

# ADDITIONAL INVESTMENT APPLICATION FORM

This application form should only be completed if you currently have a Legal & General Portfolio Plus Pension (investing in insured funds) contract and would like to exercise your 'Self investment and income drawdown option', or you have already exercised the 'Self investment and income drawdown' option and would like to make an additional single contribution and/or a transfer value.

You may only exercise the 'Self investment and income drawdown' option if:

- the total value of your insured funds is at least £25,000 (you can make a contribution/payment as part of this application to reach this minimum), and
- you are investing in self-invested assets and/or taking income drawdown.

If you are transferring a pension pot already being used for income drawdown, or you want to start or use additional funds for income drawdown, please contact us. You will need to complete additional forms.

This application form has sections for:

- paying a single contribution and/or a transfer value, and
- surrendering all or part of your investments in insured funds to purchase self-invested assets.

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

<b>1</b>	<b>ABOUT YOU:</b> You must complete this section
<b>2</b>	<b>YOUR CONTRIBUTION/PAYMENT:</b> Only complete this section if you are making a new contribution/payment
<b>3</b>	<b>INSURED FUNDS TO BE ENCASHED:</b> Only complete this section if you wish to use money invested in insured funds to purchase collective investments available from Aegon and/or other self-invested assets
<b>4</b>	<b>YOUR INVESTMENT INSTRUCTIONS:</b> Only complete this section if you are selecting new investments
<b>5</b>	<b>ADVISER AND REMUNERATION DETAILS:</b> To be completed by your adviser
<b>6</b>	<b>DECLARATION AND MEMBER'S AGREEMENT:</b> You must read this section before signing and dating the form
<b>7</b>	<b>PRIVACY POLICY:</b> please make sure you read this section

**When completing this application form, please ensure you answer all appropriate questions and note the following:**

The following form, that is available on request, may be required to provide additional information to this application – **Potential Property Investment Details**.

**Please read these notes carefully before filling out this application form – they will help you complete it more easily and accurately, and so will help speed up the processing of your application.**

- Please make sure that you:
  - use BLOCK CAPITALS in all your answers.
  - correct and initial any alterations. Please do not use correcting fluid.
  - answer all of the relevant questions.
- To help you, important information has been highlighted using the **i** symbol.
- Where we mention other documents, their names are in **bold**. They're available from your adviser or us.
- 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.
- Please note, we cannot accept a transfer payment arising from:
  - an arrangement that has been partially used for income drawdown,
  - an arrangement representing benefits for a beneficiary of an original member.
- 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.
- Before reading and signing the Declaration and Member's Agreement in part 6, you should ensure that you read the **Portfolio Plus Pension Self-Investment and Income Drawdown brochure**, the **Portfolio Plus Pension Terms Sheet**, any **Illustration(s)** provided to you and the **Portfolio Plus Funds Guide For Insured Funds** (if applicable). If you're considering self-investment, you will also need to read any relevant documentation that your adviser provides you with. If you do not understand any point, please speak to your adviser for further information.
- An explanation of all terms, benefits and options within this application form can be found in the glossary, or in our **Key Features** or **Member's Booklet**, which we sent you when your plan started and are available on request from us.
- Remember, if you're unsure about anything, now is the time to ask your adviser or we'll be happy to help.

## **GLOSSARY**

### **Collective investments available from Aegon:**

We have a partnership agreement with Cofunds Limited (Aegon) to offer self-investment via a wide range of unit trusts and Open Ended Investment Companies (OEICs). We refer to these investments as 'collective investments available from Aegon' throughout this application. For details of the collective investments available from Aegon please ask your adviser.

### **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 that 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).

### **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)?

**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

  
  

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

  
  

<input type="text"/>	Years	<input type="text"/>	Months
----------------------	-------	----------------------	--------

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

DD/MM/YYYY

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

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

For example, AB 123456 C

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------



You only need to complete the following questions if you are making a single contribution. Otherwise please go to 1.10.

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

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

**1.7** What is your occupation?

**1.8** 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 +

**1.9** To protect you and us from financial crime we are required to obtain information about the source of your 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 this or another Registered Pension Scheme, please speak to your adviser first.

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

DD/MM/YYYY

No – If 'No', please go to part 2.

Yes – If 'Yes', please advise the date of the bankruptcy

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

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.

**1.11** 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 1.12.

**1.12** 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.



If you are not making a contribution/payment as part of this application and are only encashing insured funds please go to part 3.

