

Investor Plan

Expatriate & Weekly Paid employees

This form should only be used if you are weekly paid or an expatriate employee. All other employees should make these updates via their online [MyChoice](#) account.

Visit www.siemens.co.uk/mychoice

Please use BLOCK CAPITALS

Surname	<input type="text"/>																	
Forename(s) in full	<input type="text"/>																	
National Insurance number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Date of birth	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
Email address	<input type="text"/>																	
Telephone number	<input type="text"/>																	

Please tick the sections of the form completed

- | | |
|--|---|
| <input type="checkbox"/> Joining the Investor Plan
(Pages 2-5) | <input type="checkbox"/> Contribution Change
(Page 6) |
| <input type="checkbox"/> Additional Voluntary Contributions
(Pages 7-8) | <input type="checkbox"/> Opt out of the Investor Plan
(Page 9) |

Please sign and date below to confirm your instructions

Signature	<input type="text"/>
Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>

If you are an Expatriate please return your completed form to [HR Direct](#) (Pensions - Investor Plan).

Visit https://hrs.siemens.com/os/portal/hr_uk/uk/welcome

If you are a weekly paid employee please return your completed form to **Resource Team, Siemens Power Generation, CA Parsons Works, Shields Road, Newcastle, NE6 2YL**

Don't forget, you can view your pension account online

To activate your online pension account you can either: Go to www.siemens.co.uk/mypension and use your PKI access to log on.

Or, if you would prefer to access your pension account outside of the Siemens network call the Orbit Helpline on 0207 204 1212 or email info@orbitbenefits.com to set up your online pension account. They will also be able to assist you if you experience any problems accessing your pension account. **You can only access your online pension account once you have received your welcome letter confirming your enrollment in to the Plan.**

Office use only – HR departments

Employee number/SAP ID number	<input type="text"/>	Payroll number	<input type="text"/>
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Please ensure that the member's details and decisions have been updated to SAP as soon as possible and then forward this form to the Siemens Investor Plan team by the 15th of the month in which the employee joined the Company/Scheme. If this is not actioned in time, the 'new entrant' letter sent to members will not reflect the member's wishes.

Joining the Investor Plan

Please use this form to confirm you want to join the Investor Plan. Your Investor Plan guide gives you detailed information on the Plan, the benefits it offers and the choices you have, this can be found on the My Pension portal www.siemens.co.uk/mypension within the General Scheme Library section. You may find it useful to refer to when completing this form.

Tick **one** box only

I want to join the Investor Plan / / (Date of joining company for new entrants)

You now need to complete Sections A, B and C on the next few pages.

I don't want to join the Investor Plan

I understand that I am giving up:

- the opportunity to build up a valuable pension,
- the value of the Company matching contributions,
- benefits if I have to retire early because of ill health, and
- benefits for my family and dependants when I die, either before or after retirement.

Please tick to confirm that you have told your spouse/civil partner about your decision, as this will affect the benefits payable when you die.

Please sign the front page as a declaration of your decision

Section A: Contribute as much as you can, as soon as you can

Unless you tell us otherwise, we will assume that you only want to select the 'core' contribution of 4% of your pensionable salary.

But please consider contributing as much as you can afford, to make the most of Company matching contributions (up to 10%), as well as to benefit from tax advantages.

If you want to contribute more than 10%, you can make **Additional Voluntary Contributions (AVCs)**.

You can find out more about contributions in your Investor Plan guide.

Main Investor Plan contributions

Please indicate below how much you want to contribute each month and tick here to authorise your employer to deduct this amount from your salary. You can change your contribution rate at anytime by completing the contribution change section of this form.

Your contributions (%)	Matching Company contributions (%)	Total amount credited to your account (%)	Only tick one box below
4	4	8	CORE
5	7.5	12.5	<input type="checkbox"/>
6	9	15	<input type="checkbox"/>
7	10	17	<input type="checkbox"/>
8	10	18	<input type="checkbox"/>
9	10	19	<input type="checkbox"/>
10	10	20	<input type="checkbox"/>

Additional Voluntary Contributions (AVCs) - If you would like to pay AVC's please complete this section.

In addition to the contributions I have selected above, I wish to pay regular **AVCs** each month of:

% of my **pensionable salary** (Maximum of 80%); or

£

Note: AVCs are NOT matched by the Company. The Company will match your main Investor Plan contributions up to a limit of 10%. So, make sure you have considered contributing 10% before you choose **AVCs**.

