

Kingfisher Pension Scheme

Final Salary Section

Additional Voluntary Contributions Scheme Application to Commence or Change Contributions

HOW TO COMPLETE THIS FORM

You must complete all sections of this form. Please refer to our website www.kingfisherpensions.com for details of the With-Profits Fund and the Unit-Linked Funds available. Alternatively, contact the Group Pensions Department, who will be able to provide you with the relevant information.

A YOUR DETAILS

Name:	
Company:	Office/Store Location:
Date of Birth:	National Insurance No.
Home Address:	
Post Code:	

B AMOUNT OF PAYMENT

The minimum monthly payment to the With-Profits Fund is £10, and to any one of the Unit-Linked Funds is £30. If you are paying into a combination of the With-Profits Fund and Unit-Linked Funds, the minimum monthly payments still apply for each type of fund. Please note your total contributions (including the normal Pension Scheme contribution) are made tax free subject to limits outlined in the Member Guide.

You can state either the monetary amount or the percentage you wish to pay. Please note that the minimum monthly payment is £10 to the With-Profits Fund and £30 to any of the Unit-Linked Funds.

I apply to **pay/change*** my AVCs from:
(Delete as applicable)*

Day Month Year

I wish to make a one-off payment of:	£	OR	%
I wish to make a regular payment of:	£	OR	%

C DATA PROTECTION

I acknowledge that the Company, the Trustees, the advisers and administrators may process data which relates to me during the course of my membership of the Scheme in order to carry out their respective functions as the Principal Employer, Trustees, advisers and administrators of the Scheme. I agree that the Company, the Trustees, the advisers and administrators may record and hold such data and make it available to third parties in the ordinary course of these functions. I understand that the Company and the Trustees and any such third party, will comply with the underlying principles of the Data Protection Act 1998. I further understand that the data may include 'sensitive data'; this data may include items categorised under the Act as 'sensitive data' such as medical details or benefit nominations.

D FUND SELECTION

- The 'percentage of payment' refers to how you wish your AVC payment to be invested. For example, if you wanted all of your payment invested in the Prudential With Profits Fund, then you would write 100% in the appropriate box. If you wanted to split your payment equally between four different funds, then you would write 25% in the appropriate four boxes.
- Your fund is subject to an annual management charge which varies according to the fund chosen. These charges may be subject to change.
- If you are paying AVCs to the unit-linked funds, please note that a deduction to cover administration and investment expenses will be made from your contribution before it is invested. This is currently 1% of your contribution; so for every £100 paid, £99 is invested.

Please invest my AVC payment in the following funds:	Percentage of Payment
With Profits Funds:	
Prudential With Profits Fund	%
Unit-Linked Funds	
BlackRock Balanced Growth Fund	%
BlackRock 70/30 Global Growth Fund	%
BlackRock Pre-Retirement Fund	%
Legal & General UK Equity Index Fund	%
Legal & General World (ex UK) Equity Index Fund	%
Legal & General Consensus Index Fund	%
Legal & General Over 15 Year Gilts Index Fund	%
Legal & General Cash Fund	%
Legal & General Ethical UK Equity Index Fund	%
Total	100%

E ACKNOWLEDGEMENT AND SIGNATURE

I understand and accept that when making contributions to most of the funds referred to in Section D above, **the value of units can go down as well as up**. I understand that the payment of AVCs is governed by HMRC requirements and that the Trustees cannot be held responsible for the consequences of my decisions regarding AVCs.

Signed: _____ Date: _____

Once you have completed this form, please forward it to your payroll department.

FOR PAYROLL COMPLETION ONLY

Employee No: _____ Checked: _____ Verified: _____