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

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

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

#### MINIMUM CONTRIBUTION LEVELS

- A single contribution of £1,000 (gross). -

Minimum transfer in value of a pension pot already fully used for income drawdown: -

- If your existing Portfolio Plus Pension is not being used for income drawdown then the greater of £25,000, or £37,500 - less 75% of the existing Portfolio Plus Pension pot. -
- If your existing Portfolio Plus Pension is being used for income drawdown then £25,000. -

Minimum transfer in value of a pension pot not used for income drawdown: -

- £1,000.

#### Notes:

- When exercising the 'Self investment and income drawdown option' you will immediately be able to invest in collective - investments available from Aegon. However, to hold any other permitted self-invested assets the combined value of - your investments in insured funds and/or collective investments available from Aegon must be at least £25,000. This - minimum level must be maintained (unless we agree otherwise). -
- If you are not transferring funds already used for income drawdown and you wish to start income drawdown, you must - have a pension pot of at least £50,000 before any cash lump sum is taken. -
- If you are transferring in a pension pot already being used for income drawdown, or you want to start or use additional - funds for income drawdown, please contact us. You will need to complete additional forms. -

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

**2.2** How much do you want to pay?

£  **Net** (see note 1)

**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 this contribution). If you make a single contribution on or after your 75th birthday you will not receive tax relief on your contribution.**

Single contributions must be paid by cheque.

Please make your cheque 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.

Please provide details of the bank/building society account to be used to make payment (if the funds are being provided in the form of a bank or 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

**2.3** Please indicate how you would like the single contribution split between insured funds, collective investments available from Aegon and other self-invested assets: (see **note 2** on page 9)

Insured funds

Collective investments available from Aegon

Other self-invested assets

Total

<input type="text"/>	%
<input type="text"/>	%
<input type="text"/>	%
<b>Total</b>	<b>100%</b>

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

**2.4** 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.

**TRANSFER PAYMENTS:**

To be completed if you wish to transfer existing pension pots into your plan, otherwise go to part 3 -

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. Please go to [origoservices.com](http://origoservices.com) to find out if the transferring scheme(s) also participates in this service. -**2.5** 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

## TRANSFER PAYMENT 1

Has your transfer payment already been used for income drawdown within your previous scheme?

 Yes NoIf yes, please also complete the **Flexi-Access Drawdown Payment Instruction Form**.

Please give details of the transfer payment amounts as shown:

Transfer value (excluding pension credits)

£

Pension credits

£

In-specie

 Yes No

Please give details on page 10.

If applicable, please indicate how you would like the transfer values to be split between insured funds, collective investments available from Aegon and other self-invested assets: (see **note 2** on page 9)

Transfer value (excluding pension credits)

%

%

%

100%

Pension credits

%

%

%

100%

## TRANSFER PAYMENT 2

Name of scheme trustees or administrator

Their address

Postcode

Plan number

Pension scheme name

HMRC reference number

Has your transfer payment already been used for income drawdown within your previous scheme?

 Yes No

If yes, please also complete the **Flexi-Access Drawdown Payment Instruction Form**.

Please give details of the transfer payment amounts as shown:

Transfer value (excluding Pension credits)

£

Pension credits

£

In-specie

 Yes No

Please give details on page 10.

If applicable, please indicate how you would like the transfer values to be split between insured funds, collective investments available from Aegon and other self-invested assets: (see **note 2** on page 9)

Transfer value (excluding Pension credits)

%

%

%

100%

Pension credits

%

%

%

100%

## TRANSFER PAYMENT 3

Name of scheme trustees or administrator

Their address

Postcode

Plan number

Pension scheme name

HMRC reference number

Has your transfer payment already been used for income drawdown within your previous scheme?

 Yes No

If yes, please also complete the **Flexi-Access Drawdown Payment Instruction Form**.

Please give details of the transfer payment amounts as shown:

Transfer value (excluding Pension credits)

£

Pension credits

£

In-specie

 Yes No

Please give details on page 10.

If applicable, please indicate how you would like the transfer values to be split between insured funds, collective investments available from Aegon and other self-invested assets: (see **note 2** on page 9)

Transfer value (excluding Pension credits)

%

%

%

100%

Pension credits

%

%

%

100%

Insured funds

Collective investments available from Aegon

Other self-invested assets

Total



## TRANSFER PAYMENT 4

Name of scheme trustees or administrator

Their address

Postcode

Plan number

Pension scheme name

HMRC reference number

Has your transfer payment already been used for income drawdown within your previous scheme?