Your AVC's will be invested in the same funds as your regular contributions. If you want alternate investment funds for your AVC's please complete the following page.

Transfer in from another pension

You may have existing pension schemes that you want to transfer into the Investor Plan. To initiate a transfer in enquiry, please go to your online pension account.

To activate your online pension account you can go to www.siemens.co.uk/mypension and use your PKI access to log on. You can only access your online pension account once you have received your welcome letter confirming your enrollment in to the Plan.

Section B: Your investment choices

Unless you tell us otherwise, we will assume that you want to invest in Flexible Access Lifestyle with a target retirement age of 65. You can make changes to your fund choice online or you can complete the investment instruction below.

If you intend to retire at any age other than 65, and are going to invest in a Lifestyle strategy, you must choose a **target retirement age** to let the Trustees know when to switch your account from higher-risk to lower-risk investment options. You can do this by completing a 'Investment Choice' form.

You can find out more about your investment choices from the My Pension website at www.siemens.co.uk/my pension.

Your decision

Main Investor Plan contributions

Tick one box only

- 1 **I want to invest in Flexible Access Lifestyle (default option)**
I understand that 100% of the contributions credited to my account must be invested in Flexible Access Lifestyle
- 2 **I want to invest in Traditional Annuity Lifestyle**
I understand that 100% of the contributions credited to my account must be invested in Traditional Annuity Lifestyle
- 3 **I want to invest in Cash Out Lifestyle**
I understand that 100% of the contributions credited to my account must be invested in Cash Out Lifestyle
- 4 **I want to invest in 1 or more of the individual options available through Freestyle**
I have completed the table below to confirm how I want to invest the contributions that are credited to my account

Investing your AVCs

Tick one box only if you choose to pay AVCs in Section A and wish these to be invested differently to your main Investor Plan contributions.

- 5 **I want to invest in Flexible Access Lifestyle**
I understand that 100% of my AVCs must be invested in Flexible Access Lifestyle
- 6 **I want to invest in Traditional Annuity Lifestyle**
I understand that 100% of my AVCs must be invested in Traditional Annuity Lifestyle
- 7 **I want to invest in Cash Out Lifestyle**
I understand that 100% of my AVCs must be invested in Cash Out Lifestyle
- 8 **I want to invest in 1 or more of the individual options available through Freestyle**
I have completed the table below to confirm how I want to invest my AVCs

If you ticked box 4 or 8, please complete this table to select your Freestyle investment options. Otherwise, please leave this blank.

Option	Main Investor Plan contributions (applies to box 4)	AVCs (applies to box 8)
Opportunity	%	%
Balanced	%	%
Consolidation	%	%
Annuity Target	%	%
Cash	%	%
Global Equity – Active	%	%
Global Equity - Passive	%	%
UK Equity – Active	%	%
UK Equity – Passive	%	%
Property and Infrastructure	%	%
Inflation-Linked Annuity Target	%	%
Ethical	%	%
Shariah	%	%
Total	100%	100%

Section C: Additional information

Have you completed an 'Expression of Wish' form and sent it to AskHR?

- Yes
- No – I understand that this may delay the payment of benefits to my nominated beneficiaries if I die. Also I understand that the Trustees will allocate my death benefits based on the information they discover about my personal circumstances, which may not reflect my wishes.

We explain the importance of completing and returning an 'Expression of Wish' form in your Investor Plan guide. If you need a new form, you can download one from the My Pension website at www.siemens.co.uk/mypension within the General Scheme Library or by phoning AskHR on **0845 603 9972 (Select Option 1)**.

Your declaration (this applies to all sections)

I confirm that:

- I want to join the Investor Plan,
- I authorise my employer to deduct contributions from my salary, and
- I would like my investment instructions to be carried out as soon as possible.

Please note, by signing the front page you agree to this declaration.

Shortly after joining the Investor Plan, you will receive a welcome letter. This will contain all the information you need to access the Investor Plan website and details of your personal account.

If you need advice

For details of impartial financial advisers in your area, search for 'financial advisers' on the Money Advice Service website

www.moneyadviceservice.org.uk

Contribution Change

Please complete this form if you would like to change the level of main Investor Plan contributions that you pay each month. You must return this form to AskHR two weeks prior to the change effective date.

