



# Investment Choices Form

**Fill in this form to tell us how you'd like to invest your DC Core pension savings account including:**

- past savings to DC Core, the Starter Lane and Lane 1,
- future savings to DC Core,
- any transfers into DC Core that you have made,
- past additional voluntary contributions (AVCs) to Lane 1 or DC Core, and
- future AVCs.

## Part 1 - Your details

**Please complete in BLOCK CAPITALS**

*STRICTLY PRIVATE AND CONFIDENTIAL*

<b>Title:</b> _____	<b>Member number:</b> _____
<b>First name:</b> _____	<b>Current section:</b> _____
<b>Surname:</b> _____	<b>Date of birth:</b> _____
<b>Personnel number:</b> _____	<b>Phone number:</b> _____

**Save time –  
fill me in online**

You can fill this form in  
online by logging in at  
**[nestlepensions.co.uk](https://nestlepensions.co.uk)**

## Part 2 - How would you like to invest your DC Core savings?

**You can invest your AVCs differently to your main contributions if you want to. You have two choices when investing your DC Core savings and/or AVCs.**

You can either choose to invest your pension savings in the Lifetime Pathway or you can choose to invest in one or a mixture of our self-select funds.

### Lifetime Pathway

In the Lifetime Pathway fund, your savings are automatically divided between investment funds and switched to more stable investments as you approach retirement.

If you choose this option, we'll ask you to select a target retirement age. Your target retirement age tells us when we should start switching you into more stable investments in the Lifetime Pathway.

Read more about the Lifetime Pathway at [nestlepensions.co.uk](https://nestlepensions.co.uk) under Your pension and Your investments.

### Self-select funds

Self-select funds ask you to make your own investment choices.

If you prefer to manage your own investments, you can choose from a range of funds.

If you choose this option, your savings will not automatically move into lower-risk investments as you approach retirement, but you can move your investments yourself.

Read more about the self-select funds at [nestlepensions.co.uk](https://nestlepensions.co.uk) under Your pension and Your investments.

**Please tell us how you would like to invest your DC contributions and/or AVCs below.**

**I would like to invest my main DC Core pension savings in (please tick one):**

**The Lifetime Pathway**

**OR**

**Self-select funds**

☐☐

This includes any contributions that you make to DC Core once your pensionable earnings have reached the pensionable earnings cap if you are a DB Core or DB Core Plus member.

This also includes any past savings to DC Core or DC Start.

**I would like to invest my AVCs in (please tick one):**

**The Lifetime Pathway**

**OR**

**Self-select funds**

☐☐

This includes any past AVCs that you made to, or transferred into DC Core, including any AVCs originally made to external providers that have now been transferred into DC Core. This excludes any 'with-profits' funds with Standard Life.

# Part 3 - Self-select investment choices

Complete this section if you chose self-select funds for either your DC Core savings and/or your AVCs.

We will invest all of your DC Core savings (including any past savings that you made to DC Core, DC Start, Lane 1 or the Starter Lane) in the way that you tell us on this form.

We will also invest all AVCs that you have made (including any AVCs that you transferred into DC Core) in the way that you tell us on this form.

## DC investments

Please invest my DC savings as I tell you below:

Self-select fund choices	%
Equities	%
Property	%
Blended Assets	%
Corporate Bonds	%
Pre-retirement to annuity	%
Pre-retirement to cash	%
Cash	%
Ethical Growth	%
Ethical Consolidation	%
Shariah	%
	100%

## AVC investments

Please invest my AVCs as I tell you below:

Self-select fund choices	%
Equities	%
Property	%
Blended Assets	%
Corporate Bonds	%
Pre-retirement to annuity	%
Pre-retirement to cash	%
Cash	%
Ethical Growth	%
Ethical Consolidation	%
Shariah	%
	100%

If you don't make a selection above, we'll invest your DC savings and your AVCs in the Lifetime Pathway with a target retirement age of your normal pension age.

### What's my normal pension age?

Your normal pension age for the benefits or savings you've been building up since 1 August 2017 is the same as your state pension age (which is when you can start to receive your state pension).

You may have a different normal pension age for any benefits or savings you built up before August 2017. You can find out more about your normal pension age at [nestlepensions.co.uk](https://www.nestlepensions.co.uk)

# Part 4 - Target retirement age

Complete this section if you chose to invest in the Lifetime Pathway fund.

**What is your target retirement age?**

Your target retirement age is the age you’ve told us you’d like to retire. We realise that this may mean different things to different people and that for some this may seem a long way off, but you can change this at any time if your circumstances or plans change.

We will use your target retirement age for investment purposes (as explained below) and in your annual pension statement (as the age at which we estimate the future value of your savings and other Nestlé pension benefits). But you don’t have to take your savings from this date.

Please take some time to read the notes below before you change your target retirement age.

**Important things to consider before you change your target retirement age:**

**Your target retirement age tells us when to switch your investments**

If you are invested in the Lifetime Pathway, your target retirement age tells us when we should start switching you into more stable investments as you approach your selected target retirement age. In the Lifetime Pathway we will start switching you out of higher-risk investments into more stable investments once you are 15 years away from your selected target retirement age. If you are already within 15 years of your current target retirement age, your investments will have already started to switch into more stable investments.

**You can still change your target retirement age if you wish**

We’ll send you a statement afterwards to show you how your investments have been rebalanced. Your target retirement age will be the same for all of your DC account investments, including any additional voluntary contributions (AVCs). If you change your target retirement age, we will use your new target retirement age for all of your DC Core account investments, including any AVCs invested in the Lifetime Pathway. We will not use it for any external AVCs or any of your DC Core account or AVCs that are invested in the self-select funds.

**Please choose a target retirement age between 55 and 75.**

**I would like my target retirement age to be:**  (whole years).

If you don’t set a target retirement age, we’ll set it as your current state pension age.

## Part 5 - Declaration

**Please take some time to consider all of the information relating to your investment choices carefully.**

It's important that you understand all of the decisions that you've made on this form as once we receive it you will have told us that you:

- have considered all of the relevant information relating to your investments, and
- have authorised us to invest your savings to DC Core and/or your AVCs in the way that you have told us on this form.

**Signed:**

**Date:**

**Please return this form to: Nestlé Pensions, Park House South, Manor Royal, Crawley, RH10 9AD, or send a scanned copy to [pensions@uk.nestle.com](mailto:pensions@uk.nestle.com)**