



Falkland Islands Pensions Scheme Investment Instruction Form

The Pensions Board
Thatcher Drive
Stanley
Tel: +500 28416
Email: fips@sec.gov.fk

Please complete this form to provide the Falkland Islands Pensions Scheme confirmation on how you would like your future pension contributions to be allocated between the different funds and/or to change where existing pensions savings are invested.

If you do not complete and return this form or change your investments on the Capita Website, all future contributions paid by you and/or your employer will be invested under the LifePlan Investment Option described in part 2 below and Lifestyle Profiling will commence based on a target retirement age of 60.

Please complete Parts 1 **and** 4 whatever investment instruction you wish to give. Complete Part 2 if you wish to choose the LifePlan option, **or** Part 3 to make your own investment choices.

Information on your Individual Account and investments can be found by logging in to the Capita Website: www.hartlinkonline.co.uk/fips

Please return the completed form to The Pensions Officer, Thatcher Drive, Stanley.

Section 1 – Personal Details

Full Name	
Date of Birth	
Address	
Pension ID number	
Contact Email address	
Target Retirement Age	
<i>Target retirement age may be any age you choose between 50 and 70. If you do not enter a target retirement age it will be assumed that your target retirement age is 60. You can change your target retirement age at any time by completing a new Investment Instruction Form or by logging onto the Capita website. You are not committed to retiring at that age. It is only used to calculate when Lifestyle Profiling commences.</i>	

Section 2 – LifePlan Investment Option

Please tick this box if you wish to invest in the LifePlan option

If you choose the LifePlan option then your future contributions, including Additional Voluntary Contributions (AVCs), will be invested in accordance with the following.

LifePlan Investment Option:

50% of all future contributions will be paid into the All Equity Portfolio Fund and the remaining 50% into the Balanced Portfolio Fund up to age 40. Future contributions are then paid into the Balanced Portfolio Fund, until 5 years before target retirement age. At this point all future contributions are subject to Lifestyle Profiling and are paid into cash and bond funds. Your accumulated fund will also be subject to Lifestyle Profiling and will be automatically transferred over the same 5 year period before target retirement age into the same cash and bond funds.

Section 3 – Self-select Investment Option

Please tick this box if you wish to make your own investment choices regarding either investment of future contributions, or re-allocation of existing pension savings or both.

If you make your own investment choices by selecting this option, neither your and/or your employer contributions, nor your AVC's will be invested under the LifePlan option set out in Part 2. Lifestyle Profiling will however continue to apply unless you choose to opt out by ticking the box under the fund selection table.

If you are already a member, fill in Column A below, if you wish to rearrange how your accumulated fund is invested. Fill in Column B, below if you wish to change how your future contributions will be invested.

Make sure each column completed adds up to 100%.

If you are already a member and leave column A blank your accumulated fund will remain as currently invested.

If you leave column B blank your future contributions will be invested under the LifePlan investment option in part 2.

Funds available	A	B
	Accumulated fund	Future contributions
Falkland Islands All Equity Portfolio	<input type="text"/> %	<input type="text"/> %
Falkland Islands Balanced Portfolio	<input type="text"/> %	<input type="text"/> %
Fidelity Institutional UK Corporate Bond Fund	<input type="text"/> %	<input type="text"/> %
Fidelity Institutional UK Gilt Fund	<input type="text"/> %	<input type="text"/> %
Fidelity Institutional Cash Fund	<input type="text"/> %	<input type="text"/> %
	100%	100%

Section 4 – Lifestyle Profiling Opt Out *only available under the Self Select Investment Option*

Please tick this box if you wish to opt out from Lifestyle Profiling.

Neither your accumulated fund nor future contributions will be transferred automatically to bonds and cash, in the 5 years preceding your target retirement age, if you select this strategy.

DO NOT TICK THIS BOX UNLESS YOU WANT TO OPT-OUT OF LIFESTYLE PROFILING

Under Lifestyle Profiling any part of your accumulated fund which you have in either the All Equity Portfolio Fund or the Balanced Portfolio Fund is transferred to the cash and bond funds. This takes place automatically over the 5 years before your target retirement age. By choosing to opt out of Lifestyle Profiling your pension savings will remain in equity funds. You will however be able to make transfers between the various funds yourself.

Section 4 – Signature

I authorise the investment of my accumulated fund and future contributions as instructed in Parts 2 or 3 and request the Trustees of the Falkland Islands Pensions Scheme to action the instruction(s) given.

I understand that:

- these instructions can only be accepted subject to the Rules of the Falkland Islands Pensions Scheme;
- this instruction will remain unaltered unless I complete a new Investment Instruction Form;
- the value of investments can go down as well as up and that past performance is not a guide to the future;
- instructions to switch assets held on my behalf between funds will be carried out by the Scheme’s administrators as soon as practicable after receipt of a correctly completed form. It is not possible to guarantee either the date or the price at which units will be switched. **If you have not had confirmation within two weeks that your changes have been made then you should contact the Pensions Officer, Thatcher Drive, Stanley;**
- if I choose the Lifestyle option and do not give an target retirement age, Lifestyle will use age 60;
- I can change the target retirement age under Lifestyle at any time and I am not committed to retiring at that age; and
- I am entitled to receive a copy, on request, of the personal information held by Capita Hartshead about me. This information may be used by Capita Hartshead and associated organisations, when necessary, to support the Falkland Islands Pensions Scheme.

Signed		Date	
Name		Job Title	