

# Change of investment form – IWDC



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](http://www.railwayspensions.co.uk). Before making any decisions about your fund choices, we strongly recommend that you consider taking independent financial advice.

Please note 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)

	Normal contributions	AVCs
Long Term Growth Lifestyle	<input type="text"/> %	<input type="text"/> %
<i>or</i>		
Global Equity Lifestyle	<input type="text"/> %	<input type="text"/> %

*and /or*

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

	Normal contributions	AVCs
Aggregate Bond Fund	<input type="text"/> %	<input type="text"/> %
Deposit Fund	<input type="text"/> %	<input type="text"/> %
Global Equity Fund	<input type="text"/> %	<input type="text"/> %
Index-Linked and Global Bond Fund	<input type="text"/> %	<input type="text"/> %
Long Term Growth Fund	<input type="text"/> %	<input type="text"/> %
<b>Total:</b>	<b>100 %</b>	<b>100 %</b>

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## Changes to investments you have already made:

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

	Normal contributions	AVCs
Long Term Growth Lifestyle	<input type="text"/> %	<input type="text"/> %
<i>or</i>		
Global Equity Lifestyle	<input type="text"/> %	<input type="text"/> %

*and /or*

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

	Normal contributions	AVCs
Aggregate Bond Fund	<input type="text"/> %	<input type="text"/> %
Deposit Fund	<input type="text"/> %	<input type="text"/> %
Global Equity Fund	<input type="text"/> %	<input type="text"/> %
Index-Linked and Global Bond Fund	<input type="text"/> %	<input type="text"/> %
Long Term Growth Fund	<input type="text"/> %	<input type="text"/> %
<b>Total:</b>	<b>100 %</b>	<b>100 %</b>

### Please note:

If you change current or future holdings from one Lifestyle strategy to another, this switch will be made automatically. However, in the event that your current holdings choice can't be automatically switched, but your future choice can, please be aware that this will take a little longer as we will complete the automated switch first. We will then complete the current holdings switch separately. You will not be able to make any further switches until this process has been completed.



## 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](http://www.railwaypensions.co.uk).

If you intend to retire at an age which is different from the Normal Retirement Age for your 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. We will not inform your employer of your TRA as this information is confidential.

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

RPMI 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](http://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.**