

# ADDITIONAL INVESTMENT APPLICATION FORM

This application form can be used to make additional contributions/transfer payments into an existing Portfolio Plus Pension (investing in insured funds).

If you want to exercise the option to allow self-investment and income drawdown you'll need to complete the Self Investment and Income Drawdown Application Form instead.

Please complete the appropriate sections below that are relevant to your application:

1	<b>ABOUT YOU AND YOUR PLAN:</b> you must complete this section
2	<b>YOUR CONTRIBUTION/PAYMENT:</b> you <b>must</b> complete Part A. You will only need to complete the relevant sections in Parts B to E depending on whether you or your employer are making a contribution or if you want to transfer existing pension pots into your plan
3	<b>YOUR INVESTMENT INSTRUCTIONS:</b> you must complete this section
4	<b>DEATH BENEFITS:</b> only complete this section if you want to set up a new or amend an existing nomination of beneficiary or trust
5	<b>ADVISER AND REMUNERATION DETAILS:</b> to be completed by your adviser
6	<b>DECLARATION AND MEMBER'S AGREEMENT:</b> you must read this section before signing and dating the form
7	<b>PRIVACY POLICY:</b> please make sure you read this section
8	<b>CHECKLIST:</b> your adviser will complete this section
9	<b>DIRECT DEBIT INSTRUCTION:</b> only complete this section if you wish to make regular contributions to insured funds by Direct Debit

## WHEN COMPLETING THIS APPLICATION FORM PLEASE NOTE THE FOLLOWING:

- Please use BLOCK CAPITALS in all your answers.
- To help you, important information has been highlighted using the **i** symbol.
- If this application is to be completed by someone else on your behalf, you must read all of the answers carefully before signing the declaration. If any answer is incorrect, please correct and initial any alterations.
- To protect you and us from financial crime, we may be required to verify the identity of new and sometimes existing customers. This may be achieved by using reference agencies to search sources of information relating to you (an identity search). This will not affect your credit rating. If this fails, we may need to approach you to obtain documentary evidence to confirm your identity.
- Where we mention other documents, their names are in **bold**. They're available from your adviser or us.
- The **Employer's Contribution Authority Form** is available on request; it may be required to provide additional information to this application.
- An explanation of all terms, benefits and options within this Application Form can be found in the glossary opposite, or in our **Portfolio Plus Pensions Adding to your Plan** brochure or **Member's Booklet**. We sent the **Member's Booklet** to you when your plan started. It is also available upon request.
- **Before reading and signing the Declaration and Member's Agreement in part 6, you should ensure that you read the Portfolio Plus Pensions Adding to your Plan document, your Terms Sheet, your Illustration and the Portfolio Plus Funds Guide for Insured Funds. Remember, if you're unsure about anything, now is the time to ask your adviser or we'll be happy to help.**

### GLOSSARY

#### HMRC:

HM Revenue & Customs.

#### Pension credit:

The part of your pension pot that has been transferred from a former spouse/registered civil partner.

#### Registered Pension Scheme:

A scheme which is registered under Chapter 2 of Part 4 of the Finance Act 2004.

#### Relevant UK earnings:

Employment income or income arising from a trade, profession, vocation or patent (held in an individual's name).

#### Selected retirement date:

The date you have chosen to access your pension pot.

#### UK Resident:

You live in the UK and are here for at least 183 days in a tax year.

**1.1** What is your existing Portfolio Plus Pension arrangement number(s)?

Arrangement number

**1.2** What is your full name?

Mr/Mrs/Miss/Ms/Other

Surname

Full first name(s)

**1.3** What is your permanent residential address including postcode, phone number and time at this address?

Address



Postcode

Phone number

Email address (optional)

Time at this address

 Years  Months

Please state your previous residential address if you have moved within the last three months.

Address



Postcode

Time at this address

 Years  Months

**1.4** What is your date of birth?

DD/MM/YYYY

**1.5** What is your sex?

Male  Female

**1.6** What is your current marital status? (Optional) Please tick only one box.

Single  Married/Registered Civil Partnership  
 Divorced/Dissolved  Widow/Surviving Registered Civil Partner

**1.7** What is your National Insurance number?

For example, AB 123456 C

You only need to complete the following questions if you are making a single and/or regular contribution(s). Otherwise please go to 1.15.

**1.8** What is your employment status? Please tick the most relevant box.

Employed  Self employed  
 Pensioner, whose pension is taxed as pension income  Caring for one or more children aged under 16  
 Caring for a person aged 16 or over  18 or over and in full time education  
 Unemployed  Other (please specify below)

**1.9** What is the full name and address of your employer?

Name of employer

Address



Postcode

**1.10** What is your occupation?

**1.11** What is the nature of the business?

**1.12** What is your annual income?

<input type="checkbox"/> £0 – £14,999	<input type="checkbox"/> £15,000 – £29,999
<input type="checkbox"/> £30,000 – £59,999	<input type="checkbox"/> £60,000 – £99,999
<input type="checkbox"/> £100,000 – £149,999	<input type="checkbox"/> £150,000 +

**1.13** To protect you and us from financial crime we are required to obtain information about the source of your regular/single contribution(s).