Your new contribution instructions

It is important that you contribute as much as you can, as soon as you can to make the most of the Company contributions. The minimum contribution is 4%, which will be matched the Company. However, if you are able to pay more Siemens will pay more, as detailed in the table.

For more information visit www.siemens.co.uk/mypension.

Your decision

I want to change the level of main contributions that I pay each month. I wish to elect to pay contributions to the Investor Plan as indicated below and authorise my employer to deduct these from my salary.

Your main contributions (%)	4	5	6	7	8	9	10
Matching company contributions (%)	4	7.5	9	10	10	10	10
Total amount credited to your account (%)	8	12.5	15	17	18	19	20
Tick one box only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please note by signing the front page you are confirming your contribution instructions.

Additional Voluntary Contributions (AVC's)

- Sections A & B: to start paying Additional Voluntary Contributions (AVCs)
- Section A: to change the amount of AVCs you pay or to stop paying AVCs
- Section B: to change the way your AVCs are invested

Please refer to the Investor Plan Guide for the different investment choices available to you. You can view and download the guide at www.siemens.co.uk/mypension within the General Scheme Library.

Section A: Your AVCs

Complete this section to start or change the amount of AVCs that you would like Siemens to take from your pensionable salary each month.

Your decision

Tick **one** box only

I want to pay regular AVCs of % of my pensionable salary each month or £ each month.

I want to make a one-off payment of £

I want to stop paying regular AVCs.

Please be advised that if your Additional Voluntary Contribution equates to more than 80% of your pensionable salary, the amount you have selected to pay may need to be reduced if this results in a negative pay due to other deductions.

Section B: Your AVC investment instructions

Complete this section to confirm how you want to invest your AVCs. (If you are only using this form to change the amount of AVCs you pay, you do not need to complete this section, unless you also want to change your investment instructions). **If you are starting to pay AVCs, they will automatically be invested into Flexible access Lifestyle, unless you give us alternative instructions here.**

Your decision: Lifestyle or Freestyle

Lifestyle

I want to invest my AVCs in (tick one box only): Traditional Annuity Flexible Access Cash Out . I understand that 100% of my AVCs must be invested in this Lifestyle strategy.

My target retirement age is:

This is the age to which the Lifestyle strategy is geared. If you do not make a choice, this will be set at age 65.

OR

Freestyle

I want to invest my AVCs in Freestyle . I have completed the table below so that my Freestyle investments total 100%.

Option	Existing account	Future contributions
Opportunity	%	%
Balanced	%	%
Consolidation	%	%
Annuity Target	%	%
Cash	%	%
Global Equity – Active	%	%
Global Equity - Passive	%	%
UK Equity – Active	%	%
UK Equity – Passive	%	%
Property and Infrastructure	%	%
Inflation-Linked Annuity Target	%	%
Ethical	%	%
Shariah	%	%
Total	100%	100%

Carrying out your instructions

I want payroll to implement my AVC instructions in section A, in the following month:

AskHR will normally carry out your instructions within 7 working days of receipt of this form. However, this can be longer if you're an active member investing monthly AVCs. If your instructions are in relation to AVCs you currently pay, changes will take effect in the month you have indicated, or once we have checked that you would not exceed the current Annual Allowance, and payroll have been notified.

Please note by signing the front page you are confirming your AVC instructions.

Opting-Out

This form is to be completed **ONLY** if you wish your membership of the Investor Plan to cease.

The consequences of opting-out

I understand that if I opt-out of the Investor Plan, I forfeit the following valuable benefits which the Plan will provide:

- the opportunity to build up a valuable pension on retirement, in addition to any State Benefits;
- benefits for myself and my family in the event of my early retirement on account of ill health; and
- benefits for my family in the event of my death, whether before or after retirement.

Your declaration

I understand the consequences of this action as summarised above. I also understand that I may not have a subsequent opportunity to join the Siemens Benefits Scheme.

I wish to cease membership of the Investor Plan with effect from midnight on: / /

Please note you can only opt out and cease membership from the end of a month.

Please tick one box:

I am married/in a registered civil partnership* I am not married I am divorced I am widowed

** I confirm that I have indicated to my spouse/civil partner that I intend to withdraw from the Siemens Benefits Scheme and that this will affect the benefits payable on my death. By signing the front page you agree to this declaration*

Please note, by signing this front page you agree to this declaration.