

Request to amend Basic Normal Contributions (BNCs) and commence/ amend Additional Voluntary Contributions (AVCs)



A separate form should be completed by employees in grades EB4 and above (including employees in grades EB6 and EB5 before 1 April 2016)

This form should be used if you want to...

- Amend your rate of BNCs (part 2)
- Commence AVCs (part 3)
- Amend your AVCs (part 3)

Save time by doing this online.

Simply log in to your online account at www.experian.co.uk/retirementplan

Part

1

Personal details

Please complete the following in BLOCK CAPITALS, using blue or black ink.

Title: Mr/Mrs/Miss/Ms/Other* _____ Surname _____

Forename(s) _____

Home address _____

Postcode _____

Date joined company

Employee number

Date of birth

NI Number

Please remember to complete the declaration in part 5.

*Delete whichever do not apply

BNCs

The rate of BNCs you select will determine the Company's contribution for you. If you wish this rate to be more than the maximum of 5% of Pensionable Pay you should also complete part 3 of this form.

Please tick as appropriate from the table below.

BNCs	Corresponding Company contribution	Life assurance benefit	Tick as appropriate
3%	7%	4 times Pensionable Pay	
4%	8%	4 times Pensionable Pay	
5%	10%	4 times Pensionable Pay	

a) SMART BNCs

I authorise the Company to make contributions to the Plan at the above rate under the SMART arrangements if I am eligible and understand that this represents a change to my terms and conditions of employment. I understand that my salary will be reduced by an amount equal to the contribution level chosen above and the Company will make a corresponding contribution to the Plan in addition to its normal pension contribution. Therefore, I will benefit from lower National Insurance Contributions which will increase my take home pay.

I understand that my participation in SMART will be continuous unless I confirm otherwise and that I am able to opt in and out of SMART up to twice a year.

If you do not want your BNCs to be processed under SMART you need to opt out by completing part **b)** below.

If you joined the Plan before April 2011 and selected a BNC of 2% at any time between May 2013 and April 2019, then a different definition of Pensionable Pay will apply to all contributions. For more information visit www.experian.co.uk/retirementplan.

Please complete as appropriate

My instruction is to take effect from

b) BNCs outside of SMART

I authorise the Company to deduct basic contributions (outside SMART) at the above rate. This instruction should continue until such time as I have given my written notice to cancel or vary this election. Where appropriate, I have completed the SMART opt out form and understand that I will not benefit from the potential National Insurance savings provided by SMART.

I understand if I am invested in either of the lifestyle options then the above contributions will be invested in line with my current investment choice and that I should complete a 'Request to amend investment choices' form if I wish to amend my investment choice.

Please complete as appropriate

I wish to amend my monthly BNCs (outside SMART) with effect from

AVCs

If you choose contributions of more than 5% of Pensionable Pay, these extra contributions are classed as AVCs and do not attract additional Company contributions like BNCs.

For regular monthly contributions, please complete a) if you wish your AVCs to be treated within SMART or b) if you wish your AVCs to be treated outside of SMART.

For lump sum contributions, please complete c) below. Please note that payment of one-off lump sum contributions as AVCs will not fall within SMART.

a) SMART AVCs

Please complete as appropriate

I wish to commence/amend monthly AVCs with effect from

I wish to select AVCs at the following % of Pensionable Pay (enter 0% if you wish to stop paying AVCs and your new rate of AVCs if you wish to amend your existing AVCs) _____ **%**

I authorise the Company to process the above instruction under the SMART arrangements (SMART AVCs) and understand that this represents a change to my terms & conditions of employment. I understand that my salary will be reduced by an amount equal to the contribution level chosen and the Company will make a corresponding contribution to the Plan. I will therefore benefit from lower National Insurance Contributions which will increase my take home pay. I understand that my participation in SMART will be continuous unless I confirm otherwise and acknowledge that I can opt in and out of SMART up to twice a year.

b) AVCs outside of SMART

Please complete as appropriate

I wish to commence/amend my monthly AVCs (outside SMART) with effect from

I authorise the Company to deduct monthly AVCs at _____ **%**

This instruction should continue until such time as I have given my written notice to cancel or vary this election. Where appropriate, I have completed the SMART opt out form and understand that I will not benefit from the potential National Insurance savings provided by SMART.

c) Lump sum AVCs

I wish to pay a single lump sum contribution of **£** _____

I understand that this lump sum payment is made outside of SMART.

Investment choices

Investment choice for AVCs/SMART AVCs.

Please complete as appropriate

My AVCs/SMART AVCs should be invested in line with my BNCs/SMART BNCs

My AVCs/SMART AVCs should be invested in the Lifestyle Option

My AVCs/SMART AVCs should be invested in the Adventurous Lifestyle Option

OR

My AVCs/SMART AVCs should be invested in the 'Own Choice' funds in accordance with my instructions opposite:

Diversified Assets Active Fund	%
Global Equities Passive Fund	%
Global Equities Active Fund	%
Overseas Equities Passive Fund	%
UK Equities Passive Fund	%
UK Equities Active Fund	%
Index - Linked Gilts Passive Fund	%
Cash Active Fund	%
Shariah Passive Fund	%
Pre-Retirement Passive Fund	%
Corporate Bonds Passive Fund	%
Total	100%

I understand the above instruction will apply to my **previous and future AVCs/SMART AVCs** to the Plan, i.e. my existing AVC fund (if any) will be switched to my new fund choice(s).

If you wish to select different 'Own Choice' funds for your previous payments and future payments, then please contact the Experian Pensions Team by calling 0114 229 8273 or by emailing experianpensions@capita.co.uk.

Employee Declaration (to be completed in all cases)

General Data Protection Regulation (GDPR): I understand that the Trustee of the ERSP will use my personal information to (amongst other reasons) communicate with me and administer the ERSP and will share such information with its advisers, administrators and Experian as the sponsoring employer.

I accept that the Trustee, and its advisers and administrators, need this data to calculate and pay benefits, for statistical purposes, for reference purposes, and to administer the ERSP and agree to this processing taking place.

The Trustee is committed to protecting your information and acting in accordance with your rights under data protection law. Details of what personal information about you the ERSP collects, what we do with this information, the basis on which this information is processed and what rights you have are included in the privacy notice for members. Additional information on how the Trustee complies with its data protection obligations is included in the Trustee's Data Protection Policy. Copies of both documents are available on request from **ExperianPensions@capita.co.uk**.

Form completed by (CAPITALS) _____

Signature _____

Date

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Visit www.experian.co.uk/retirementplan for more information on BNCs, AVCs, SMART Pensions and investment options.

Please return your completed form to:

Experian Pensions Team
 Capita Employee Solutions
 PO Box 555
 Stead House
 Darlington
 DL1 9YT

NOTE: THIS FORM SHOULD BE RETURNED TO CAPITA EMPLOYEE SOLUTIONS BY THE 1ST OF THE MONTH IN WHICH YOU WISH YOUR INSTRUCTION TO TAKE EFFECT.