(Please tick the applicable boxes)

<input type="checkbox"/> Accumulated savings from salary	<input type="checkbox"/> Sale of property
<input type="checkbox"/> Equity release	<input type="checkbox"/> Pension pot*
<input type="checkbox"/> Sale or maturity of previous investments	<input type="checkbox"/> Inheritance
<input type="checkbox"/> Divorce settlement	<input type="checkbox"/> Other (please specify below)

Where funded by a third party please explain the circumstances.



\*If you are investing all or part of a tax-free cash lump sum that has been paid from another Registered Pension Scheme, please speak to your adviser first.

**1.14** What method of payment will you use?

(Please tick the applicable box)

<input type="checkbox"/> <b>Cheque:</b> To pay single and/or regular annual contributions	<input type="checkbox"/> <b>Direct Debit:</b> To pay regular monthly or annual contributions
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For cheque payments please provide details of the bank/building society account to be used to make payment (for Direct Debit payments the bank/building society details should be entered in part 9).

If the funds are being provided in the form of a bank/building society cheque/bankers draft, please provide details of the personal account or other investment from which the money was drawn.

Name(s) of account holder(s)  
Bank, building society or other organisation name and address

  


Postcode

Account number

Sort code

**1.15** Have you ever had a bankruptcy or sequestration order made against you?

DD/MM/YYYY

<input type="checkbox"/> No – If 'No', please go to part 2.
<input type="checkbox"/> Yes – If 'Yes', please advise the date of the bankruptcy

Please provide a copy of the discharge, annulment, or release.



If you are unable to provide a copy of the discharge, annulment or release we will not accept your application.

**1.16** As a result of the bankruptcy or sequestration order, is any pension payable to you vested in the Trustee in Bankruptcy or Permanent Trustee?

No – If 'No', please go to part 2.

Yes – If 'Yes', please go to question 1.17.

**1.17** Has the Trustee in Bankruptcy or Permanent Trustee relinquished their interest in the pension vested in them?

No – If 'No', we will not accept transfer payments where the value is wholly or partly vested in the Trustee in Bankruptcy or Permanent Trustee.

Yes – If 'Yes', please provide us with the evidence of this, where you are transferring these pension pots to this plan.

Before completing this section, please refer to the key below and the minimum contribution levels information.

**A ANNUAL ALLOWANCE:** you must complete this section

**B EMPLOYER CONTRIBUTIONS:** to be completed if your employer wishes to contribute

**C REGULAR CONTRIBUTIONS:** to be completed if you wish to start or change your regular contributions

**D SINGLE CONTRIBUTION:** to be completed if you wish to pay a single contribution

**E TRANSFER PAYMENTS:** to be completed if you wish to transfer existing pension pots into your plan



#### Minimum contribution levels

To make additional contributions and/or pay additional transfer values into your existing Portfolio Plus Pension then you must pay a minimum additional amount as follows:

- there is no minimum increase for regular contributions, but the minimum level to start making regular contributions is £200 (gross) a month, or £2,400 (gross) a year
- a single contribution of £1,000 (gross)
- a transfer value of £1,000.

**A ANNUAL ALLOWANCE:** you must complete this section

**2.1** Have you triggered the Money Purchase Annual Allowance?

No  Yes

If 'Yes', what date was this triggered?

DD/MM/YYYY



A Money Purchase Annual Allowance (£4,000 gross for the 2019/2020 tax year) will apply each tax year once you take money directly out of any money purchase pension pot you have, other than if you only take your tax-free cash lump sum, take all of it under the small pension pot rules or if you continue Capped Income Drawdown. Not all of these options will be available from every pension pot.

**B EMPLOYER CONTRIBUTIONS:** to be completed if your employer wishes to contribute, otherwise please go to section C

**2.2** Will your employer be contributing to your plan?

No

Yes – If 'Yes', your employer will need to complete a separate **Employer's Contribution Authority** form.

Please tick here to confirm this form is attached to this application.

**REGULAR CONTRIBUTIONS:** to be completed if you wish to start or change your regular contributions, otherwise please go to section D

2.3 How much do you want to pay?

£  Net (see note 1 below)

Monthly by Direct Debit  Yearly by Direct Debit

Yearly by cheque (see note 3 below)

Date of first payment (choose a date between the 1st and 28th of the month). Subsequent payments will be collected on the same date each month/year.

DD/MM/YYYY

Where it is not possible for the first payment to be collected on this date we will send you written confirmation.

Please ensure that you complete the Direct Debit instruction in part 9 (if applicable).

2.4 At what rate would you like your regular contributions to be automatically increased by each year? (You may only choose ONE of the options.)

