

Fixed Term Retirement Plan

Application form

Once you've completed this form, please return it to:

Legal & General Retirement, PO Box 809, Cardiff, CF24 0YL

This application form is for a Legal & General Fixed Term Retirement Plan. You can only apply once you have received a guaranteed quote. You can't apply with a verbal or an indicative quote.

Please provide below the guaranteed quote reference number(s) you wish to accept. We are unable to process your application without this information.

This application is for the benefits and terms chosen in the quote number(s) listed above.

The rate used in your quote is guaranteed for a limited period. For this rate to apply, we must receive your completed application and the money from your pension pot(s) before the date shown in your quote. If we receive your application or the money after this date, the rates available at the time will apply.

Important information

You should read the Key Features and the Terms and Conditions of this contract before you buy. If you haven't received these, or if you have any questions, then please ask your financial adviser or intermediary (if you have one), or please contact us.

We will not accept this application if:

- It's for anything other than a Fixed Term Retirement Plan.
- It's in respect of an undischarged bankruptcy or where the pension has been vested in a Trustee in Bankruptcy.
- The pension benefits being used to buy this plan are coming from an Open Market Option or post-retirement divorce settlement (Disqualifying Pension Credit). We can accept benefits arising from pre-retirement divorce settlements (Non-Disqualifying Pension Credit).

- The pension benefits being used to buy this plan relate to a Defined Benefit/Final Salary, Guaranteed Minimum Pension or Guaranteed Annuity Rate transfer, valued at greater than £30,000 and you have not received advice.
- It's in respect of a partial transfer from a drawdown arrangement.
- You are currently living overseas.

If your application takes longer than six months to complete, we'll require you to sign a new declaration confirming the information previously provided is still valid. We will not complete the application until the new declaration is received.



The personal information we've collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance, or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found on legalandgeneral.com/cifas



Notes for the member about this application

1. Proof of identity:

- If you have changed your name by deed poll, please send us a copy of this with your application.

2. For taxation purposes, please enclose:

- P45 for this tax year, if applicable (without this, a temporary tax code, which is confirmed by HM Revenue & Customs (HMRC), will be applied to your payments until we receive confirmation of your correct code). The P45 will not be returned to you. If we make payments before receiving confirmation of your tax code, and later learn that you have paid too much tax, we will return the overpaid tax to you by adjusting your next income payment.

3. What needs to be signed and dated:

- The declaration in Part 6 must be signed and dated by the person who we'll be paying the income to.

4. Information you should note:

- You must have a permanent National Insurance number.

5. Changes to your details:

- If any of your details change after you have sent this application to us, please contact us immediately to let us know.

1. About you and your plan



Please complete this section in full.

1. What is your full name and title?

Title (Mr/Mrs/Ms/Miss/Other)

Surname

First name(s)

2. What is your date of birth?

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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3. What is your gender?

☐

Male

☐

Female

4. What is your marital status?

☐

Single

☐

Married

☐

Registered civil partnership

☐

Widowed

☐

Separated

☐

Divorced/Dissolved

☐

Cohabiting

5. What is your current permanent residential address including postcode and telephone number?

Please check that you have filled in your postcode as this is essential for processing the application.

Address

Postcode

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Email address

Home phone

Mobile phone

6. What is your National Insurance number?

<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"/>
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You must provide a valid National Insurance number. Your National Insurance number is made up of 2 letters, 6 numbers and a final letter. For example, QQ123456B.

2. About your spouse, registered civil partner or dependant

i Only complete this section if you have chosen an income for your dependant (shown as 'Joint Life' on your quote).

1. What is their full name and title?

Title (Mr/Mrs/Ms/Miss/Other)

Surname

First name(s)

2. What is their date of birth?

		/			/				
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3. What is their gender?

☐ Male ☐ Female

4. What is their marital status?

☐ Single ☐ Married ☐ Registered civil partnership
☐ Widowed ☐ Separated ☐ Divorced/Dissolved
☐ Cohabiting


5. What is your relationship?

For example, husband, wife or partner.

i If you have chosen benefits for your dependant, the recipient of these payments must not be a child and must be financially dependent on or interdependent with you, or your spouse, or civil partner at the time of your death. Any nomination you make in this regard will be binding on us. If the person you have chosen dies before you there will be no dependant's benefits.

3. Payment details

Please give details of where any income and tax-free cash is to be paid.

 Any tax due will normally be deducted before you receive each payment.
All payments will be made to you in British Pounds Sterling. Any conversion to another currency will be at your own expense.

