

BRASS future contributions fund choices



Please use BLOCK CAPITAL letters

If you are an existing or new member of BRASS please fill in this form to tell us your fund choice for your future BRASS contributions. Please read the BRASS Fund Choices fact sheets before you fill in this form. These are available from www.railwaypensions.co.uk or on request from 0800 2 343434.

1. Your details

Title: (please specify)

Mr Mrs Miss Other

Pension reference number:

First names:

Surname:

Address:

Postcode:

Daytime telephone number:

Home telephone number:

Email address:

2. Your fund choices for your future BRASS contributions

If you want to change the way that your future contributions are allocated complete the table below. Please note your fund choices must add up to 100%.

Before making any decisions about your fund choices we strongly recommend that you get independent financial advice.

You can find details of the fund choices available to you on www.railwaypensions.co.uk.

If you need any help you can call RPMI on 0800 2 343434 between 9am and 5pm weekdays, excluding bank holidays.

BRASS Global Equity Lifestyle or BRASS Long Term Growth Lifestyle %

you may only select one Lifestyle Strategy for your existing holdings and future contributions

and / or

(as well as a Lifestyle Strategy you can choose from the funds below):

Aggregate Bond Fund	%
Deposit Fund	%
Global Equity Fund	%
Index-Linked and Global Bond Fund	%
Long Term Growth Fund	%

Total: 100.00%

Any future funds you may transfer in or any single premiums will be directed to the fund choice(s) chosen above.

3. Target Retirement Age (TRA)

The TRA is used with the Lifestyle Strategy to gradually switch investments to less risky funds as you approach retirement.

For members of the Railways Pension Scheme, British Railways Superannuation Fund and the BTC (Male Wages Grades) Pension Scheme we will assume your TRA will be your Pension Age.

If you intend to retire at an age which is different to the TRA for your pension scheme, you can set a personal TRA to be used for the Lifestyle Strategy. This will ensure that the switching takes place over the years prior to your chosen TRA. We will not inform your employer of your TRA. This information is confidential.

Please set my Target Retirement Age for my Lifestyle Strategy to

NOTE: Your TRA will default to Pension Age if you do not indicate an age.

4. Signature

Your signature:

Date:

/ /

When you have signed and dated this form, please return it to **RPMI, PO Box 300, Darlington, DL3 6YJ**. Your instructions will be processed within five days of receipt of this form. An acknowledgement will be sent to you to say that your fund choices have been changed.

The Lifestyle Strategy

As you approach retirement, you will probably want to gradually reduce the amount of financial risk that you take with your BRASS Account as your priorities change and protecting what you have built up in BRASS over the years becomes more important.

If you have holdings in either the BRASS Long Term Growth Lifestyle Strategy or BRASS Global Equity Lifestyle Strategy then this process takes place automatically for you.

Holdings in a Lifestyle Strategy start to switch into less high risk funds when you are around five years away from your TRA.

The switching is automatic, but gradual. For more information about the switching please see the BRASS Fund Choices fact sheet.