None  In line with the annual increase in Average Weekly Earnings<sup>†</sup>

In line with the Retail Prices Index<sup>†</sup>  By a fixed percentage\*

(Only whole numbers up to a maximum of 10%)

\*If by a fixed percentage, how much?  %

<sup>†</sup>Contributions will only **increase** each year in line with the index/factor. If there is a decrease in the index/factor then your contributions will remain the same.

This is only available for regular monthly or annual contributions paid by Direct Debit. Your contributions can be indexed differently from your employer's contributions.

**SINGLE CONTRIBUTION:** to be completed if you wish to pay a single contribution, otherwise go to section E

2.5 How much do you want to pay?

£  Net (see notes 2 and 3 below)

**i**

**Note 1:** The net amount is the amount you want to pay. Your contract is for the gross contribution, which is the amount stated above plus basic rate tax relief (at the rate applicable when you pay your first regular contribution at this level). If basic rate tax relief changes at any time, the net amount you pay by Direct Debit will change. If you pay by cheque, you will need to amend the payments you make. If you do not change your net contribution, the gross contribution will change affecting your projected benefits.

If you contribute from age 75 you will not receive tax relief on your contributions. As your contract is for the gross contribution the amount you pay will increase.

**Note 2:** The net amount is the amount you want to pay. Your contract is for the gross contribution, which is the amount stated above plus basic rate tax relief (at the rate applicable when you pay this contribution).

If you make a single contribution from age 75 you will not receive tax relief on your contribution.

**Note 3:** If you are paying by cheque, please make it out for the amount stated and make it payable to Legal & General. For a building society cheque or banker's draft, your name must appear on the front of the cheque, or on the back of the cheque accompanied by the building society's or bank's official stamp and signature. If a joint holder, cheques should be drawn by the applicant.

**E** **TRANSFER PAYMENTS:** to be completed if you wish to transfer existing pension pots into your plan, otherwise please go to part 3

**i** If you want to transfer a pension pot that is already being used for income drawdown, please contact us, as you will need to complete the **Self Investment and Income Drawdown Application Form** instead to exercise the option to allow self-investment and income drawdown.

If there are more than four transfer payments please photocopy this page, sign it and attach it to this application form.  
 Legal & General is a participating provider in the Options service from Origo and this application form includes the Common Transfer Declaration(s). Please go to [origoservices.com](http://origoservices.com) to find out if the transferring scheme(s) also participates in this service.

**2.6** Transfer payment(s)  
 Please complete the following details relating to your transferring scheme(s) or contract(s):

Name of scheme trustees or administrator  
 Their address

Postcode

Plan number

Pension scheme name

HMRC reference number

Please give details of the transfer payment amounts as shown:

Transfer value (excluding pension credits)  
 Pension credits

**TRANSFER PAYMENT 1**


£	
£	

**TRANSFER PAYMENT 2**


£	
£	

Please give details of the transfer payment amounts as shown:

Transfer value (excluding pension credits)  
 Pension credits

Please give details of the transfer payment amounts as shown:

Name of scheme trustees or administrator  
Their address

Postcode

Plan number

Pension scheme name

HMRC reference number

Transfer value (excluding pension credits)

Pension credits

### TRANSFER PAYMENT 3


£
£

### TRANSFER PAYMENT 4

Name of scheme trustees or administrator  
Their address

Postcode

Plan number

Pension scheme name

HMRC reference number

Transfer value (excluding pension credits)

Pension credits


£
£

Please give details of the transfer payment amounts as shown:





You should complete this part if you wish to nominate a beneficiary or set up a trust. If you have already made a nomination you only need to complete this part if you wish to change who you nominate to receive any death benefits if you die. By completing this part you will replace any previous nomination you have made.



If you want the benefit to be paid to more than one person, please show in which percentages.

If there are more than two beneficiaries please provide the details on a separate signed sheet of paper.

**4.1** If you die before you take your benefits and a lump sum becomes available, who do you want it to be paid to? (This is known as a nomination of beneficiary.)

Full name

Address

Postcode

Relationship to me

Percentage of pot

%

Full name

Address

Postcode

Relationship to me

Percentage of pot

%

OR

To trustees to be held on trust

Please enclose the original trust documentation, which we will return to you.



Under current rules, if you die before age 75, any benefits paid to your beneficiaries will normally be tax free, although the value of your pension pot will be tested against your remaining Lifetime Allowance which could result in a tax charge.

If you're aged 75 or over when you die, any benefits paid to your beneficiaries will be taxed in the same way as earned income and there is no Lifetime Allowance test.

In some circumstances there could be an additional inheritance tax liability.

**5.1** Basis of advice declaration

Was advice given?

Please tick a box.

