Portfolio Bond

Application Form

Before you start

Once you've read all of the product literature and decided which funds you would like to include in your Portfolio Bond, you're ready to invest. Simply complete this application form and return it to your adviser, along with your cheque and supporting documentation.

If you have any questions

Remember, if you're unsure about anything now is the time to ask your adviser or we'll be happy to help.

How to complete your application

- Please use BLOCK CAPITALS in all of your answers.
- To help you, we've included useful hints and tips in the left-hand column.
- If you make a mistake, correct the error by crossing out (do not use correction fluid) and initialling the change.
- You can use the checklist at the end of this application to make sure you have included all of the items you need to, including your cheque.
- You can find an explanation of all terms, benefits and options within this application form in our Key Features or Product Guide.
- This application form includes a number of questions that are designed to protect you and us from financial crime.
- Remember, you should read all of the literature your adviser has given you about the Legal & General Portfolio Bond including the Key Features, Funds Key Features and Illustration before you proceed. If you don't understand any point, please ask for further information.
- Please make sure you sign and date the Declaration in Part 7.

Legal & General

PART 1 For adviser use only

Please select the correct charging option by ticking the appropriate box below.

☐ Initial charge ☐ Standard ☐ High allocation

If the appropriate charging option is not indicated above or it is unclear, we will return this application form to you.

Trusts

Legal & General trust deeds

Legal & General provides a comprehensive set of trust deeds that can be used with the bond. They're available at www.legalandgeneral.com/advisercentre

Our trust deeds set up the trust prior to completing the application for the bond. This means that all the trustees must be entered as applicants in Part 2 section B and the bond will be set up with the trustees as the legal owners.

Other trust deeds

If you're putting the bond into a new trust using a trust deed other than one of ours, you'll need to check the deed carefully to see whether the trustees are appointed before or after completion of the application for the bond. The section to complete in Part 2 Applicant details below depends on this.

If the investment into the bond is coming from an existing trust, the name of the Trustees and the trust should be entered in Part 2 section A.

PART 2 Applicant details

All applicants must complete sections B and C

The applicant is the person, or persons, who is/are investing the money in the bond. They own the bond. We refer to them as the 'policyholder(s)' in everything we send them after the bond is set up.

Is the bond to form part of a trust arrangement?
(If you're using a Legal & General trust deed the answer is 'yes')

No ☐ Go to section B
Yes ☐ Go to section A

The name of the trust must match the name on the trust deed

A. The policies are to be issued to the trustees of an existing trust — Tick here ☐

Name of trust and trustees

All the trustees' details must be entered as applicants in section B.

You must send us a copy of the trust deed.

Applicant details continued

All applicants must complete sections B + C

B. Applicant(s)

All applicants must be aged 18 or over

All applicants must sign and date the Declaration in Part 7

	First or sole applicant	Second applicant
Mr/Mrs/Miss/Ms/other		
Surname		
Forename(s) (in full)		
Date of birth		
Main residential address (including postcode and country)		
	Postcode	Postcode
	Country	Country
	Phone number	Phone number
Previous address (if resident at above address for less than three months)		
	Postcode	Postcode
	Country	Country

Only applicants who are providing the money for investment into the bond should complete the following occupation details.

First or sole applicant				Second applicant			
Occupation				Occupation			
Annual salary/Income band				Annual salary/Income band			
£0 - £14,999	☐	£15,000 - £29,999	☐	£0 - £14,999	☐	£15,000 - £29,999	☐
£30,000 - £59,999	☐	£60,000 - £99,999	☐	£30,000 - £59,999	☐	£60,000 - £99,999	☐
£100,000 - £149,999	☐	£150,000 +	☐	£100,000 - £149,999	☐	£150,000 +	☐

To protect you and us from financial crime, we may need to confirm your identity from time to time. We may do this by using reference agencies to search sources of information about you (an identity search). This will not affect your credit rating. If this search fails, we may ask you for documents to confirm your identity.

