

# Guinness Ireland Group Pension Scheme

## Lump Sum AVC Instruction

Please complete in BLOCK CAPITALS. If you have any questions about this form, please contact the Pensions Team on: 01 526 8759

### My personal details

Surname:	Title: Mr/Mrs/Ms/Miss/Dr*
First names(s):	
Staff Pay number:	PPS number:
Date of birth:	

### Information about AVCs

The maximum AVC contribution amount cannot exceed the rates outlined below and these include the contributions you pay under the main pension scheme:

Up to age 30	15% of total taxable earnings	For tax relief purposes these contributions are limited to earnings up to a maximum of €115,000. These maximum contribution rates are inclusive of any contributions you make to the Scheme.
30 – 40	20% of total taxable earnings	
40 – 50	25% of total taxable earnings	
50 – 55	30% of total taxable earnings	
55 – 60	35% of total taxable earnings	
Over 60	40% of total taxable earnings	

### Making a lump sum payment

I wish to contribute €.....

Contribution to be made in ..... (month/date)

### Fund Choices

I wish my Lump sum to be allocated as follows:

**Existing Fund Choice (Please tick)**

Not possible if you pay 100% of regular AVCs to the Capital Protection Fund - select below:

**OR**

**“Do It Myself” (Please tick) Complete your choice below (maximum of 5 allowed)**

**Please note that you cannot choose this if you are already invested in “Do It For Me”.**

Indexed World Equity Fund (Partially Hedged)	.....%
High Risk/Return Growth Strategy	.....%
Medium Risk/Return Growth Strategy	.....%
Indexed Corporate Bond Fund	.....%
EMPOWER Pension for Life Fund	.....%
Low Risk/Return Growth Strategy	.....%
EMPOWER Cash Fund	.....%
<b>Total contribution must equal</b>	<b>100%</b>

**OR**

**100% “Do It For Me” (Please tick)**

If you choose this option all existing and future contributions will follow this investment strategy.

### My confirmation and consent

**I understand that:**

- I hereby request and authorise the deduction from my salary in the month shown above.
- The value of investments can go down as well as up and past performance is not a guide to the future

Signature: ..... Date: .....

Once completed, please scan and e-mail a signed copy to [diageopensions@capita.co.uk](mailto:diageopensions@capita.co.uk)