Yes

No

**5.2** Adviser declaration

The applicant is applying on their own behalf and not as a nominee, trustee or in a fiduciary capacity for any other person. I can confirm that any transfer is from a UK Registered Pension Scheme. Please process any transfer under the following details:

Full name of firm

Principal's Financial Services  
Register Firm reference number

Name of representative

Job title

Email address

Signed

Date DD/MM/YYYY

Financial Services Register  
Individual reference number

Legal & General  
agency number  
Address

Postcode


### 5.3 Verification of identity



Each party must provide evidence of their identity. This can no longer be evidenced by a **Confirmation of Verification of Identity Certificate**.

Please send us two items of identity for each applicant, one item as proof of name, and the second as proof of address. We recommend that you send us photocopies of anything that cannot be replaced or would cost money to replace and will return any original documents by recorded delivery. Check the expiry dates on all documents to make sure they're still valid.

**A Confirming your identity leaflet** containing a list of acceptable documentation can be found at [legalandgeneral.com/advisercentre](http://legalandgeneral.com/advisercentre).

### 5.4 Insured funds only commission (if no advice was given)



We will apply the contribution(s)/transfer payment on the commission basis (which may be nil) as shown in the **Illustration** that you have provided to your client.

a) I have attached a copy of that **Illustration**.

**AND/OR**

b) The reference number of that **Illustration** is:

Please complete:



We will not be able to proceed with this application without one of these requirements.

This agreement is between Legal & General (Portfolio Management Services) Limited, a company registered in England and Wales under Company Number 02457525, having its registered office at: One Coleman Street, London EC2R 5AA, termed 'Legal & General' in this agreement, and me.

**A.** I confirm that to the best of my knowledge and belief the details contained in the application are full and accurate.

#### **A1 APPLIES TO ALL SCHEME MEMBERS**

By signing this agreement, I agree to comply with the terms and conditions of the Scheme and to be bound by the provisions of the Portfolio Plus Pension (investing in insured funds) evidenced by the **Portfolio Plus Pensions Member's Booklet** and the **Portfolio Plus Pension Terms Sheet**.

I understand that Legal & General reserves the right to modify these terms but, where possible, it will not do so without having given me advance notification in writing. I understand that a minimum of 30 days notice will be provided if new charges are to be introduced or charges increased.

**If you or your employer are making contributions to the Scheme, some of the details in this application will be the basis on which tax relief is allowed.**

**Please remember that it is a serious offence to make false statements. The penalties are severe and could lead to prosecution.**

The Scheme administrator agrees to administer the Scheme in accordance with the Scheme rules.

#### **I confirm that:**

- In this tax year I am resident in the UK or am a Crown servant or the husband, wife or registered civil partner of a Crown servant.
- The total gross contributions that I pay to all Registered Pension Schemes in a tax year to which I am entitled to tax relief (under Section 188 of the Finance Act 2004) will not exceed the higher of the basic amount or my relevant UK earnings in that year.
- The information I have given and declarations I have made in this application are, to the best of my knowledge and belief, correct and complete. I also agree this will form the basis of my application.
- I agree to comply with the rules of the Scheme.
- I agree to tell you in writing if an event occurs which results in my no longer being eligible for tax relief on my contributions by 5 April in the tax year in which the event occurs or, if later, within 30 days of the event.

#### **A2 APPLIES TO SCHEME MEMBERS WHO WISH TO TRANSFER THEIR PENSION POT FROM ANOTHER PENSION SCHEME**

##### **1) Applies to the previous scheme trustee/administrator**

I authorise and instruct you to transfer funds from the plan(s) as listed in question 2.6 directly to Legal & General (Portfolio Management Services) Nominees Limited as trustee. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise to accept responsibility for any claims, losses and expenses of any nature that you may incur as a result of having made the transfer(s) listed in question 2.6.

I authorise you to release all necessary information to Legal & General to enable the transfer of funds to Legal & General (Portfolio Management Services) Nominees Limited as trustee.

Where applicable, I authorise you to obtain from and release to the financial adviser named in this application any additional information that may be required to enable the transfer of funds.

If an employer is paying contributions to any of the plans as listed in question 2.6, I authorise you to release to that employer any information in connection with the transfer of funds from the relevant plan(s).

Until this application is accepted and complete, Legal & General's responsibility is limited to the return of the total payment(s) to the previous scheme trustees/administrator.

Where the payment(s) made to Legal & General (Portfolio Management Services) Nominees Limited as trustee represent(s) all of the funds under the plan(s) listed in question 2.6, then payment made as requested will discharge the previous scheme trustees/administrator of all claims and responsibilities in respect of the plan(s) listed.

Where the payment(s) made to Legal & General (Portfolio Management Services) Nominees Limited as trustee represent(s) part of the funds under the plan(s) listed in question 2.6, then the previous scheme trustees/administrator will be discharged of all claims and responsibilities only in respect of the part of the plan(s) represented by the payment(s).

