

# PROTECTED CASH INFORMATION FORM

Please complete this form if you wish to apply for Protected Cash under your occupational money purchase pension scheme.

You must always fill in Part A.

You only need to fill in Part B if you want us to consider Retained Benefits. Please read the important notes on pages 4 and 5 before you fill in Part B.

## PART A

Policy number

Normal retirement date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Scheme name

National Insurance number

Title (Mr/Mrs/Miss/Ms)

First Name(s)

Surname

Sex

Male  Female

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Name of employer

*This must be the employer to which the policy number relates*

Date of joining scheme

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Occupational Scheme Tax Regime

*Pre 1987/1987-1989/Post 1989*

Salary at date of leaving scheme or at 5 April 2006.

£

Date of entry into service

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date of leaving service (if applicable)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Were you subject to the earnings cap? (See Note C on page 5)

Yes  No

Are you or have you ever been a controlling director of the employer? (See Note B on page 4)

Yes  No

continues

**PART A** continued

Salary history for the ten years prior to the date of leaving service (if applicable), split between basic pay and additional taxable benefits:  
 Only earnings received in respect of service with this employer are applicable

Year Ending (mm/yy)	Annual Salary	Taxable Benefits	Year Ending (mm/yy)	Annual Salary	Taxable Benefits
	£	£		£	£
	£	£		£	£
	£	£		£	£
	£	£		£	£
	£	£		£	£

**Office Use Only**

Received  Acknowledged  Keyed   
 Checked  Aries Ref

The remainder of Part A relates to benefits held and service in respect of the employer to which this policy relates.

**(i) Occupational Money Purchase**

Value of the pension fund provided by non contracted-out benefits at 5 April 2006

£

Value of the pension fund in respect of protected rights (i.e. contracted-out) benefits at 5 April 2006

£

Did scheme rules at 5 April 2006 allow for the maximum tax-free cash calculated under HMRC rules to be paid?

Yes  No

If no, please confirm the maximum amount of tax-free cash payable

£

**(ii) Additional Voluntary Contributions (AVCs)**

Have AVCs been paid?

Yes  No

When did these start?

Value of AVC fund at 5 April 2006

£

or

Additional pension secured by AVC fund at 5 April 2006

£

**(iii) Freestanding AVC Benefits (FSAVCs)**

Have contributions been made to a FSAVC in respect of this employment?

Yes  No

What is the value of the FSAVC fund at 5 April 2006?

£

**(iv) Transferred in Benefits**

Have benefits been transferred to your scheme from either:

A scheme in respect of this employment?

Yes  No

A scheme in respect of earlier employment?

Yes  No

**If yes please indicate**

The additional pension at 5 April 2006 secured by the transferred benefits

£

or

The value of the transferred benefits at 5 April 2006

£

and

The certified amount of any tax-free cash sum payable in respect of the transferred benefits

£

continues

## PART A continued

### (v) Other Benefits

Is there (or has there ever been) membership of any other scheme in respect of this employment?

Yes  No

Scheme name

Type of scheme

[Occupational/Personal/Stakeholder](#)

Retirement date

Status of scheme

[In Force, Paid Up, Benefits Drawn, Contracted In, Contracted Out](#)

#### Benefits at 5 April 2006

Pension in payment

£

Cash taken

£

or

Expected pension

£

or

Value of retirement fund

£

Inclusive of protected rights

£

### (vi) Full/part-time service

Was any of your employment with the employer part-time service?

Yes  No

Started

Finished

Part-Time Employment

[Number of hours worked](#)

Full Time Employment

[Number of hours worked](#)

## PART B

Are there any pension benefits in respect of earlier employment?

Yes  No

Which type of schemes are these held under?

[Occupational/Personal Pension/Stakeholder/ FSAVC/Retirement Annuity Contract](#)

**Where benefit is not already in payment (all benefits should be shown at 5 April 2006)**

#### (i) Final Salary benefits at 5 April 2006

Pension (pa)

£

Tax-free cash sum

£

How provided

[In addition to pension \(or\) by commutation of pension](#)