 Yes No

If yes, please also complete the **Flexi-Access Drawdown Payment Instruction Form**.

Please give details of the transfer payment amounts as shown:

Transfer value (excluding Pension credits)

£

Pension credits

£

In-specie

 Yes No

Please give details on page 10.

If applicable, please indicate how you would like the transfer values to be split between insured funds, collective investments available from Aegon and other self-invested assets: (see **note 2** below)

Transfer value (excluding Pension credits)

%

%

%

100%

Pension credits

%

%

%

100%

Insured funds

Collective investments available from Aegon

Other self-invested assets

Total

**Note 2:** When splitting a single contribution or transfer value between insured funds, collective investments available from Aegon and other self-invested assets, the requested percentage will first be applied to insured funds. All self-investment charges and the amount to be invested in the Member's SIPP bank account will then be deducted from the balance of the single contribution/transfer. The remaining amount will then be split between collective investments available from Aegon and self-invested assets in proportion to the percentages requested. This process does not apply if you are taking income drawdown. Details are available on request.

For example, a net single contribution of £80,000 (grossed up to £100,000 after basic rate tax relief has been added) is paid. This example assumes basic rate tax of 20% and VAT at a rate of 20%. If the investment required is 50% into insured funds, 25% into collective investments available from Aegon, 25% into self-investment and £5,000 into the Member's SIPP bank account, this would result in the following:

50% of £100,000 = £50,000 is invested in insured funds. From the remaining £50,000 deduct:

- the installation charge of £295 plus VAT
- the annual charge of £200 plus VAT (assuming investment into an option A asset)
- the £5,000 that will be deposited in the Member's SIPP bank account.

The remaining £44,406 will be split equally between collective investments available from Aegon and other self-investments:

- £22,203 to collective investments available from Aegon
- £22,203 to other self-investment.

This is a very simple example and other charges may apply. Please see the **Portfolio Plus Pension Terms Sheet** for further details of the Member's SIPP bank account and our charges.

**2.6** Please complete this section if any of the scheme assets to be transferred are in a form other than cash (known as an 'in-specie' transfer).

If you need more space or there is more than one 'in-specie' transfer payment please photocopy this page, sign it and attach it to this form.  
Which transfer payment do these assets relate to (for example, transfer payment 1)?

**Details of collective investments to be re-registered**

Fund manager and fund name including type of unit (Acc/Inc) and share class	Number of units	ISIN/Sedol

**Other assets**

To be completed if you wish to use money in your insured funds to purchase collective investments available from Aegon and/or other self-invested assets.

**3.1** Using the following table, please indicate which funds you would like to surrender units from and how much. Please ensure there are sufficient funds to cover any associated transaction charges. See the **Portfolio Plus Pension Terms Sheet** for details.

Fund manager	Fund name -	Fund code	Pension pot value including Pension Credits %

If there is not enough space to list all your requirements please use a separate sheet of paper, sign and date it and attach it to this form.

Please indicate how you would like the pension funds (derived from the above surrender of units) to be split between collective investments available from Aegon and other self-invested assets.

Collective investments available from Aegon -

 %

Other self-invested assets

 %

## YOUR INVESTMENT INSTRUCTIONS

Before completing this section, please refer to the key below.

**A** **INSURED FUNDS INSTRUCTIONS:** To be completed if you wish to make an investment into insured funds

**B** **SELF-INVESTMENT INSTRUCTIONS:**  
To be completed if you wish to make an investment into collective investments available from Aegon and/or other self-invested assets

**i** The combined value of your investments in insured funds and/or collective investments available from Aegon must be at least £25,000. This minimum level must be maintained (unless we agree otherwise) in order to hold any other permitted self-invested assets. Please see the **Portfolio Plus Pension Terms Sheet** for more information.

**A INSURED FUNDS INSTRUCTIONS:** To be completed if you wish to make an investment into insured funds

**4.1** Where do you want your contribution/payment to be invested?

You can either choose the specific funds you wish to invest in or a lifestyle profile.

A lifestyle profile is a stand-alone option for each contribution/payment type. It cannot be chosen if you decide to invest in any other funds within a contribution/payment type. Please note this option is not available to Members taking income drawdown.

For details of the full range of insured funds and lifestyle profiles available, please speak to your adviser or see the **Portfolio Plus Funds Guide for Insured Funds**.