##### **2) Applies to the previous scheme trustees/administrator and Legal & General**

I promise to accept responsibility in respect of any claims, losses and expenses that Legal & General, Legal & General (Portfolio Management Services) Nominees Limited and the previous scheme trustees/administrator may incur as a result of any incorrect information provided by me in the application form or of any failure on my part to comply with any aspect of the application.

##### **3) Applies to Legal & General**

I authorise and request Legal & General to contact the trustees or administrator of my previous scheme and to obtain on my behalf the necessary information concerning my pension benefits.

I authorise Legal & General (Portfolio Management Services) Nominees Limited to accept the transfer payment and understand that on receipt of the transfer payment, Legal & General will apply this sum to my arrangement(s) in the Scheme and that, on acceptance of the transfer payment by Legal & General, the trustees' or administrator's liability to me in respect of the previous scheme benefits ceases.

The banking of the transfer payment by Legal & General (Portfolio Management Services) Nominees Limited does not constitute acceptance by Legal & General of the transfer payment. The transfer payment will only be accepted once Legal & General has received all the necessary information from the trustees or administrator of my previous scheme.

#### **B. APPLICANT SIGNATURE**

I hereby authorise Legal & General, or its agents, to accept any investment/disinvestment instructions for any insured funds within my Portfolio Plus Pension, that have been provided by the adviser detailed in part 5 of this application form, or that has been provided by any other adviser that I have appointed from time to time by notifying Legal & General. I understand that under this authority Legal & General will be entitled to act on investment/disinvestment instructions received from such an adviser and will not contact me for confirmation of the instruction. I hereby acknowledge that Legal & General will not be liable for acting on any investment/disinvestment instructions received from, or purporting to come from, such an adviser. I confirm that all communications in relation to investment/disinvestment instructions should be directed to the adviser.

I agree to the charges shown on the attached and/or referenced **Illustration** in part 5.

For your own benefit and protection you should read this application form and the **Portfolio Plus Pensions Adding To Your Plan** document and **Terms Sheet** for the Portfolio Plus Pension carefully before signing this declaration. These documents summarise the basis of the agreement between us. Detailed information is provided in the **Member's Booklet**, which we sent you when you started the plan. Alternatively, you can request a copy from your adviser or from us. If you don't understand any point, please ask for further information.

This declaration relates to sections A and B of part 6. If you accept these conditions please sign below.

Signature

Date  
DD/MM/YYYY



**Once completed, this form should be sent to:**

**SIPP Service Centre  
Legal & General  
PO Box 5457  
Hove  
BN52 9GG**

This privacy policy may be subject to change – you can find the most recent version of this policy on: [legalandgeneral.com/existing-customers/privacy](http://legalandgeneral.com/existing-customers/privacy)

**Protecting your personal information is very important to us. As a large financial company you trust us to look after a large amount of sensitive information on everything from your business affairs to your medical history.**

The way we collect and share your information is just as important. You expect us to manage your information privately and securely. If we don't, you'll lose your trust in us.

This policy tells you how we collect and process your personal information. Please take a few minutes to read it, and show it to anyone else connected to the policy.

#### WHAT IS PERSONAL INFORMATION?

When we talk about personal information we mean information that can identify you, like your name, address, e-mail address, telephone number and financial details. It can relate to you as our customer, employees, shareholders, business contacts and suppliers. (Any reference to "information" or "data" in this policy is a reference to personal information about a living individual.)

#### WHAT INFORMATION DO WE HOLD?

We may collect and process the following personal information about you:

Type of data	Description	Examples of how we use it
Contact	<ul style="list-style-type: none"> <li>Who you are</li> <li>Where you live</li> <li>How to contact you</li> </ul>	<ul style="list-style-type: none"> <li>Servicing your product</li> <li>Marketing</li> <li>Analysis and profiling</li> <li>Enhancing our product and service offering</li> </ul>
Personal Details	<ul style="list-style-type: none"> <li>Age</li> <li>Gender</li> <li>Family details</li> <li>Visual images and personal appearance</li> <li>Financial details</li> <li>Lifestyle and social circumstances</li> </ul>	<ul style="list-style-type: none"> <li>Marketing</li> <li>Analysis and profiling</li> <li>Policy underwriting</li> </ul>
Transactional	<ul style="list-style-type: none"> <li>Bank and/or card details</li> <li>How you use your product</li> <li>Changes you make to your product or account</li> </ul>	<ul style="list-style-type: none"> <li>Servicing your policy</li> <li>Making sure our products and services are fit for purpose</li> </ul>
Contractual	<ul style="list-style-type: none"> <li>Your claims history</li> <li>Your creditworthiness</li> </ul>	<ul style="list-style-type: none"> <li>Policy underwriting</li> <li>Making sure the policy is right for you</li> </ul>
Consent and preferences	<ul style="list-style-type: none"> <li>Ways you want us to market to you</li> </ul>	<ul style="list-style-type: none"> <li>Marketing</li> </ul>
Technical	<ul style="list-style-type: none"> <li>Details on the devices and technology you use</li> </ul>	<ul style="list-style-type: none"> <li>Making sure our products and services are fit for purpose</li> </ul>
Open data and public records	<ul style="list-style-type: none"> <li>Electoral register</li> <li>Land register</li> <li>Other information about you that is openly available on the internet</li> </ul>	<ul style="list-style-type: none"> <li>Policy administration</li> </ul>
Documentary data and national identifiers	<ul style="list-style-type: none"> <li>Details about you that are stored in documents like: <ul style="list-style-type: none"> <li>- Your passport</li> <li>- Drivers licence</li> <li>- Birth certificate</li> <li>- National insurance number</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Prevent financial crime</li> </ul>