Applicant details continued

If there are more than four applicants, please provide the applicant details for the remaining applicants in the Notes/other instructions section at the end of this application form

	Third applicant	Fourth applicant
Mr/Mrs/Miss/Ms/other		
Surname		
Forename(s) (in full)		
Date of birth		
Main residential address (including postcode and country)		
	Postcode	Postcode
	Country	Country
	Phone number	Phone number
Previous address (if resident at above address for less than three months)		
	Postcode	Postcode
	Country	Country

Only applicants who are providing the money for investment into the bond should complete the following occupation details.

Third applicant				**Fourth applicant**			
Occupation				Occupation			
Annual salary/Income band				Annual salary/Income band			
£0 - £14,999	☐	£15,000 - £29,999	☐	£0 - £14,999	☐	£15,000 - £29,999	☐
£30,000 - £59,999	☐	£60,000 - £99,999	☐	£30,000 - £59,999	☐	£60,000 - £99,999	☐
£100,000 - £149,999	☐	£150,000 +	☐	£100,000 - £149,999	☐	£150,000 +	☐

To protect you and us from financial crime, we may need to confirm your identity from time to time. We may do this by using reference agencies to search sources of information about you (an identity search). This will not affect your credit rating. If this search fails, we may ask you for documents to confirm your identity.

C. Contact Details

This should be an applicant named in section B. If not, please say why in the space provided

		Phone Numbers
Name		Day
Address		Evening
		Other
Postcode		
Reason (if not an applicant named in section B)		

PART 3 Life assured details

At least one life assured must be aged 89 or less

As the bond is a life assurance contract you have to name somebody whose life the contract depends on. You can name up to six people as a life assured. These people are called 'lives assured'. The bond pays out if the life assured dies before the applicants named in Part 2 decide to cash it in. Naming more than one person can be useful if you want the bond to remain invested to benefit others in the long term, as it doesn't pay out until the last person named dies.

Complete ONE section only.

A. The applicant(s) named in Part 2, section B

Tick here ☐

OR

B. Other. Please give full details. Up to six lives assured are allowed

Only a life assured who is also named as an applicant in Part 2, section B needs to sign the declaration in Part 7

	First or sole life	Second life
Mr/Mrs/Miss/Ms/other		
Surname		
Forename(s) (in full)		
Date of birth		

	Third life	Fourth life
Mr/Mrs/Miss/Ms/other		
Surname		
Forename(s) (in full)		
Date of birth		

	Fifth life	Sixth life
Mr/Mrs/Miss/Ms/other		
Surname		
Forename(s) (in full)		
Date of birth		

PART 4 Investment details

A. Charging option

Choose only one of the three charging options

It's important that you choose the correct charging option as you won't be able to change this once we've accepted your application.

Please tick the appropriate box below.

☐ Initial charge ☐ Standard ☐ High allocation

B. Investment

Is this an additional investment to an existing Portfolio Bond with Legal & General? Yes ☐ No ☐

If Yes, please state your existing contract number(s)

Minimum £5,000

Additional investments must be whole £s only (minimum £5,000)

Amount of investment £

Please make your cheque payable to: Legal & General Assurance Society Limited

C. Source of funds

Please provide details of the bank/building society account used to make your investment: (If your investment is being provided by a bank or building society cheque/banker's draft, please provide details of the personal account/other investment from which the money was drawn).

Full account name

We need to know in case you change your mind and decide to cancel your investment

Is this account able to accept direct credit payments? Yes ☐ No ☐

Name and full postal address (including country) of bank/building society branch/other source of funds

Name of bank/building society/other source of funds

Address

Postcode

Bank/building society account number/roll number

Branch sort code

D. Source of investment

If more than four applicants are providing the money for the investment, please provide details for the remaining applicants in the Notes/other instructions section at the end of this application form

What's the source of your investment? This section only applies to applicants funding the investment.
Tick all boxes which may apply.

