

# Joining Form

## Mercer Master Trust – IMI Retirement Savings Plan



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

### Personal Details

Full Name:			
Date of Birth:		National Insurance Number:	
Name of Employing Company:			
Mobile Number:			
Email Address:			

Your mobile number will only be used to contact you regarding your IMI Pension Plan membership.

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

Your contribution rate	IMI's contribution rate	Enter a Y to select	
5%	5%	<input type="checkbox"/>	If you choose to pay in more than 8%, IMI will only pay in 8%
6%	6%	<input type="checkbox"/>	
7%	7%	<input type="checkbox"/>	
8%	8%	<input type="checkbox"/>	
More than 8% (enter the percentage you wish to pay in the box to the right)		<input type="text" value=""/>	

If you are earning less than £6,240 per year (£520 per month) in the 2024/2025 tax year, you can still join the IMI pension plan, and IMI will also match your contribution up to 8%. Contributions are based on pensionable pay which is your basic salary. If you leave this section blank, your contribution rate will automatically be 5%.

After joining, you will be able to change your contribution rate at any time by logging in to your IMI Optimize account [imi-optimize.co.uk](https://imi-optimize.co.uk). Please note that changes made through Optimize are effective in the following month's payroll.

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

When you initially join the pension plan your contributions will automatically be invested in the default investment option, the Scottish Widows: Mercer Target Drawdown Retirement.

Under this investment option, the trustee will look after your investments, choosing funds that are suitable for where you are in 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.

You don't have to stay invested in the default investment option. After joining, you will be sent instructions on how to log in to your pension account to enable you to manage your pension online. This will provide you with access to view all of the investment options available to you and select the option(s) that best suit your circumstances. You can change your investment choices at any time.

For more information about the investment options available to you and to read the investment guide, visit <https://www.scottishwidows.co.uk/save/rsp.html#key-documents>

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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 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, 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).

Your Signature:		Date:	
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