1. What is the name of your bank or building society?

2. What is the bank or building society sort code?

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–

3. What is the bank or building society account number?

4. What name is your account in?

You must be either the sole or joint account holder.

5. What is the building society roll number (if applicable)?

4. Guaranteed minimum payment period

i Only complete this section if you have chosen a guaranteed minimum payment period.

You can tell us below who you wish to nominate for any continuing payments from a guaranteed minimum payment period. You can change your nomination at any time by contacting us.

i Your beneficiary will be chosen by us, but we'll always take into account any nomination you make.

When we decide who to pay, after you die, we'll act on the basis that you've agreed to a wider nomination of anyone we choose. This wider nomination gives us more flexibility in who we pay. This is especially helpful if your specific nomination becomes outdated.

Nomination One

1. What is their full name and title?

Title (Mr/Mrs/Ms/Miss/Other)

Surname

First name(s)

2. What is their address, including postcode?

Postcode

3. What is their date of birth?

4. Percentage of payments due on your death to this nominee.

%

The total across all nominees must equal 100%

5. What is your relationship?

Nomination Two

1. What is their full name and title?

Title (Mr/Mrs/Ms/Miss/Other)

Surname

First name(s)

2. What is their address, including postcode?

Postcode

3. What is their date of birth?

4. Percentage of payments due on your death to this nominee.

% The total across all nominees must equal 100%

5. What is your relationship?

Nomination Three

1. What is their full name and title?

Title (Mr/Mrs/Ms/Miss/Other)

Surname

First name(s)

2. What is their address, including postcode?

Postcode

3. What is their date of birth?

4. Percentage of payments due on your death to this nominee.

% The total across all nominees must equal 100%

5. What is your relationship?

5. About the transferring pension scheme(s)

If you wish to transfer the value of existing pension benefits into your plan, please give details of each transferring pension scheme(s) including any L&G schemes.

i If there is insufficient space for you to provide details of all your schemes, please photocopy this page before going any further. You can then complete the additional scheme details on a separate page(s).

Scheme One

1. Name of the current provider.

2. Current provider's address, including postcode.

Postcode

3. Current provider's telephone number

4. Full name of the pension scheme.

5. Existing plan number.

6. Are the funds already in drawdown?

☐

Yes

☐

No



Please note: you can't combine funds that are in drawdown with another pension pot to buy a Fixed Term Retirement Plan. Funds that aren't in drawdown can be combined. A separate quote and application will be needed for each individual drawdown fund.

7. Is this a full or partial transfer?

☐

Full

☐

Partial

8. Approximate fund value to be paid to us.

£

9. Do you want to take a tax-free cash sum?

☐

Yes

☐

No

Is the maximum tax-free cash required (normally 25% of the fund value)?

☐

Yes

☐

No

If not 25%, what percentage or value do you want to take?

% / £

Scheme Two

1. Name of the current provider.

2. Current provider's address, including postcode.

Postcode

3. Current provider's telephone number

4. Full name of the pension scheme.

5. Existing plan number.

6. Are the funds already in drawdown?

☐

Yes

☐

No



Please note: you can't combine funds that are in drawdown with another pension pot to buy a Fixed Term Retirement Plan. Funds that aren't in drawdown can be combined. A separate quote and application will be needed for each individual drawdown fund.

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£

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☐

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Is the maximum tax-free cash required (normally 25% of the fund value)?

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Yes

☐

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If not 25%, what percentage or value do you want to take?

% / £

Scheme Three

1. Name of the current provider.

2. Current provider's address, including postcode.

Postcode

3. Current provider's telephone number

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☐

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Please note: you can't combine funds that are in drawdown with another pension pot to buy a Fixed Term Retirement Plan. Funds that aren't in drawdown can be combined. A separate quote and application will be needed for each individual drawdown fund.

7. Is this a full or partial transfer?

☐

Full

☐

Partial

8. Approximate fund value to be paid to us.

£

9. Do you want to take a tax-free cash sum?

☐

Yes

☐

No

Is the maximum tax-free cash required (normally 25% of the fund value)?

☐

Yes

☐

No

If not 25%, what percentage or value do you want to take?

% / £

Scheme Four

1. Name of the current provider.

2. Current provider's address, including postcode.

Postcode

3. Current provider's telephone number

4. Full name of the pension scheme.

5. Existing plan number.

6. Are the funds already in drawdown?

☐

Yes

☐

No



Please note: you can't combine funds that are in drawdown with another pension pot to buy a Fixed Term Retirement Plan. Funds that aren't in drawdown can be combined. A separate quote and application will be needed for each individual drawdown fund.

