

Change of investment form – BRASS



www.railwayspensions.co.uk

csu@rpm.co.uk

0800 012 1117

PO Box 300, Darlington, DL3 6YJ

Please complete this form using black ink and capital letters, and ensure you sign it before returning

Your details

Your title (Mr/Mrs/Miss/Other):

Your first name:

Your surname:

Your member reference:

Your date of birth:

 / /

Your contributions are used to buy units in a range of investment funds. You can choose one or more of the funds available or you can choose a Lifestyle strategy where your investments are managed for you.

You can find details of the fund choices available to you on www.railwayspensions.co.uk. Before making any decisions about your fund choices, we strongly recommend that you consider taking independent financial advice.

Please note that your fund choices must add up to 100%.

Your future contributions:

Lifestyle strategies: (you may select only **one** Lifestyle strategy for your existing holdings and future contributions)

	% allocation
BRASS Global Equity Lifestyle	<input type="text"/> %
or	
BRASS Long Term Growth Lifestyle	<input type="text"/> %

and/or

Self-Select funds: (as well as a Lifestyle strategy, you can choose from the funds below):

	% allocation
Aggregate Bond Fund	<input type="text"/> %
Deposit Fund	<input type="text"/> %
Global Equity Fund	<input type="text"/> %
Index-linked and Global Bond Fund	<input type="text"/> %
Long Term Growth Fund	<input type="text"/> %
Total:	100 %

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Changes to investments you have already made:

If you have holdings in the Pension Assured Fund (PAF), tick this box if you wish to retain them in the PAF. **NOTE: Once you switch your holdings from the PAF, they cannot be reinvested back into this fund.**

Lifestyle strategies: (you may select only **one** Lifestyle strategy for your existing holdings and future contributions)

	% allocation
BRASS Global Equity Lifestyle	%

or

BRASS Long Term Growth Lifestyle	%
----------------------------------	---

and /or

Self-Select funds: (as well as a Lifestyle strategy, you can choose from the funds below):

	% allocation
Aggregate Bond Fund	%

Deposit Fund	%
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Global Equity Fund	%
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Index-linked and Global Bond Fund	%
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Long Term Growth Fund	%
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Total:	100 %
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Target Retirement Age (TRA)

Your TRA is used by Lifestyle strategies to gradually switch your investments to less risky funds as you approach retirement (known as de-risking).

We will assume your TRA will be the same as your pension scheme's Normal Retirement Age, unless you tell us otherwise. You can find the Normal Retirement Age for your pension scheme at www.railwaypensions.co.uk.

If you intend to retire at an age which is different from the Normal Retirement Age for your pension scheme, you can set a personal TRA to be used for your Lifestyle strategy. This will ensure that the switching takes place over the years prior to your chosen TRA.

If you invest in a Lifestyle strategy and you change your TRA for the Lifestyle strategy you are invested in while you are in a period of de-risking because you are approaching retirement, you need to be aware of some important information.

We need to let you know that, if you increase your TRA, your funds will be 're-risked'. This may mean moving some, or all, of your investments back into more high-risk investments, or changing the proportions invested within the strategy.

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

Please set the Target Retirement Age for my Lifestyle strategy to

RPMf strongly recommends that you consider speaking to an independent financial adviser (IFA) before making any decisions about your investments. You can find a list of IFAs in your area at www.unbiased.co.uk.

By signing this form, you are confirming that you are happy for these changes to be made to your investments and that you understand that the risk to your Personal Retirement Account could increase.

Signature:

Date signed: / /

Thank you. Please return this form to the address at the top of this page.