	First or sole applicant	Second applicant	Third applicant	Fourth applicant
Accumulated savings from salary	☐	☐	☐	☐
Retirement fund	☐	☐	☐	☐
Inheritance	☐	☐	☐	☐
Sale of property	☐	☐	☐	☐
Sale or maturity of previous investments	☐	☐	☐	☐
Divorce settlement	☐	☐	☐	☐
Other*	☐	☐	☐	☐

*If Other, please specify details in the Notes/other instructions section. If the investment is being provided by somebody other than an applicant, please explain the circumstances in the Notes/other instructions section.

PART 5 Fund selection

Minimum total investment £5,000
Minimum £1,000 per fund

Maximum of 50 funds. If you require more than 25 funds please provide details in the Notes/other instructions section

Please make sure you have read the information provided about your chosen fund(s) in your Funds Key Features. If you don't understand any point, please ask for further information.

If your selection includes the Legal & General Protected UK Growth Fund:

- **you must read the Legal & General Protected UK Growth Fund Guide**
- **the maximum number of funds you can have is 48**

Which fund(s) do you wish to invest in?

Please complete the percentage to be invested in each fund (maximum two decimal places). Please ensure that the total adds up to 100% and that a minimum of £1,000 is invested in each fund selected.

Fund – Name in full	Fund code (as shown in your Funds Key Features)	% of your investment
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
		%
Total		**100 %**

☐ Please indicate here if you have added additional funds in the Notes/other instructions section at the end of this application form.

PART 6 Regular withdrawals options

Question 1. Do you want to take regular withdrawals from your bond?	**No** ☐ **Yes** ☐	**Go to Part 7** **Go to Question 2**
Question 2. Have you chosen to invest in any fund(s) other than the Legal & General Distribution Funds, Legal & General Property Fund, Legal & General Managed Bond Fund and/or Legal & General High Income Fund?	**No** ☐ **Yes** ☐	**Go to Question 3** **Go to section B below**
Question 3. Would you like to take natural income?	**No** ☐ **Yes** ☐	**Go to section B below** **Go to section A below**

A. Natural income

The fund(s) selected in Part 5 can only be one, or a combination of, the Legal & General Distribution Funds, Legal & General Property Fund, Legal & General Managed Bond Fund and/or Legal & General High Income Fund. No other funds can be selected

Natural income is only available from one, or a combination of, the Legal & General Distribution Funds, Legal & General Property Fund, Legal & General Managed Bond Fund and/or Legal & General High Income Fund.

If more than one of these funds is selected, natural income must be taken from all the funds.

I/We would like payments to be made:

Twice a year ☐ in June and December

Once a month ☐ on or shortly before the 14th

The date of the first payment is determined by the date we complete the processing of your bond. Distributions are made in June and December. Units must be purchased at least five working days prior to 30 May or 30 November to get the next distribution. Payments start on the 14th of the following month.

OR

B. Regular withdrawals from any funds

Only one type of regular withdrawal can apply at any one time

Minimum payments:

- **£20 per month or**
- **£50 if another frequency**

If 'Total each year' is selected, it may not be possible to provide the exact amount requested if payments are chosen other than once a year

I/We would like to withdraw (Complete ONE box only):

%	Each year of the amount invested	Maximum of 7.5% each year of the amount invested
OR		
£	Total each year	
OR		
%	Each year of the value of units	Maximum of 7.5% each year of the value of units

I/We would like payments to be made:

Once a month ☐ Once every three months ☐ Once every six months ☐ Once a year ☐

Starting on ☐☐ ☐☐ ☐☐☐☐

When choosing your start date, please allow a week for us to process your application plus at least one of your chosen payment periods.

For example, if you complete this application on the 1st of the month, you should give us until the 8th to complete the processing of it. If you require monthly payments the earliest start date would be the 8th of the following month.

C. Payment details

Payments must be made direct to a bank or building society account. Please ensure that the account is able to receive direct credit payments.

Name and full postal address of bank/building society branch

Name of bank/building society

Address

Postcode

Name(s) of account holder(s)

Bank or building society account number

Building society roll number (if applicable)

Branch sort code

☐☐ ☐☐ ☐☐

PART 7

Declaration

This part must be completed. It must be read, signed and dated by all the applicants stated in Part 2.

