



Application to join the McDonald's Stakeholder Pension Scheme with Aviva ("the Scheme")

(Salaried Employees Only)

Your details:

Name:		NI No.:	
Date of Birth:		Payroll No:	

Retirement age: 65 (Default)

Your retirement age will be set to a default age of 65. This can be changed after joining, by contacting Aviva.

Your investment choice: 10 Year Lifetime (Default)

Your contributions will be invested initially in the 10 year lifetime option which is the default for the scheme, details of which can be found in the 'Choosing your investment funds' brochure available at www.avivapensiondocuments.co.uk/mcdonalds/documents. On receipt of your membership number from Aviva, you can change your investment choices either online, over the phone or in writing.

Pension Contributions

As a member of the McDonald's Stakeholder Pension Scheme with Aviva, if you contribute at least 4% of your pensionable salary, McDonald's will also make a contribution of at least 4% of your pensionable salary to your plan. You may be eligible for a higher contribution, based on your age and length of service with the Company. Full details are shown in the 'Scheme Summary' leaflet which can be found at www.avivapensiondocuments.co.uk/mcdonalds/documents or in the Intranet under People > Benefits & Compensation > Pension.

Please indicate the percentage of your pensionable salary that you would like to contribute to your plan by ticking one of the boxes below.

4%

4.5%

5%

or _____ %

Declaration to my employer - McDonald's Restaurants Limited

1. By completing this form I confirm that I would like to become a member of the McDonald's Stakeholder Pension Scheme with Aviva. I authorise you to submit an application to Aviva on my behalf to enable me to become a member of the Scheme.
2. I confirm that I have been given the opportunity to read the Key Features, Terms and Conditions and Member Brochure prior to making a decision to join.
3. I give you permission to deduct personal contributions specified at the rate above from my pay.
4. I authorise you to pass information concerning me which is required in connection with the operation of my plan to Aviva and to any financial adviser acting in connection with my plan.

Your Signature:		Date:	
Print Name:			

Please return your completed form to salaried.admin@uk.mcd.com.



Additional Benefits

Life Assurance & Income Protection

As a member of the McDonald's Stakeholder Pension Scheme with Aviva, you may be eligible to receive enhanced Life Assurance and Income Protection (a.k.a. Long-term Disability) benefits if you contribute a minimum of 4.5% of your basic annual salary.

Please note that if you increase to a minimum of 4.5% more than a year after being automatically enrolled, you will need to complete a health declaration before your eligibility for these additional benefits can be confirmed.

Life Assurance - pays out a lump sum benefit in the event of your death.

If you contribute a minimum of 4.5% of your basic annual salary to the Aviva pension scheme, your life cover could be increased from 1 x basic annual salary to 4 x basic annual salary.

Income Protection - if you are unable to work for an extended period of time, you may (subject to a medical examination and acceptance by the insurers) receive an income equal to 60% of your salary. While you are receiving this benefit, your pension contributions will continue at the level prior to the disability but both the employee and employer contributions will be paid for by the Company.

Cover levels for these additional benefits is detailed in the table below.

Band	Employee Contribution	Employer Contribution	Life Assurance	Income Protection
Auto Enrolled	4%	4%	1x annual salary	None
Band 1 Age plus service <35	4.50%	4.50%	4x annual salary	60% of salary up to 5 years
	5%	5% (max)		
Band 2 Age plus service 35 - 54	4.50%	6.75%	4x annual salary	60% of salary up to 5 years followed by 1 x salary lump sum
	5% or more	7.5% (max)		
Band 3 Age plus service 55+	4.50%	9%	4x annual salary	60% of salary up to 5 years followed by 3 x salary lump sum*
	5% or more	10% (max)		

*Please note this is subject to a maximum limit of £1,000,000.

These benefits are subject to external insurance arrangements so terms and conditions will apply.

Please note that Aviva does not provide these benefits so, should you have any questions, please contact the McDonald's People Services Helpdesk on 0345 606 0321 or at peopleServicesHelpdesk@uk.mcd.com.