested, either ALL Skandia Lifestyle Strategy or ALL Self Select Funds. If you are a Self Select member, you may specify a different Self Select choice from that in which your existing funds and regular contributions are invested. However, you cannot invest your one-off contribution in the Skandia Lifestyle Strategy unless you also switch your existing funds and future contributions on the same basis. If you are a lifestyling member, you cannot invest your one-off contribution on a Self-Select basis unless you also switch your existing funds and future contributions on the same basis.

To get the best value from your [Money Purchase Benefit Category](#) investments, you can make a lump sum payment at any time, providing you do not exceed the [Money Purchase Benefit Category's](#) limits.

Please note that if you are currently invested in the Skandia Lifestyle Strategy your lump sum contribution will be invested on the same basis.

In addition to my usual monthly contribution, I wish to make a lump sum payment of £ to be invested as follows:

% to Skandia Lifestyle Strategy

100 % Total

or Self Select:

% Skandia BlackRock Aquila (50:50) Global Equity Index Fund

% Skandia Standard Life Global Absolute Return Strategies Fund

% Skandia Newton Real Return Fund

% Skandia BlackRock DC Diversified Growth Fund

% Skandia BlackRock Aquila Emerging Markets Index Fund

% Skandia L&G Active Corporate Bond – All Stocks – Fund

% Skandia L&G Over 15 Year Gilts Index Fund

% Skandia L&G Over 5 Year Index-linked Gilts Index Fund

% Skandia L&G Cash Fund

100 % Total

* Tick as appropriate

Please deduct this lump sum payment from my salary for (please enter a month).

Declaration: I confirm that the details shown overleaf/above indicate my choice of investment funds, and that I have read and understood the literature from the [Money Purchase Benefit Category](#)

Please sign and date this form below and return it to your HR Contact

Signed: _____ Dated: _____