I/We declare that the information given in this application is to the best of my/our knowledge and belief true, and complete.

I/We understand that my/our policies will be governed by the policy provisions, of which a copy is available on request from my/our adviser or Legal & General. A copy of my/our completed application form is also available on request.

I/We request that the policies are issued in my/our name(s) subject to the policy provisions, and understand that the information in this application shall be the basis of the policy. I/We further understand that all benefits payable under the policies will be payable to the person(s) named in this application.

Important information please read:

Data Protection

Use of personal information:

Legal & General takes customer privacy very seriously.

Legal & General uses the personal information collected via this form and any other information that I/we provide to Legal & General ("my/our information") for the purposes of:

1. Providing me/us with Legal & General products and services and dealing with my/our enquiries and requests;
2. Administering my/our policies including processing claims;
3. Carrying out market research, statistical analysis and customer profiling; and
4. Sending me/us marketing information (by post, telephone, email and SMS) about products and services of companies in the Legal & General Group and of third parties whose products and services Legal & General offers to its customers.

By signing below, I/we agree to receive the information as described in 4 above, unless I/we indicate otherwise by ticking this box ☐

Given the global nature of Legal & General's business, it may be necessary to transfer my/our information to countries outside the European Economic Area in order to provide Legal & General's service to me/us.

Disclosures: Legal & General will disclose my/our information to other companies within the Legal & General group of companies, regulatory bodies, law enforcement agencies, future owners of Legal & General's business and suppliers engaged by Legal & General to process data on its behalf.

If I/we make a claim, Legal & General will share my/our information (where necessary) with other insurance companies to prevent fraudulent claims.

Legal & General will check my/our 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 access and use this information.

Legal & General and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees;

Legal & General and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

I/We can contact Legal & General at: Group Financial Crime, Legal & General House, Kingswood, Tadworth, Surrey KT20 6EU if I/we want to receive details of the relevant fraud prevention agencies.

I/We have a legal right to see these details.

If I/we have been dealing with a financial adviser, Legal & General will give him/her information about the product and, where appropriate, provide him/her with other information about my/our dealings with Legal & General to enable him/her to give me/us informed advice.

Where I/we have been introduced to Legal & General by a bank or building society, Legal & General will share my/our information with them to enable them to:

(a) carry out market research, statistical analysis and customer profiling; and

(b) send me/us marketing information about their products and services and products and services of companies in the Legal & General Group and of third parties whose products and services Legal & General offers to its customers.

By signing below, I/we agree to receive the information as described in (b) above by post or telephone, unless I/we indicate otherwise by writing to Legal & General at Legal & General, PO Box 274, Bangor, BT19 7WZ.

Legal & General are required to verify the identity of the beneficiaries of the trust in order to protect them, you and Legal & General from financial crime. By signing this application form, the trustees are confirming that they have received the consent of the named beneficiaries to have their information used to verify their identity.

Access: I/We have the right to ask for a copy of my/our information in return for payment of a small fee.

To obtain a copy of my/our information, I/we should write to Legal & General at the address shown on our most recent customer correspondence.

For your own benefit and protection you should read these terms and the Key Features, Funds Key Features and Illustration for the Portfolio Bond (and if investing in the Legal & General Protected UK Growth Fund, the Protected UK Growth Fund Guide) carefully before signing this declaration. These documents summarise the basis of the agreement between us. If you don't understand any point, please ask for further information

If more than four applicants, the additional applicants must provide a signature and date alongside their details in the Notes/other instructions section at the end of this application form

First or sole applicant		Second applicant	
Signature	Date	Signature	Date
Third applicant		**Fourth applicant**	
Signature	Date	Signature	Date

The application is not valid without all signature(s) and date(s).

PART 8 Agreement to make a fund based charge to pay your adviser

You only need to complete this section if you want us to make deductions from your bond to pay your adviser.

