



## DC Start

# Opt-In Form

### Use this form to either:

- Join DC Start, or
- Re-enrol in DC Start because you opted out in the past.

As a member of DC Start you can choose to join DC Core later on if you want to. However, we can only process DC Core changes every quarter (each February, May, August or November).

## Part 1 - Your details

Please complete in **BLOCK CAPITALS**

*STRICTLY PRIVATE AND CONFIDENTIAL*

<b>Title:</b> _____	<b>Personnel number:</b> _____
<b>First name:</b> _____	<b>Work location:</b> _____
<b>Surname:</b> _____	<b>Phone number:</b> _____
<b>Date of birth:</b> _____	

## Part 2 - Declaration

### By signing this form, I confirm that I wish to join DC Start.

I understand that:

- After you have received my form, my membership will begin on the first day of the following month.
- I will save 4% of my pensionable earnings to DC Start and Nestlé will pay in 5% on top of this each month.
- My savings will be invested in the Lifetime Pathway fund (or any other investment fund that may be chosen by Nestlé in future) with a target retirement age of my state pension age when I join the Fund.
- The value of my DC Start account will go up and down depending on the performance of the investment funds.
- I will need to use the savings in my DC Start account to provide an income when I decide to retire.
- Unless I decide in advance to opt out, I will automatically be entered into a salary sacrifice arrangement for the purposes of payment of pension contributions. Once I've been a member of the Fund for a month, salary sacrifice will begin on the first day of the following month.
- Once I am a member of the salary sacrifice arrangement I won't make savings to my DC Start account. Instead, Nestlé will pay contributions on my behalf and my pay will be reduced by the same amount each month. By signing this form, I am confirming that I agree to this.

I confirm that I have personally submitted this notice to join a workplace pension scheme.

Please make the appropriate deductions from my salary from the next effective pay date.

### Communications via your online account

Each year, the Fund issues a selection of documents to all its members. This includes an annual pension statement and newsletters. These documents can be accessed on your online account at [nestlepensions.co.uk](https://nestlepensions.co.uk) and we'll send you an email to let you know when they are available.

If you want to receive paper versions of these documents, you can do this by registering your online account and then printing copies of any communications you'd like in paper form. Alternatively, you could change your communication preferences for all communications in the 'Settings' section of your online account and we'll then send you communications in the post instead.

If you don't register for an online account, we won't be able to email you to let you know that a document is available online. If this is the case, we'll post a paper copy to you instead.

For more information on how we communicate with you, visit [nestlepensions.co.uk/how-we-communicate](https://nestlepensions.co.uk/how-we-communicate)

### Data privacy

#### Important notes about information provided in this form. Please read before completing and signing this form.

When completing this form, you will be providing personal information about yourself. This information is known as 'personal data' because it is personal information which allows you to be identified. Some of the information you provide may even be 'sensitive personal data' (also known as 'special categories of personal data'), either because it is information about your health or because it relates to your relationships with other people and so could relate to your sex life or sexual orientation.

The Trustee is the 'data controller' of all personal data held in respect of the Fund and, as such, is responsible for meeting certain legal requirements under data protection legislation in relation to that personal data. If you provide any sensitive personal data about yourself, the Trustee will need your explicit consent in order to make decisions and to use the information.

You have the right to withdraw your consent to the Trustee using the personal data specified in this form at any time. However, if you do so, this will not affect the processing of any personal data which took place beforehand. If you wish to exercise your right to withdraw your consent, or if you have any queries about completing this form, please contact Nestlé Pensions. You can read more about the Trustee's privacy policy at [nestlepensions.co.uk/privacy-policy](https://nestlepensions.co.uk/privacy-policy)

**Your acknowledgement and consent**

I confirm that I have read and understood the 'important notes about information provided in this form' set out above before completing and signing this form.

I understand that the information I am providing includes personal data. I consent to the Trustee using the above information for the purpose of enrolling me into the DC Start section of the Fund.

In connection with the Fund generally, or with its administration of the payment of the benefits to which this form relates, I consent to the Trustee disclosing the information contained in this form to such of the Trustee's professional advisers (including administrators, actuaries, auditors and lawyers) as the Trustee decides is necessary.

I also understand and acknowledge that the information that I am providing will be retained by the Trustee for as long as necessary, to deal with any queries that may arise and in order to ensure the proper administration of the Fund.

**Signed:**

**Date:**

**Please return this form to: Nestlé Pensions, 1 City Place, Gatwick RH6 0PA,  
or send a scanned copy to [pensions@uk.nestle.com](mailto:pensions@uk.nestle.com)**

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To be completed by Nestlé Pensions

Name: \_\_\_\_\_ Employee number: \_\_\_\_\_  
Date joined Company: \_\_\_\_\_  
Date joined Fund (1st of the month following receipt of the form): \_\_\_\_\_  
Is the person named overleaf a 'Worker' for the purposes of auto-enrolment  Yes  No  
Signed: \_\_\_\_\_ Date: \_\_\_\_\_