### WHERE DO WE GET OUR INFORMATION FROM?

- **Information you give us directly (when you fill in forms or contact us by phone, e-mail etc.).**
- **Information we collect about you or receive from other sources.** This could be information you provide to us electronically (through our website or an online portal, for example), information we get from your online browsing activity, information from a third party or from publicly available sources such as social media platforms or the electoral register (e.g. to detect fraudulent claims). We may also receive information if you have been dealing with a financial adviser or have been introduced to us by another company (e.g. a bank, insurer or building society) or your employer (or their financial adviser). For more information on how we use cookies, please refer to our cookie policy: [legalandgeneral.com/privacy-policy/cookies.html](http://legalandgeneral.com/privacy-policy/cookies.html)

### HOW DO WE USE YOUR INFORMATION?

We use personal information that we hold about you:

- To carry out our responsibilities resulting from any agreements you've entered into with us (e.g. to underwrite and administer your policy, including processing claims) and to provide you with the information, products and services that you've asked from us.
- To provide you with marketing information about services and products we offer across the Legal & General group which may be of interest to you. Based on your marketing preferences, we may deliver this information by post, telephone, e-mail, SMS or personalised online marketing via our own systems such as My Account, social media platforms and/or other third party websites e.g. YouTube. Please note that if you choose not to receive online marketing, you will not see personalised messages using your personal data, however you may still see generic online advertising. We will not sell your data to third parties for them to market to you. We may also send marketing to you using our "legitimate interests", please see below for further information.
- To tell you about changes to our services and products.
- To comply with any applicable legal or regulatory requirements (including "know your customer" checks, or to comply with any applicable regulatory reporting or disclosure requirements).
- For carrying out market research, statistical analysis and customer profiling to help us to improve our processes, products and services and generate new business (e.g. to understand digital behaviours, identify financial attitudes and develop more engaging communications).
- To define our actuarial, pricing and underwriting strategies.
- To run our business in an efficient and proper way. This includes testing our systems, managing our financial position, business capability, planning, communications, corporate governance and audit.
- For any other purpose that we've agreed with you from time to time.

When you apply for a product or to receive a service from us, the application form you fill out or the resulting contract may contain additional conditions relating to the way we use and process your personal information. These will apply in addition to the above uses.

In some cases, we may use systems to make automated decisions (including profiling) based on the personal information we have, or collect from others. These may include:

- The prevention and detection of fraud.
- Providing quotes, calculating premiums and underwriting decisions.
- Personalising the content and design of communications and online services (such as My Account).
- Determining when to provide tailored servicing communications (e.g. changes in your personal circumstances or lifestyle), and the appropriate channel(s) to use.

### USING YOUR INFORMATION IN ACCORDANCE WITH DATA PROTECTION LAWS

Data protection laws require us to meet certain conditions before we're allowed to use your personal information in the way we describe in this privacy policy. We take these responsibilities extremely seriously. To use your personal information, we'll rely on the following conditions, depending on the activities we're carrying out:

- **Providing our contracts and services to you:** We'll process your personal information to carry out our responsibilities resulting from any agreements you've entered into with us and to provide you with the information, products and services you've asked from us, which may include online services.
- **Complying with applicable laws:** We may process your personal information to comply with any legal obligation we're subject to.
- **Legitimate interests:** To use your personal data for any other purpose described in this privacy policy, we'll rely on a condition known as "legitimate interests". It's in our legitimate interests to collect your personal data as it provides us with the information that we need to provide our services to you more effectively. We may use your information to:
  - Carry out market research and product development, which can include creating customer demographics and/or profiling. We may sometimes work with carefully selected third parties to do this, for example using advertising services provided by organisations such as Google or Facebook and may share data with them, which could be combined with the information they hold about you.
  - Continue to send marketing information, via post only, to customers who purchased a product before 25 May 2018 and did not opt-out, until such time as they have reviewed their marketing preferences (which can be done at any time).
  - Develop and test the effectiveness of marketing activities.
  - Develop, test and manage our brands, products and services.
  - Study and also manage how our customers use products and services from us and our business partners.
  - Manage risk for us and our customers.

This requires us to carry out an assessment of our interests in using your personal data against the interests you have as a citizen and the rights you have under data protection laws.