Adviser name
Full name of firm

The amount of the fund based charge can be 0.25%, 0.50% or 0.75% of your bond's value each year

I/we agree to pay a fund based charge of [%] each year of my/our Legal & General Portfolio Bond's value to my/our adviser. I/we understand that the fund based charge:

- is in addition to any commission paid to my/our financial adviser by Legal & General.
- will be taken by deducting units from my/our bond (including any additional investments unless I/we tell Legal & General otherwise when making them).

I/we instruct Legal & General to take the fund based charge from my/our Portfolio Bond and pay the charge to my/our adviser on my/our behalf for the duration of my/our Portfolio Bond. I/we understand that I/we have the right to cancel payment of this charge at any time after the first anniversary of my/our investment.

If more than four applicants, the additional applicants must provide a signature and date alongside their details in the Notes/other instructions section at the end of this application form

First or sole applicant		Second applicant	
Signature	Date	Signature	Date
Third applicant		**Fourth applicant**	
Signature	Date	Signature	Date

The application is not valid without all signature(s) and date(s).

PART 9

For adviser's use only

Sections A and B must be completed

Please note that Legal & General will only accept instructions from trustees who have had their identity verified

A. Confirmation of verification of identity

(This confirmation should only be completed by independent financial advisers and not by Legal & General appointed representatives or employees.)

Who has been verified?

Full name: Applicant/Trustee	Full name: Applicant/Trustee
Full name: Applicant/Trustee	Full name: Applicant/Trustee
Full name: Applicant/Trustee	Full name: Applicant/Trustee

For the verification of attorney(s), third party donor(s), corporate and other non-personal entities, please use the Confirmation of Verification of Identity certificates.

I/We confirm that:

a) the name, address and date of birth information contained in this application was obtained by me/us in relation to the customer(s);
b) the evidence I/we have obtained to verify the identity of the customer(s): (Tick one box only)

☐ meets the standard evidence set out within the guidance for the UK financial sector issued by the Joint Money Laundering Steering Group;

or

☐ exceeds the standard evidence (written details of the further verification evidence taken are attached to this application). If certain circumstances apply to your customer (for example, is based overseas or is investing over £250,000) please also attach certified copies of the underlying document(s) used to verify their identity.

Explanatory notes

1. Each party, whose identity you have verified, must be named above (for example, each trustee, where appropriate). Where a third party is involved (for example a payer of contributions who is different from the customer) the identity of that person must also be verified, and a confirmation provided.

2. This confirmation cannot be used to verify the identity of any customer that falls into one of the following categories:
   - Those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification;
   - Those who have been subject to simplified due diligence under the money laundering regulations; or
   - Those whose identity has been verified using the source of funds as evidence.

3. This confirmation must carry an original signature as part of this application.

Signature:
Name:
Position:
Date:
Full name of regulated firm (or sole trader):
Financial Services Authority (FSA) reference number:

B. Adviser details

Full name of firm (if different from section A):

Principal Financial Services Authority (FSA)
firm registration number:

Appointed representative FSA firm registration number
(if applicable):

FSA individual registration number:

Legal & General agency number:

Commission details:

Name of representative
(if different from section A):

Please note that a fund based charge may only be added to certain commission styles. Please ask your Legal & General representative for details. To meet FSA regulatory reporting requirements, Legal & General must record whether advice was given to your client regarding the sale of this product. Please tick the relevant box below:

Was advice given? Yes ☐ No ☐

C. Checklist

- ☐ Have all appropriate parts of this application form been completed?
- ☐ Has the Declaration in Part 7 been signed and dated by all applicants?
- ☐ Have any alterations been initialled by the applicant(s)?
- ☐ Has the identity of all the applicants been verified and recorded?
- ☐ Is a cheque attached and made payable to Legal & General Assurance Society Limited?
- ☐ If the policies are to be issued under trust, is the relevant trust deed(s) enclosed?

Notes/other instructions

Notes/other instructions

Legal & General Assurance Society Limited
Registered in England number: 166055
Registered office: One Coleman Street, London EC2R 5AA
www.legalandgeneral.com
A member of the Association of British Insurers

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