

# ENGINEERING YOUR FUTURE

## THE CATERPILLAR DEFINED CONTRIBUTION PENSION PLAN

### Application Form

You are strongly advised to read the Pension Plan booklets before completing this form

#### Part 1

#### Member Details

Forenames	<input type="text"/>		
Surname	<input type="text"/>		
Payroll Number	<input type="text"/>	NI Number	<input type="text"/>
Date of Birth	<input type="text"/>	Date joined Co.	<input type="text"/>
Home Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Post Code	<input type="text"/>		

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## Part 2 Your investment choice

**You have a choice on how your DC Plan money is invested:-**

- It can either be invested in the Lifestyle Option, in which case adjustments are made automatically on your behalf to your investment as you get closer to retirement – See Part 2a.

**OR**

- You can manage your own investment strategy – See Part 2b.

**If you do NOT make a choice, all contributions will be invested in the default option which is currently the Income Drawdown Lifestyle option.**

### Part 2a Lifestyle Option

Please tick this box if you wish your DC Plan contributions to be invested in the **Annuity Purchase Lifestyle** option.

Please tick this box if you wish your contributions to be invested in the **Cash Lump Sum Lifestyle** option (remember 75% of this will be taxable).

Please tick this box if you wish your contributions to be invested in the **default Income Drawdown Lifestyle** option.

### Expected Retirement Age

If you invest in the Lifestyle option, investment of your contributions is determined automatically according to the length of time before you expect to retire. Your contributions will be invested **automatically on the basis of a deemed expected retirement age of 65** unless you indicate an earlier expected retirement age.

Therefore, if you plan to retire BEFORE or AFTER age 65, please indicate your expected retirement age in this box. You should also complete this box if you are currently a Lifestyle member and wish to change your selected retirement age.

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## Part 2b Manage Your Own Investment Strategy

**Important Note:** - You should complete this section if you wish to manage your own funds.

### Future Contributions

Please indicate in the table below how you would like your contributions to be invested.

Long Term Growth Fund		%
Diversified Growth Fund		%
Defensive Fund		%
Cash Fund		%
UK Equity Fund		%
North American Equity Fund		%
Japanese Equity Fund		%
European Equity Fund		%
Pacific (ex Japan) Equity Fund		%
Emerging Markets Equity Fund		%
Fixed Interest Gilts Fund (over 15 years)		%
Index Linked Gilts Fund (over 5 years)		%
Corporate Bond Fund		%
Retirement Income Multi Asset Fund		%
Global Real Estate Equity Index		%
UK Smaller Companies Index		%
Future World Global Equity Index		%
<b>Total</b>	<b>100</b>	<b>%</b>

## Part 3 Your chosen contribution rate

Select the % of your pensionable earnings you wish to contribute

Member contributes	Company contributes	Your selection (X)
3%	6%	
4%	8%	
5%	10%	

Or choose your own level if you want to contribute more than 5%

Member contributes	Company contributes	Your chosen rate (whole %)
Own choice	10%	

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## Part 4 Salary Sacrifice

Your contributions will automatically be made via Salary Sacrifice unless your earnings are less than the minimum permitted by the Plan and which would mean your earnings would fall below the National Minimum Wage or the Lower Earnings Limit.

In this case you will still be enrolled in the scheme, but your contributions will not be made through salary sacrifice and you will not benefit from lower National Insurance contributions.

If you do not wish to make your contributions via Salary Sacrifice, please request a Salary Sacrifice Opt Out Form and complete and return it with this Application Form.

You are strongly advised to read the Pension Plan booklets to ensure that you understand what Salary Sacrifice might mean to you.

## Part 5 Beneficiary Nomination Form

Please ensure that you also complete a Beneficiary Nomination Form, so that in the event of your death, the Trustees are aware of your wishes with regard to the disposal of your lump sum benefits under the Plan in the event of death.

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## Part 6 Member Declaration

I hereby apply for membership of the Caterpillar Defined Contribution Pension Plan and authorise the deduction and allocation of contributions to the Plan as indicated on this form.

I acknowledge receipt of the Pension Plan pack and agree to abide by the Rules of the Plan.

I am aware that the Plan has a default retirement age of 65 but that I can continue as a member until I choose to retire at any age over 55.

I acknowledge that the maximum tax-favourable benefits payable under the Plan are governed by a statutory Lifetime Allowance (see "Small print").

I understand that if I have not completed sections 2 or 3 of this form that my contributions and/or investment allocation will follow the current default strategy.

I understand that my contributions will be made via Salary Sacrifice unless I have completed a separate salary sacrifice opt out form.

I understand that if I am not joining the Plan at my first opportunity, I may be subject to medical underwriting with regard to the benefits which attach to the Plan.

### The security of your personal information

All the information you provide will be held by the Plan's Trustees, or the Plan's Administrators who act on behalf of the Trustees, to arrange and administer your entitlement to benefits under the Plan. All the information is necessary and, without it, you will not be able to join the Plan. The information may also be passed to insurance companies to arrange particular entitlements, to actuaries who advise the Trustees and the Company and, if required, to government or regulatory organizations, in accordance with the Data Protection Act 2018.

"The Trustee of the Plan has a Data Protection Privacy Policy (the "Policy") which sets out how it obtains, uses and protects personal data relating to you as a member (and to individuals connected with you) in relation to your membership of, and the benefits provided for and in respect of you, under the Plan. The Policy explains what personal data the Trustee may collect about you, how it aims to keep your personal data safe, what it may use your personal data for, who it might share personal data with and your rights regarding your personal data. Please do take the time to read the Policy, which may be found at

[https://www.mycatpension.co.uk/Uploads/Documents/00/00/00/80/DocumentDocument\\_FILE/Caterpillar-GDPR-Privacy-Notice.pdf](https://www.mycatpension.co.uk/Uploads/Documents/00/00/00/80/DocumentDocument_FILE/Caterpillar-GDPR-Privacy-Notice.pdf)"

Signature

Date

When you have completed, signed and dated this form please return it with the **Beneficiary Nomination Form** and Salary Sacrifice Opt Out form (if applicable to):

**Pensions Administration Team, Caterpillar UK**  
**Mail Drop 96, Vicarage Farm Road**  
**Eastfield, Peterborough, PE1 5NA**