The outcome of this assessment will determine whether we can use your personal data in the ways described in this privacy policy (except in relation to marketing, where we'll always rely on your consent). We'll always act reasonably and give full and proper consideration to your interests in carrying out this assessment.

- **Consent:** We may provide you with marketing information about our services or products where you've provided your consent for us to do so.

You may opt out of marketing at any time by e-mailing or telephoning your customer servicing team. Alternatively, you can also use the **Contact Us** section of our website: [legalandgeneral.com/existing-customers/contact-us/](http://legalandgeneral.com/existing-customers/contact-us/)  
You can also manage your marketing preferences on our customer self-service systems, My Account.

- **Special category (sensitive) data:** Where you have consented, we will process any medical and health, racial and ethnic origin, genetic and biometric or sex life and sexual orientation information you have provided, and any other sensitive information obtained from a third party (e.g. your GP or other medical professional), solely for the purposes of allowing us to underwrite and administer your policy and deal with claims.

- **Criminal Conviction Data:** Where you have consented, we will process this type of information solely for the purposes of allowing us to underwrite and administer your policy and deal with claims.

Please be aware that the personal information you provide to us, and which we collect about you, is required for us to be able to provide our services to you and without it we may not be able to do so.

#### HOW LONG DO WE KEEP YOUR INFORMATION FOR?

We'll keep your personal information in accordance with our internal retention policies. We'll determine the length of time we keep it for based on the minimum retention periods required by law or regulation. We'll only keep your personal information after this period if there's a legitimate and provable business reason to do so.

#### WHO DO WE SHARE YOUR PERSONAL INFORMATION WITH?

We'll only disclose your information to:

- Other companies within the Legal & General group, third-party suppliers, contractors and service providers for the purposes listed under **HOW DO WE USE YOUR INFORMATION?** above.
- Selected third parties, so that they can contact you with details of the services that they provide, where you have expressly opted-in or consented to the disclosure of your personal data for these purposes.
- Our regulators, government (e.g. HMRC) and law enforcement or fraud prevention agencies, reassurers, as well as our professional advisers etc. You can find an up to date list of reassurers on our website: [legalandgeneral.com/privacy-policy/consent-controllers](http://legalandgeneral.com/privacy-policy/consent-controllers)

Additionally, we may disclose your personal information to third parties:

- In the event that we sell or buy any business or assets, in which case we'll disclose your personal data to the prospective seller or buyer of such business or assets.
- If we, or substantially all of our assets, are acquired by a third party, in which case personal data held by us about our customers will be one of the transferred assets.
- If you have been dealing with a financial adviser, we'll provide information about your product and, where appropriate, with other information about your dealings with us, to enable the adviser to give you informed advice.
- For employer sponsored schemes, we may share some details of your plan with your employer and any professional advisor(s) they appoint on their or your behalf to service and provide accurate financial advice about the scheme.
- In order to enforce or apply the terms of any contract with you.
- If we're under a duty to disclose or share your personal data in order to comply with any legal obligation or regulatory requirements, or otherwise for the prevention or detection of fraud or crime.
- To protect you and us from financial crime, we may be required to verify the identity of new and sometimes existing customers. This may be achieved by using reference agencies to search sources of information relating to you (an identity search). This will not affect your credit rating. If this fails, we may need to approach you to obtain documentary evidence of identity.
- If you make a claim, we'll share your information (where necessary) with other insurance companies to prevent fraudulent claims.
- If applicable, Legal & General Surveying Services may use a third party surveyor to carry out the survey or valuation of your property.

Additionally, your information, including special category and criminal conviction data, may be disclosed to our reinsurer and to any other insurance company to whom you apply for products or services.

If you've been introduced to us by another company (such as a bank, insurer or building society), we may share your information with them to enable them to:

- Carry out market research, statistical analysis and customer profiling.
- Where you have consented, send you marketing information by post, telephone, e-mail and SMS about their products and those of carefully selected third parties.
- Assist you with your application process (aggregator and price comparison websites only).

#### FRAUD PREVENTION

We will check your 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. We may also share information about you with other organisations and public bodies, including the police and we may check and/or file your details with fraud prevention agencies and databases.

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. Please contact our Group Financial Crime department if you wish to receive the relevant details of the fraud prevention agencies:

##### Address:

Group Financial Crime  
7th Floor  
Brunel House  
2 Fitzalan Road  
Cardiff  
CF24 0EB

**Telephone:** 02920 276005.

We may also check the details of other parties related to your contract, including verification of identity. This includes beneficiaries, trustees, settlors, third party premium payers, executors or administrators of your estate, parties with power of attorney and any other beneficial owner.

## TRANSFERRING YOUR DATA OUTSIDE THE EU

The data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area ("EEA") to third-party suppliers, delegates or agents. We'll take all reasonably necessary steps to make sure that your data is treated securely and in accordance with this privacy policy.