#### (ii) Money Purchase benefits at 5 April 2006

Value of member's fund

£

Tax-free cash sum entitlement

£

#### (iii) Personal Pension/Stakeholder at 5 April 2006

Value of member's fund

£

Maximum allowable tax-free cash

£

Value of protected rights included in member's fund above

£

continues

**(iv) Retirement Annuity Contract at 5 April 2006**

Value of member's fund

£

**(v) FSAVC at 5 April 2006**

Value of member's fund

£

**Where benefit is already in payment**

Pension in payment at 5 April 2006

£

Annual amount of income withdrawal being paid

£

Show maximum income withdrawal that could be paid at the last review date/commencement date prior to 5 April 2006

**We declare that, to the best of our knowledge, the information stated above and overleaf is true and accurate**

Signed

(Trustees or Trustees Authorised Representative)

Date of signature

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**IMPORTANT NOTES****Notes regarding the provision of data to enable us to calculate unregistered protected cash at 5 April 2006.****NOTE A**

Retained Benefits are pension benefits that accrued in respect of previous employment. These benefits must be taken into account when calculating the protected cash figure except as provided below.

For the purposes of this calculation, Retained Benefits can be ignored, and consequently such information is not required, in respect of a member (including a controlling director) where:

1. his or her P60 earnings from the employment being pensioned for the tax year 2004/05 did not exceed £50,000, provided the whole of that tax year was pensionable employment with that employer.
2. his or her pensionable employment ended during the 2004/05 tax year, the same rule applies except that the P60 earnings would need to be calculated on a pro rata basis (e.g. for a member who left the scheme on 5 July 2004, Retained Benefits could be ignored if his or her P60 earnings for the period 6 April 2004 to 5 July 2004 were not more than  $\text{£}50,000/4 = \text{£}12,500$ ).
3. his or her pensionable service ended before 6 April 2004, and his or her P60 earnings from the employment being pensioned for the last complete tax year before leaving pensionable employment did not exceed £25,000, provided the whole of that tax year was pensionable employment with that employer.

Retained Benefits can also be ignored under existing rules, i.e.

- (a) where a member joined the scheme after 31 August 1991, and
- (b) he or she was not, and had not been within 10 years prior to joining the scheme, a controlling director in respect of the employment being pensioned, and
- (c) his or her earnings for the first year's employment following entry to the scheme did not exceed 1/4 of the earnings cap (as at the date of joining).

**NOTE B**

**Controlling director** – is a member who, at any time after 16 March 1987 and within 10 years of retirement or leaving service or leaving pensionable service, has been a director and, either on his or her own or with one or more associates has beneficially owned or been able to control, directly, indirectly or through other companies, 20% or more of the ordinary share capital of the company. For the purposes of this definition:

**Associate** – means in relation to a director, any relative (i.e. spouse, forebear, issue or sibling) or partner (within the meaning of the Partnership Act 1890), the trustees of any settlement in relation to which the director is, or any relative of his or hers (living or dead) is or was, a settlor and, where the director is interested in any shares or obligations of the company which are subject to any trust, or are part of the estate of a deceased person, the trustees of the settlement concerned or, as the case may be, the personal representatives of the deceased.

The expression “**either on his or her own or with one or more associates**” requires a person to be treated as owning or, as the case may be, controlling what any associate owns or controls, even if he or she does not own or control share capital on his or her own.

**NOTE C**

The Earnings Cap applies to members who joined the Scheme on or after 1 June 1989. For such members, Pensionable Earnings are subject to the Cap, which for the tax year 2005/2006 is £105,600.

The figures for earlier years are:

Tax Year	Earnings Cap
1990/91	£64,800
1991/92	£71,400
1992/93	£75,000
1993/94	£75,000
1994/95	£76,800
1995/96	£78,600
1996/97	£82,200
1997/98	£84,000
1998/99	£87,600
1999/00	£90,600
2000/01	£91,800
2001/02	£95,400
2002/03	£97,200
2003/04	£99,000
2004/05	£102,000
2005/06	£105,600



Please sign the completed form and send it to us at:

Legal & General Assurance Society Limited  
Corporate Pensions Administration  
City Park  
The Droveaway  
Hove  
BN3 7PY

If you have any questions regarding filling in this form, please phone 03456 740790. Call charges will vary.  
We may record and monitor calls.

**Legal & General Assurance Society Limited**  
Registered in England and Wales No. 00166055  
**Registered office:** One Coleman Street, London EC2R 5AA

We are authorised by the Prudential Regulation Authority and regulated  
by the Financial Conduct Authority and the Prudential Regulation Authority.

Q0046149 07/18 NON ASD



[epp.claims@landg.com](mailto:epp.claims@landg.com)