

# BOC Retirement Savings Plan

## Joiner form



This form is for notifying BOC Pension Services of your instructions on joining the RS Plan.

**Please complete all relevant sections in block capitals, sign and date the form and return it to your HR contact.**

### Section 1: Personal details (please use block capitals)

Surname:

Title (e.g. Mr, Mrs, Dr):

Forename(s):

Sex:     Male                      Female

( DD / MM / YYYY )

National Insurance number:

Date of birth:            /            /            )

Address:

Postcode:

Daytime telephone number:

Email address:

I am paid:     Weekly                      Monthly

Payroll number:

Work location:

## Section 2: Contribution instructions

This section is for selecting your rate of contributions to the RS Plan. **Please tick one box only in the table below.**

### RS section

Your contributions	Company contributions	Total invested to your Account
3%	6.7%	9.7%
4%	8.7%	12.7%
5%	10.7%	15.7%

### Extra contributions

If you would like to pay more into your pension than is listed in the contribution table above, you can pay extra contributions in RS 3, 4, 5% section. To do this, please complete a *Starting/changing extra contributions form*. This is available at [www.bocpensions.co.uk](http://www.bocpensions.co.uk) or on request from BOC Pension Services.

### Auto-enrolment

If you do not choose from the options above, or you do not return this form before your auto-enrolment date (specified in your Joiner letter), you will be automatically enrolled into AE section with a contribution rate of 5% of your Pensionable Salary. You will also receive contributions of 3% from the Company, meaning that a total of 8% will be invested into your Account every payday.

**Please tick this box if you have previously opted out of the RS Plan.**

## Section 3: Retirement age (optional)

**Please indicate your target retirement age in the box.**

The earliest you can access your savings is usually at age 55. The normal retirement age for the RS Plan is 65 – if you do not make a selection above, this will be applied to you.



All forms can be found at [www.bocpensions.co.uk](http://www.bocpensions.co.uk) or on request from BOC Pension Services.

## Section 4: Investing your Account

This section is for selecting your investment approach. Please enclose a *Change of investment form* if you want to choose your own investments in BOC FreeChoice.

I do not want to choose my own investments and want to invest my Account in the default option (BOC Lifestyle).

If you are 8 years or less to your target or normal retirement age, you also need to choose a Lifestyle transition investment option. If you do not make a choice, your Account will be invested in the Annuity Lifestyle option.

Annuity Lifestyle (default)

Cash Lifestyle

Income Drawdown Lifestyle

I am comfortable choosing my own investments and enclose a *Change of investment form* to indicate my chosen BOC FreeChoice fund allocation.



If you do not make an investment choice, your contributions will be invested in **BOC Lifestyle** with an assumed target retirement age of 65.

## Section 5: Expression of wish

This section is for notifying the Trustee about who you would like to receive the lump sum payment in the event of your death.

While you are an eligible employee of the Company, and contributing into the RS Plan, a lump sum of seven times your last year's Pensionable Salary will be payable if you die before retirement. In addition, beneficiaries of members who have contributed to the RS Plan will receive a cash lump sum based on the value of the member's pension fund.

The RS Plan Trustee will decide who should receive this lump sum and will normally try to follow your wishes. Please provide details below of your preferred recipient(s) of the lump sum death benefit.

Full name(s) and address(es)	Relationship to you (if any)	Proportion of benefit (e.g. 50%/half)

I understand that this notification does not restrict the absolute discretion of the RS Plan Trustee under the RS Plan Rules in awarding payment of such benefits.

**Note:** Nomination(s) may be altered at any time in the future by completing a new *Expression of wish* form, which are available to download from the website at [www.bocpensions.co.uk](http://www.bocpensions.co.uk) or on request from BOC Pension Services.

## Section 6: Salary exchange

Contributions are made through Salary Exchange unless you opt out. Salary Exchange means that your salary is reduced by an amount equal to your pension contributions and the contributions are paid by the Company on your behalf. The reduction to your salary means that you pay less National Insurance.

If you do not want to participate in Salary Exchange, please complete and return a *Salary exchange opt-out* form.

Salary exchange opt-out forms are available from [www.bocpensions.co.uk](http://www.bocpensions.co.uk) or on request from BOC Pension Services.

## Section 7: Authorisation

I confirm that I wish to join the RS Plan. If I participate in Salary Exchange, I agree to my salary being reduced by the rate indicated in Section 2. If I do not participate in Salary Exchange, I agree to the rate indicated in Section 2 being deducted from my Pensionable Salary.

( DD / MM / YYYY )

Signed:

Date: / /



You must send the original form to HR (scanned copies will not be accepted).

### General Data Protection Regulation (GDPR)

I consent to my personal information (including any sensitive personal information) being held and processed by the RS Plan Trustee, BOC Pension Services and any third party appointed for the effective running of the RS Plan. I understand that the Trustee and BOC Pension Services, and any third parties to whom they make the data available, will comply with the underlying principles of applicable data protection legislation, including the General Data Protection Regulation (EU) 2016/679.

If you want to know more about the data held which relates to you or the purposes for which it may be used, please refer to the data privacy statement provided separately to you, or alternatively please contact BOC Pension Services.

### Legal note

The Trustee is not liable for any penalties arising as a result of any inaccurate information provided on this form, or any failure to provide relevant information.

## Contact us

### BOC Pension Services

The Priestley Centre, 10 Priestley Road, The Surrey Research Park,  
Guildford, Surrey GU2 7XY  
Helpline 0800 096 3214, [pensions.uk@boc.com](mailto:pensions.uk@boc.com)