The maximum number of insured funds you can invest in is 50 for each contribution/payment type. The plan can be invested in a maximum of 100 insured funds overall.

Fund manager	Fund name	Fund code	Single Contribution %	Transfer value including pension credits %
Legal & General	Cash fund	EABY	EXAMPLE 100%	EXAMPLE 100%
Total				100%

**OR**

Lifestyle profile	Single contributions	Transfer value (including pension credits)
		100%
		100%

If you need more space, please use a separate signed sheet of paper and attach it to this application form.

**SELF-INVESTMENT INSTRUCTIONS:**

To be completed if you wish to make an investment into collective investments available from Aegon and/or other self-invested assets

**4.2** - Please provide instructions on the amounts to pay into your Member's SIPP bank account (see note 2 on page 9). For more details please see the **Portfolio Plus Pension Terms Sheet**.

	Single contribution (£ or %)	Transfer value including pension credits (£ or %)	Disinvestment from insured funds (£ or %)
Amount to be deposited in your Member's SIPP bank account			

**4.3** Where do you want payments to be invested?

Collective investments available from Aegon

Fund name (minimum £1,000 each fund)	Type of unit/share (ACC/INC) <sup>1</sup>	Pension pot value including pension credits %
Total-		100%

<sup>1</sup> If you do not specify Accumulation (ACC) or Income (INC) in this column, we will not be able to process your application.  
If income units/shares are bought, the income will be reinvested in units/shares within that fund.

For details of the unit trusts and OEICs available from Aegon please ask your adviser. Other unit trusts, OEICs and UK Real Estate Investment Trusts (REITs) can be bought through our nominated stockbroker, Stocktrade. Please complete details of these under the 'Other investment instructions' heading in the table on the next page.

Other self-invested assets (please ensure that the total of all other self-invested assets is equal to 100%)

Equities	Pension pot value including pension credits %
Other investment instructions (for example Stocks/Investment Trusts and collectives not available through Aegon)	Pension pot value including pension credits %

If there is not enough space to list all your requirements, please provide details in the box below.



If you are looking to purchase a property, you will need to complete the separate **Potential Property Investment Details** form.

In addition to the above, please attach any documentation, for example discretionary management appointment, and provide written confirmation of any special instructions, for example timescales.

Further instructions:

5

**ADVISER AND REMUNERATION DETAILS:** To be completed by adviser**A BASIS OF ADVICE DECLARATION**

Was advice given ?

Please tick a box.

 Yes No**B ADVISER DECLARATION**

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

Financial Services Register Individual reference number

Legal &amp; General agency number

Name

Job title

Email address

Signed

Date DD/MM/YYYY

**C INSURED FUNDS ONLY COMMISSION (IF NO ADVICE WAS GIVEN)**

We will apply the contribution/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 

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

**D ADVISER CHECKLIST**

Has a copy of the **Illustration** showing the charges applicable to the application been - attached? If not, has the reference number of the **Illustration** (if applicable) been given in - part 5C above? -

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

Have the discharge forms been enclosed (if applicable)?

Has any additional documentation required for investment in other self-invested assets been enclosed (if applicable)?



Has the insured fund choice, together with the fund code, been completed (if applicable)? -

Have the details of any insured funds that need to be encashed been completed (if applicable)? -

Have the self-investment instructions, together with the type of unit, share class and any further - information, been completed (if applicable)? -

Has the application form been signed and dated? -

The Portfolio Plus Pension (with self investment and income drawdown) is a contract that secures benefits under the Legal & General Portfolio Plus Self Invested Personal Pension Scheme. This is an HMRC UK Registered Pension Scheme.

**AGREEMENT FOR EXERCISING THE 'SELF INVESTMENT AND INCOME DRAWDOWN OPTION' UNDER THE PORTFOLIO PLUS PENSION PLAN.**

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. This agreement sets out the additional terms, following the exercise of the 'Self investment and income drawdown option', of my membership of the Legal & General Portfolio Plus Self Invested Personal Pension (the Scheme).

In addition, if A2 applies, this agreement discharges the previous scheme trustee/administrator of any liability upon completion of the transfer. There may be certain circumstances, depending on the type of scheme or the assets held within it, where the previous scheme trustee/administrator will require completion of additional forms before the transfer can proceed.

**A. SCHEME MEMBERSHIP**

**A1 APPLIES TO ALL SCHEME MEMBERS**

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

The 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 tax year.

