



Application & amendment form

Howden Joinery Auto Enrolment Pension Scheme

NB: You cannot use this form to opt out of auto-enrolment

To join the scheme or change your contribution, please complete this form in BLOCK CAPITALS.

This instruction will be applied from your first pay period after this form is received.

If you work for the Trade division, please return this form to the Payroll Department, Croxley Green: Scan and email to PAYROLL@howdens.com

If you work for any other division, please return this form to the Payroll Department at Howden: Scan and email to PayrollCorpISSupply@howdens.com

Personal details

Employee number: Work location:

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

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

Surname:

First names:

Date of birth: N.I. number:

Home address:

Post code: Tel no: (inc. code)

Email:

Your Contributions

You need to tell us how much you want to contribute.

Your pension contribution (min 4% and as a whole % of your Pensionable Pay): %.

Remember, **the Company will pay a contributions of 5%** of your Pensionable Pay (or such other amount as has been communicated to you), provided you pay the minimum contribution.

Declaration

The Scheme operates using Salary Exchange. This means your Pensionable Pay will be reduced by a defined percentage and Howdens' contributions to the Scheme will be increased by the same amount.

By signing this form I understand that:

- My Pensionable Pay 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 have ticked the Salary Exchange opt-out box.
- If I participate under Salary Exchange it constitutes a permanent variation to my contract of employment.
- My personal data will be used by the Company in the administration and operation of the Scheme in accordance with the privacy notice which can be found at www.howdenjoinerypensions.co.uk.

Signature: Date:

All new entrants will default to the Lifestyle Option (U4PP)
(You can, however, select alternative investment choices online post-enrolment)

Please see notes overleaf.

Salary Exchange

Your contributions will be made through Salary Exchange – unless your current full time equivalent earnings are less than the minimum amount of around £20,000 (for 2020/21) a year or you decide to opt out of Salary Exchange. You should read the summary leaflet before completing this form.

If you do **not** wish to make your pension contributions through Salary Exchange, please tick this box:

Your Investment Choice

Initially your contributions will be invested in the default fund, the Standard Life Passive Plus IV Strategic Lifestyle Profile (U4PP). If you do not want to make active decisions about how your money is invested, you can remain in the default fund. If you are amending contributions, your investment choice will remain the same.

You can however, choose between a range of funds, and decide how you would like your money to be invested. For a full range of funds please refer to the fund guide. If you want to split your investments across a greater number of funds you can do so by contacting Standard Life using the details provided below.

Retirement Age

The Scheme has a default retirement age which is State Pension Age. You can select an earlier or later retirement age by contacting Standard Life after your policy is setup using the details provided below.

Standard Life

Your logon details will be sent to you on joining the Scheme. Should you wish to update your retirement age or investment choices, you may do so by contacting Standard Life on 0345-2719501 or online at www.standardlifepensions.com/howden .