October 2026

INCHCAPE MOTORS PENSION SCHEME
CASH BALANCE/CASH+ OPTIONS FORM

I have read the communication 'Inchcape Motors Pension Scheme (the Scheme) - Cash Balance and Cash+ members with a defined benefit Scheme pension' dated **16 October 2026**.

I have considered the two approaches explained in the letter, including the default approach.

I am aware neither the Scheme Trustee nor the administrator, Equiniti, can give financial advice and have taken any independent advice I needed.

I would like to elect to:

- retain the flexibility to transfer my Cash Balance/Cash+ pot separately (leaving my defined benefits in the Scheme); and
- have my Scheme benefits be secured as two separate insurance policies.

I understand this means I will lose:

- the ability to use my Cash Balance/Cash+ pot both towards my Scheme cash lump sum at retirement; and
- the option to convert my Cash Balance/Cash+ pot to a defined benefit Scheme pension on cost neutral terms.

Signed .....

Print name .....

Date .....

Scheme membership number(s) .....

National Insurance number .....

Please complete this form by 31 January 2027 and return it to:

The Trustee of the Inchcape Motors Pension Scheme
Vidett Trustee Services Limited
3rd Floor Forbury Works
37-43 Blagrave Street
Reading
RG1 1PZ

inchcape