



NCBS Group Personal Pension Plan (NCBS GPPP)

Please make sure that you have read the accompanying booklet which provides details of our Group Personal Pension Plan with Aviva before completing the form below. Please ask the HR team if you have any questions about your choices.

Contribution Levels

Please indicate the level of pension contributions you would like to make.

You may change the amount you contribute at any other point in the year. If you wish to do so, you should contact the HR team to arrange this.

Unless you indicate otherwise, you will be automatically enrolled at the minimum level of 2% employee contribution, and 6% employer contribution.

Your first deduction will be made in the month following the date you joined the Society

Employee contribution	Employer contribution	Please tick as appropriate.
2%	6%	
3%	7%	
4%	8%	
5%	9%	
6%	10%	

Salary Exchange

You will automatically be enrolled to make your contributions through a “**salary exchange**” arrangement.

This means that you are making a contractual arrangement with NCBS to reduce your pay by the amount equal to your chosen contribution rate and “exchange” this for an investment by the Society into your pension. The benefit for you is that you pay a reduced amount of tax and lower National Insurance contributions. The Society will also add any National Insurance savings it makes to your pension.

Agreement

You must select one of these 3 options:

1. I wish to join the National Counties Group Personal Pension Plan, and authorise the deductions indicated above to be made from my salary through salary exchange.

Signed.....Date.....

Name (Capitals).....

Or

2. I wish to join the National Counties Group Personal Pension Plan, but DO NOT wish the deductions indicated above to be made from my salary through salary exchange.

Signed.....Date.....

Name (Capitals).....

Or

3. I do not wish to join the National Counties Group Personal Pension Plan. I understand that I will be automatically enrolled for the first month after joining the Society and that any contributions deducted from my salary will be reimbursed during the subsequent pay period.

Signed.....Date.....

Name (Capitals).....

Additional Voluntary Contributions

If you wish to invest more than 6% of your salary into your pension plan you can make additional voluntary contributions, AVC's. These contributions will not attract an employer contribution but will receive tax relief. AVC's will be deducted as a percentage of salary.

I would like to make AVC payments at the rate of% per month

I authorise the above deductions to be made from my salary on a monthly basis:

Signed.....Date.....

Name (Capitals).....