We'll only transfer your data to a recipient outside the EEA where we're permitted to do so by law (for instance, (A) where the transfer is based on standard data protection clauses adopted or approved by the European Commission, (B) where the transfer is to a territory that is deemed adequate by the European Commission, or (C) where the recipient is subject to an approved certification mechanism and the personal information is subject to appropriate safeguards, etc.).

Unfortunately, sending information via e-mail is not completely secure; anything you send is done so at your own risk. Once received, we will secure your information in accordance with our security procedures and controls.

## YOUR RIGHTS

You have rights under data protection law that relate to the way we process your personal data. More information on these rights can be found on the Information Commissioner's website: [ico.org.uk](http://ico.org.uk) If you wish to exercise any of these rights, please get in touch with your customer services team. Alternatively, you can also use the **Contact Us** section of our website: [legalandgeneral.com/existing-customers/contact-us/](http://legalandgeneral.com/existing-customers/contact-us/)

Your Rights	
1.	The right to access the personal data that we hold about you.
2.	The right to make us correct any inaccurate personal data we hold about you.
3.	The right to make us erase any personal data we hold about you. This right will only apply where for example: <ul style="list-style-type: none"> <li>We no longer need to use the personal data to achieve the purpose we collected it for.</li> <li>You withdraw your consent if we're using your personal data based on that consent.</li> <li>Where you object to the way we use your data, and there is no overriding legitimate interest.</li> </ul>
4.	The right to restrict our processing of the personal data we hold about you. This right will only apply where for example: <ul style="list-style-type: none"> <li>You dispute the accuracy of the personal data we hold.</li> <li>You would like your data erased, but we require to hold it in order to stop its processing.</li> <li>You have the right to require us to erase the personal data but would prefer that our processing is restricted instead.</li> <li>Where we no longer need to use the personal data to achieve the purpose we collected it for, but you need the data for legal claims.</li> </ul>
5.	The right to object to our processing of personal data we hold about you (including for the purposes of sending marketing materials to you).
6.	The right to receive personal data, which you have provided to us, in a structured, commonly used and machine-readable format. You also have the right to make us transfer this personal data to another organisation.
7.	The right to withdraw your consent, where we're relying on it to use your personal data (for example, to provide you with marketing information about our services or products).

## CONTACTS AND COMPLAINTS

If you have any questions about this privacy policy or wish to exercise any of your rights, including changing your marketing preferences, please get in touch with your usual Legal & General contact or your customer services team. Alternatively, you can also use the **Contact Us** section of our website: [legalandgeneral.com/existing-customers/contact-us/](http://legalandgeneral.com/existing-customers/contact-us/)

If you have any concerns about the way we process your personal data, or are not happy with the way we've handled a request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is:



First Contact Team  
Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
SK9 5AF

## DATA PROTECTION OFFICER

We've appointed a Data Protection Officer to provide independent expert advice and monitor compliance with data protection laws:

**Name:** Liz Gaspar



**E-mail address:** [Data.Protection@landg.com](mailto:Data.Protection@landg.com)



**Address:**  
One Coleman Street  
London  
EC2R 5AA





Has the **Employer's Contribution Authority Form** been completed (if applicable)?

Are copies of identity documents for the applicant attached?

Has a copy of the **Illustration** showing the charges applicable to this application been attached?

If not, has the reference number of the Illustration been given in part 5, page 11?

Has the cheque been made payable to Legal & General (if applicable)?

Have the discharge forms been enclosed (if applicable)?



Have you completed the requested collection date (if applicable)?

Has the insured fund choice, together with the fund code, been completed?

Has the death benefits section been completed (if applicable)?

Has the application form been signed and dated?

**Instruction to your bank or building society to pay by Direct Debit**

Please complete if you are paying regular contributions by Direct Debit. Please make sure that you fully complete all of the questions and that this instruction is signed and dated.

Legal & General  
PO Box 5457  
Hove  
BN52 9GG



Originator's Identification Number

8	0	6	1	6	2
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**9.1** Name and full postal address of your bank or building society branch

Name

Address

Postcode

**9.2** Name(s) of account holder(s)

**9.3** Bank or building society account number

**9.4** Branch sort code

**9.5** Instruction to your bank or building society

Signature

Date  
DD/MM/YYYY

Please pay Legal & General Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with Legal & General and, if so, details will be passed electronically to my bank or building society.

Banks and building societies may not accept Direct Debit instructions for some types of account.

Cut off here and keep the Direct Debit Guarantee somewhere safe.

**The Direct Debit Guarantee**

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Legal & General will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Legal & General to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Legal & General or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Legal & General asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Legal & General.





[legalandgeneral.com](https://legalandgeneral.com)

**Legal & General (Portfolio Management Services) Limited**  
Registered in England and Wales No. 02457525  
**Registered office:** One Coleman Street, London EC2R 5AA

Authorised and regulated by the Financial Conduct Authority.

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