

### AVC Application Form

<b>Name:</b>		<b>Member Reference:</b>	
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You can **EITHER** pay Added Years AVCs **OR** you can pay Money Purchase AVCs.  
Please complete **ONE** section, and then sign overleaf.

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**If you wish to pay ADDED YEARS AVCs, please complete this section.**

**I wish to pay:**

A monthly contribution of <b>or</b>		% of my Capped Salary
A one-off lump sum	£	

**And I wish this to provide additional pension (please select one option below):**

For myself only <b>or</b>	
For myself and, on my death a 2/3 pension for my spouse/partner	

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**If you wish to pay MONEY PURCHASE AVCs (MPAVCs), please complete this section.**

**Your investments can only be held in one of the following options. Please select ONE of the following MPAVCs Funds you wish to invest in:**

<b>Cash Targeted*</b>	Monthly % contribution		% of Taxable Pay
	Monthly fixed contribution		
	One off lump sum		
<b>Annuity Protected</b>	Monthly % contribution		% of Taxable Pay
	Monthly fixed contribution		
	One off lump sum		
<b>Deposit</b>	Monthly % contribution		% of Taxable Pay
	Monthly fixed contribution		
	One off lump sum		

**NB: If you already hold MPAVCs in the Scheme these will be switched/aligned to the choice you make above.**

*My planned retirement age is (this must be a whole year aged 60 or over):	
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If you have selected to pay MPAVCs, please also complete the following

### CONVERSION OF MONEY PURCHASE AVC FUND(S) INTO PENSION

Special arrangements exist for conversion of the MPAVC fund(s) in the case of (a) Death in Service or (b) future inability to make a decision on medical grounds.

The fund will be used to increase, in turn, each of the benefits listed below.

Should you wish to change the order of the benefits listed below, please indicate by entering the appropriate numbers in the spaces provided.

Order		Your Choice (if different)
<b>a) Death in Service</b>		
Lump Sum Death in Service	1	
Spouse's/Dependant's Pension	2	
Child's Pension	3	
<b>b) Future inability to make a decision on medical</b>		
Lump Sum Death in Service	1	
Spouse's/Dependant's Pension	2	
Child's Pension	3	

<b>If you are satisfied with the standard order of benefits, please tick here:</b>	
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**Additional Information** Full details of the different types of AVCs can be found in 'A Guide to AVCs' which is available on the website: <https://cadentgaspensions.com/>

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Please note: The contribution amount you quote on this form will be the gross amount deducted from your Pay & not the net amount after tax relief. Income tax relief is automatically given on the whole of your pension contributions.

**Phone Number:** \_\_\_\_\_ **Signed:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_ **Dated:** \_\_\_\_\_

Please return this form to the Employer in the first instance ([mypeopleservices@cadentgas.com](mailto:mypeopleservices@cadentgas.com))  
FAO payroll.

**Payroll:** once actioned the form should be sent to Mercer, Maclaren House, Talbot Road, Stretford, Manchester, M32 0FP or uploaded via the secure web portal at [www.contact.mercer.com](http://www.contact.mercer.com).