



**INTEGRAL**

## Integral UK Ltd Stakeholder Pension Plan

### Opt In and Amendment Form

If you wish to opt in to the Integral UK Ltd Stakeholder Pension Plan(the Plan) with Standard Life, change your contributions, or leave the Plan please complete this form and return it to your HR & Payroll Department.

#### 1. Your personal details

Title:	Forename:					Surname:													
Date of birth:	D	D	M	M	Y	Y	National Insurance no:												

#### 2. Your options

Please tick one of the following options and complete the relevant section below:

I wish to join the Plan

I wish to change my contributions

I wish to leave the Plan

#### 3. I wish to join the Plan / I wish to change my contributions

You and Integral UK Ltd make payments into your policy, as shown below:

You contribute	We contribute
5%	3%

Contributions are based on total pay between banded earnings thresholds for automatically enrolled members and either basic pay or total pay (but with no banding) for other members (please see the essential guide for more information). You can pay more than the amounts shown above, but we will only pay 3%.

Until further notice, I wish to pay the following amount:

 %

#### Salary exchange

Payments to the Plan are normally made via salary exchange.

Salary exchange is an alternative way of saving into the Plan that normally increases your take-home pay.

**If eligible, you will automatically use salary exchange unless you elect otherwise.**

**If you do not wish to use salary exchange please tick this box:**

Further information is available in the essential guide and what you need to know document, which are available from your HR & Payroll Department or by downloading the form from <https://integraluk.seond-sight.com>. It will be assumed that you have read and understood these before deciding how to proceed.

**Note:** by opting out of salary exchange you will not benefit from a National Insurance saving. You will also be responsible for reclaiming any tax relief you may be entitled to above the basic 20% rate. See the essential guide and what you need to know document for further information on this.

You will be enrolled into the Plan, or the changes will be made with effect from the start of the next pay period following receipt of your completed form and cannot be backdated. You should review your payslip to check that the changes have been updated.

If you are joining the Plan, contributions will be invested in the default investment strategy. If you are changing your contribution level, contributions will be invested in accordance with your existing investment strategy.

After joining, you can switch your fund free of charge online or by contacting Standard Life. See the essential guide for more information on the default investment strategy and other investment options.

#### **4. I wish to leave the Plan**

I wish to cease active membership of the Plan and acknowledge that:

- on leaving, my payments will stop and that Integral UK Ltd will no longer make an employer's contribution to my pension.
- if I ask to re-join the Plan, employee and employer contribution levels may be different in future.
- as I am choosing to leave after the one month opt out period has ended, I will not be entitled to a refund of my contributions and my policy will remain invested with Standard Life.
- I may be automatically re-enrolled back into the Plan at a later date, if I meet legislative requirements at that time. (You will be informed if this happens).

This change will take effect from the start of the next pay period following receipt of this form. It cannot be backdated.

#### **5. Your authorisation**

The personal data provided in this form will be processed in line with your terms of employment and the terms of the pension scheme.

I authorise Integral UK Ltd to deduct from my salary any payments due and to forward these to Standard Life to be invested in a policy held in my name. Please note, this does not apply if you have selected option 4.

<b>Signature:</b>	<b>Date:</b>
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For further information about the Plan, please see the essential guide available from your HR & Payroll Department or by downloading the form from <https://integraluk.second-sight.com>. If you have any questions regarding the Plan, or salary exchange, you can contact Second-sight on **0333 004 0336**. Alternatively, you can email the team at [integraluk@second-sight.com](mailto:integraluk@second-sight.com).

**Unless you have opted out of salary exchange, above (or wish to leave the Plan), you are consenting to the following terms and conditions in relation to your future payments:**

I agree to the salary exchange and this Agreement will then serve as an Amendment to my Contract of Employment (in accordance with Section 4 of the Employment Rights Act 1996) with regard to my salary which will be reduced by the amount of the salary exchange.

I acknowledge that participating in the salary exchange arrangement could affect some statutory or state benefits, which could be reduced if they are linked to my total earnings, which will be reduced by salary exchange. I accept and agree that it is my responsibility to determine and understand the effect on my benefits that entry into the salary exchange arrangement will have.