

# Joining form

Please complete this form in **BLOCK CAPITALS** and return it to HR.

## Personal details

Full name:

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Date of birth:

  /   /  

NI Number:

       

Name of your IMI Employing Company:

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Email address:

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## Contributions: How much do you want to pay in?

Your contribution rate	IMI's contribution rate	Tick selection
5%	5%	<input type="checkbox"/>
6%	6%	<input type="checkbox"/>
More than 6% (enter the percentage you wish to pay in the box to the right)		<input style="width: 40px; height: 20px; border: 1px solid #0056b3; border-radius: 5px; text-align: center; font-weight: bold; font-size: 12px; color: #0056b3;" type="text" value="%"/>

If you choose to pay in more than 6%, IMI will only pay in 6%.

If you are earning less than £6,240 a year (£520 a month) in the 2020/21 tax year, you can still join the IMI Pension Plan, and IMI will pay money into your account with you. Contributions are based on Pensionable Pay which is your Basic Salary. **If you leave this section blank, your contribution rate will automatically be 5%.**

## Investments: How would you like to invest the money in your account?

Tick **one box** below or overleaf to select which investment style you would like to use.

### Mercer Smartpaths – Target Drawdown Retirement (default option)

If you choose this option (or do not choose any option), the Trustee will look after your investments, choosing funds that are suitable for where you are on your journey to retirement. This option is designed for people who want to take money out of their account as and when they need it in retirement. If you tick this box, go straight to the 'Authorisation' section.

### Mercer Smartpaths – Target Cash Retirement

If you choose this option, the Trustee will look after your investments, choosing funds that are suitable for where you are on your journey to retirement. This option is designed for people who want to take the money in their account as cash when they retire. If you tick this box, go straight to the 'Authorisation' section.

**Please turn over...**

Joining form - continued

**Mercer Smartpaths – Target Annuity Retirement**

If you choose this option, the Trustee will look after your investments, choosing funds that are suitable for where you are on your journey to retirement. This option is designed for people who want to buy an annuity (a regular income) when they retire. If you tick this box, go straight to the 'Authorisation' section.

**Choose from the core range of funds**

If you choose this option, you will be responsible for choosing and managing your own investments. If you tick this box, you should also select the funds you would like to invest in from the table below, using a percentage to indicate the amount of your account that should be invested in the fund(s) you have chosen.

Fund name	%	Fund name	%
SW Mercer Defensive		SW Mercer Pre-Retirement Fund	
SW Mercer Moderate Growth		SW Mercer Inflation Linked Pre-Retirement Fund	
SW Mercer Growth		SW Mercer Shariah Fund	
SW Mercer High Growth		SW Mercer Active UK Equity Fund	
SW Mercer Passive UK Equity Fund		SW Mercer Active Global Equity Fund	
SW Mercer Passive Overseas Equity Fund		SW Mercer Active Emerging Markets Equity Fund	
SW Mercer Passive Overseas Equity Hedged Fund		SW Mercer Active UK Property Fund	
SW Mercer Passive Emerging Markets Equity Fund		SW Mercer Active Global Small Cap Equity Fund	
SW Mercer Passive Over 15 Year Gilt Fund		SW Mercer Active Low Volatility Equity Fund	
SW Mercer Passive Over 5 Yrs Idx Lnkd Gilt Fund		SW Mercer Active Emerging Markets Debt Fund	
SW Mercer Passive UK Corporate Bond Fund		SW Mercer Active Money Market Fund	
SW Mercer Diversified Growth Fund		SW Mercer Sustainable Global Equity Fund	
SW Mercer Diversified Retirement Fund			
<b>Percentage total</b>			<b>100%</b>

For more information about the investment options available to you, and to read the investment guide, visit [imipensions.co.uk/investment\\_options](http://imipensions.co.uk/investment_options)

You can change your investment choices at any time on Mercer Money.

**If you leave this section blank, your account will automatically be invested in the default option, Mercer Smartpaths – Target Drawdown Retirement.**

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**Authorisation**

Where I have indicated to pay contributions, I authorise my IMI Employing Company to deduct from my earnings any payments detailed above and to forward these and any information about me that may be reasonably needed to set up my IMI Pension Plan account with the administrator.

Please accept this signed form as my instruction to you to make arrangements for me to start contributing to the IMI Pension Plan, which is part of the Mercer Master Trust (MMT), from the 1st of the following month (but no later than the date I may be eligible to be automatically enrolled into the MMT).

Signed: \_\_\_\_\_

Date of signature:

Full name: \_\_\_\_\_