Having met the minimum requirements to exercise the 'Self investment and income drawdown option' as set by Legal & General from time to time, by signing this agreement, I agree to the following and to continue to comply with the terms and conditions and the rules of the Scheme.

- 1) I agree before investing in self-invested assets (other than collective investments available from Aegon) to accumulate and maintain sufficient money in insured funds, and/or in the collective investments available from Aegon, and/or other self-invested assets agreed by Legal & General within the Scheme so that its value is at least £25,000.

As a condition of membership, if I wish to invest in self-invested assets (other than collective investments available from Aegon), I agree that I will not surrender funds from my arrangement(s) within the Scheme unless a balance of at least £25,000 is left invested in insured funds and/or collective investments available from Aegon. This includes surrenders required for the payment of income drawdown unless other assets within my arrangement(s) are insufficient to provide the required amount of income.

I understand that should I fail to observe these requirements, Legal & General will exercise its right to transfer money from my other assets to redress any shortfall. Where there are insufficient liquid funds for the purpose, Legal & General will have recourse to selling investments as detailed in the **Portfolio Plus Pension Terms Sheet**. Where the sole asset is a commercial property, Legal & General reserves the right either to sell that property or transfer rental income, over and above the amount required to service a loan, to investments in my insured funds or my investment in collective investments available from Aegon, or other self-invested assets agreed by Legal & General in the Scheme until the total value of the required investment in the insured funds, collective investments available from Aegon and/or other self-invested assets is at least £25,000.

I understand that Legal & General will take no action without informing me first.

- 2) By exercising the 'Self investment and income drawdown option' I agree to pay fees as requested by Legal & General in accordance with the scale of charges notified to me. These fees will normally be deducted from my Member's SIPP bank account with Bank of Scotland and where applicable to commercial property from the designated property account. By signing this agreement I agree to the deduction of fees in this manner. Should there be insufficient funds in the accounts at the time fees are due I agree that Legal & General will request payment within 30 days.

Should there be insufficient funds after this time I agree that Legal & General will have recourse to selling investments as detailed in the **Portfolio Plus Pension Terms Sheet** to meet the amount due. However, I understand that Legal & General will not take such action without informing me and my adviser (where applicable).

- 3) I agree not to allow my Member's SIPP bank account or property account (if applicable) with the Bank of Scotland to become overdrawn at any time. Should my account(s) be overdrawn I understand Legal & General will inform me and if I am unable or ineligible to pay in additional contributions Legal & General at its discretion shall have recourse to selling investments as detailed in the **Portfolio Plus Pension Terms Sheet** to clear the overdraft.
- 4) I understand that the assets are held by Legal & General (Portfolio Management Services) Nominees Limited as trustee and as such I have no legal interest in any of the assets in my pension arrangement(s).

In relation to investment in commercial property I understand Legal & General (Portfolio Management Services) Nominees Limited is the legal owner as trustee of the Scheme. I understand that where I am the tenant I am strictly bound by the terms of the tenancy agreement including the payment of the agreed rental when due and I cannot sublet the property without having obtained agreement in writing from Legal & General.

I understand that if I fail to pay the agreed rental when due, Legal & General will begin legal proceedings against me to recover the arrears.

- 5) I understand that at all times all costs incurred by Legal & General and Legal & General (Portfolio Management Services) Nominees Limited in relation to my chosen investment strategy will be charged to my arrangement(s) including instances where I change my mind or, for reasons outside the control of Legal & General and Legal & General (Portfolio Management Services) Nominees Limited, the investment cannot be completed.
- 6) I understand that any investment I make in UK REITs will not directly or indirectly hold an interest for the purposes of enabling me or a connected person (as defined in s839 of the Income and Corporation Taxes Act 1988) of me to occupy or use the property.
- 7) I hereby agree that I will not require the withdrawal of any funds held in respect of me or the payment to me of any income from those funds other than for the payment of benefits to or in respect of me in accordance with and at the time provided by the rules of the Scheme.

**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 2.5 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 2.5.

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 2.5, 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 2.5, 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 2.5, 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 agree to:

- the charges shown on the attached and/or referenced Illustration in part 5.

I hereby authorise Legal & General, or its agents, to accept any investment/disinvestment instructions for any type of asset 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.

For your own benefit and protection you should read this application form and the **Self-Investment and Income Drawdown Brochure** 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 to you when you started your 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 application 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



[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.

W12043B 04/19 NON ASD