



The Gabem Umbrella Company Group Personal Pension Scheme: Employee Authorisation Form

Please complete this form and return to Gabem Management Ltd.

This is my request and authority to join the Gabem Management Limited Group Personal Pension with Friends Provident. I am eligible to join and have decided to do so of my own accord.

1. Full Name:	_____	Gabem Ref No:	_____
Address:	_____	Date Of Birth:	_____
	_____	NI Number:	_____

2. I authorise Gabem to arrange for me to join the above plan.

I authorise that Gabem hold and pass any information about me that may reasonably be needed to set up a policy to Friends Provident and to any adviser appointed in connection with this plan. Friends Provident will check my details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may also access and use this information.

I authorise Gabem to deduct from my earnings any payments due and to forward these to Friends Provident to be invested in line with the instruction in 3 below.

3. I wish to invest into the default fund - Friends Provident BGI Balanced Index Fund.

4. My selected retirement date is:

5. I wish to sacrifice £ _____ per month/week or _____% of my income which is affordable and this arrangement will continue for a year unless there is a major lifestyle event (the birth of a child, death of a spouse, marriage or divorce).

The total contributions which I pay to all Registered Pension Schemes in a tax year to which I am entitled to tax relief will not exceed the higher of the basic amount (£3,600 for tax year 2008/09) and my relevant UK earnings. I agree to tell Friends Provident or Peter Yeldham from Equus Independent Financial Management if an event occurs which results in my no longer being eligible to tax relief.

- I have received the announcement letter from Gabem
- I have been provided with the link to the Friends Provident fund brochure however I have not received any investment advice and will review the fund selection once my plan commences
- I have been provided with the link to the FSA Fact sheet on the Second State Pension (S2P) providing the generic advantages and disadvantages of contracting out of S2P
- I have been provided with the link to the Friends Provident key Features document and have read the document carefully
- Friends Provident will pay Equus IFM commission of 3% based on your monthly contributions. This is not a deduction from your contributions but is reflected in the 0.9% Annual Management Charge.

Signed: _____

Date: _____ / _____ / 2009

Name: _____