



Membership Application

Please read the statements on this form carefully and complete the relevant sections on both sides before returning it to:

Co-operative Group Pensions Department, PO Box 53, New Century House, Manchester, M60 4ES

Please complete in BLOCK CAPITALS

* Please delete as appropriate

Personal Details

Please tick here if you have not been provided with a copy of the PACE Member's Guide (a copy will then be sent to you)

Surname _____

Mr / Mrs / Miss / Ms *

First name(s) _____

Date of birth

D	D	M	M	Y	Y
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Home address _____

Postcode _____

Contact telephone number _____

National Insurance number

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Employee number _____

Pay Group (this can be found on your payslip) _____

Date employment commenced

D	D	M	M	Y	Y
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Please note: Your first contributions will be deducted from the next full pay period after you have completed 3 months continuous employment and your joining date will be the start of this period.

Occupation _____

Full time/Part time *

Name and address of site at which you are based

Your Pension Contributions

If you choose to join PACE your pension contributions will automatically be funded through NIC Efficient (NICE) Pensions. This means that your contractual salary will be reduced by the amount that would otherwise be deducted from your earnings as your pension contributions. Your employer will pay the equivalent amount of your pension contributions into PACE, in addition to the normal employer's contribution.

The advantage to you of funding your pension contributions through NICE Pensions is that you will pay lower National Insurance contributions. In most cases, this means that your net take home pay will be higher.

There may be certain circumstances when your employer needs to stop you contributing through NICE Pensions. If this happens your contributions will be deducted from your earnings by payroll deduction and your employer will let you start contributing through NICE Pensions when it becomes appropriate to do so again.

Please note: funding your pension contributions through NICE Pensions constitutes a change in your terms and conditions of employment under the Employment Rights Act 1996.

If your earnings could fall below the National Minimum Wage or the Lower Earnings Level as a consequence of participating in NICE Pensions, then your employer will not include you in NICE Pensions and your pension contributions will instead be deducted from your earnings by payroll deduction. You will, however, automatically be included in NICE Pensions should your earnings increase above these thresholds in future.

For more information on contributing to PACE please refer to the factsheets provided with the PACE Members' Guide; 'Paying your Pension Contributions – Your Options Explained' and 'NICE Pensions – Frequently Asked Questions'.

If you would like to join PACE but do not wish your pension contributions to be funded through NICE Pensions, you have the option of having contributions deducted from your earnings by payroll deduction. Please write to the Group Pensions Department if you would prefer to contribute to PACE by payroll deduction.

Please read the following section carefully and complete box A or B before signing the declaration.

I apply to join PACE – the Co-operative Group Pension (Average Career Earnings) Scheme, and I agree to abide by the PACE Rules.

A I am not currently suffering from any medical condition and I am not aware of any circumstances, including previous medical conditions, which may cause additional risk of my early retirement or death in service. **Box A**

B I cannot confirm the statement at **A** above and I enclose a separate letter of explanation. **Box B**

I understand that my benefits under PACE may be restricted when applying to join if:

- I have any medical conditions, or
- I do not disclose details of any medical conditions which may cause additional risk of early retirement or death in service.

Declaration

By signing and dating this declaration, you are confirming that you will join PACE and that:

- You agree to abide by the PACE Rules.
- You understand that PACE Trustees Ltd and their advisers and administrators will need to process certain data about you. You further understand that this may include items categorised under the Data Protection Act 1998 as 'sensitive data' such as medical details or death benefits nominations. You accept that PACE Trustees Ltd, their advisers and administrators need this data to calculate and pay benefits, for statistical purposes, for reference purposes and to administer PACE as a whole. You agree to all of this data processing taking place.
- To the best of your knowledge and belief, your total contributions to any registered pension schemes will not exceed the higher of £3,600 or your total UK employment income in any tax year.
- By the end of the tax year or 30 days after the event, you will inform Group Pensions Department in writing if an event occurs which results in you becoming no longer entitled to tax relief on your contributions.
- To the best of your knowledge and belief, the details given on this application form (including this declaration) are correct and complete.

Signature _____

Date _____

Combined Benefit Statements

In addition to the PACE benefits, we provide all contributing members with information about their State Pensions. This provides a clearer picture of the income that can be expected in retirement and will assist in pension planning.

The law requires us to ensure that members do not object before we exchange information with The Pension Service, part of the Department for Work and Pensions.

To ensure that The Pension Service can identify the correct National Insurance account we will need to provide them with the following information for every member:

- surname or family name
- sex
- National Insurance number
- first name or initial
- date of birth
- pension number

The Pension Service will then provide us with:

- an estimate of the amount of State Pension you may get at State Pension age, based on your National Insurance contribution record so far,
- an estimate of the amount your State Pension is likely to be when you reach State Pension age,
- the earliest age at which you can receive your State Pension.

This information will be used to send you a forecast of your State Pension entitlement, combined with your PACE benefits. The information will not be used for any other purpose. We will continue to send you a forecast for as long as you are a contributing member of PACE.

- **If you agree that we may exchange the information shown above with The Pension Service – YOU DO NOT NEED TO DO ANYTHING.**
- **Please tick here if you DO NOT want to receive a State Pension Forecast.** **You will still receive your Annual Pension Estimate for the PACE Scheme but this will not include any information about your State Pension.**
- **If you change your mind at a later date, you should inform Group Pensions Department in writing.**