7. Is this a full or partial transfer?

☐

Full

☐

Partial

8. Approximate fund value to be paid to us.

£

9. Do you want to take a tax-free cash sum?

☐

Yes

☐

No

Is the maximum tax-free cash required (normally 25% of the fund value)?

☐

Yes

☐

No

If not 25%, what percentage or value do you want to take?

% / £

6. Lump Sum Allowances



Understanding the rules around the Lump Sum Allowance and the Lump Sum and Death Benefit Allowance is important because if you provide incorrect or incomplete information you may become liable to a tax charge.

The Lump Sum Allowance covers:

- any tax-free lump sums taken before 6 April 2024
- any tax-free lump sums you have already taken since 6 April 2024
- the tax-free part of any UFPLS taken since 6 April 2024
- any tax-free cash that you are about to take.

The Lump Sum and Death Benefit Allowance covers the above items and also includes serious ill-health lump sums taken since 6 April 2024.

If you are unsure how to calculate the value of your benefits, please refer to your financial adviser/intermediary or current provider(s).

1. Are you about to take a tax-free cash sum that takes you over the current standard Lump Sum Allowance of £268,275?

☐

Yes

☐

No

2. Are you about to take a tax-free cash sum that takes you over the current standard Lump Sum and Death Benefit Allowance of £1,073,100?

☐

Yes

☐

No

3. If 'Yes' to either question above, do you have any protection in place against the Lump Sum Allowance or Lump Sum and Death Benefit Allowance?

☐

Yes

☐

No

If 'Yes', please enclose a **copy** of your protection certificate with this application. We may require additional information from you at a later date. Please do not send the original certificate to us.



If you have answered 'Yes' to either question 1 or 2 above and **do not** have any protections in place, please call us to discuss your options.

7. Declaration and member's agreement



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

To my current provider(s) and L&G:

I apply to become a member of the Legal & General Retirement Pension Scheme (the 'Scheme').

I agree to be bound by the Rules of the Scheme and the terms and conditions of the Fixed Term Retirement Plan.

I confirm that I have been provided with copies of the Terms and Conditions and Key Features document for the Fixed Term Retirement Plan.

I authorise L&G, my current provider and any financial adviser/intermediary named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to L&G.

I accept that in order to comply with regulatory obligations, L&G and my current provider(s) named in this application may need to verify my identity and residential address and may use credit reference agency searches and ask for my documents to verify my identity and address.

I agree that my chosen quote and the information contained in this application, will be used to determine the benefits to be paid and if any of the information is found to be incorrect my benefits may be adjusted accordingly.

I authorise and instruct my current provider to transfer the sums and assets from the plan/ arrangement(s) I have detailed directly to the Legal & General Retirement Pension Scheme, and to provide any instruction and/ or discharge required by any relevant third party to do so.

Until this application is accepted and complete, L&G's responsibility is limited to the return of the total payment(s) to my current provider(s).

When payment is made to L&G as instructed, this means I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in this application where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

I confirm that I have not received financial advice from L&G about purchasing my Fixed Term Retirement Plan.

If I've asked L&G to arrange payment of an adviser charge, details of this charge will be shown in my quote. By signing this form, I instruct L&G to:

- deduct that adviser charge in accordance with my quote; and
- pay it to my financial adviser's firm as shown in the quote or shown in the 'Financial Adviser / Intermediary' section of the application form.

Once the Fixed Term Retirement Plan has been set up and the cancellation period has expired, I cannot change or cancel the adviser charge.

I confirm that any adviser charge paid on my behalf by L&G on the initial set-up of this plan:

- is wholly connected to the purchase of this Fixed Term Retirement Plan; and
- is appropriate to the advice and services my adviser provided me in relation to this Fixed Term Retirement Plan purchase.

If this is not the case, then some or all of the adviser charge and any tax-free cash sum may become liable to a tax charge, which I may be responsible for.

I confirm that I have provided only true and accurate information in applying for this transfer. I understand that L&G and my current provider cannot accept responsibility, and are not liable, for any losses resulting from untrue, incorrect or misleading information that I provide, or from any failure on my part to comply with any aspect of this application.

Where I have chosen to take tax-free cash, I have not made, and do not intend to make, either directly, indirectly or by someone making contributions on my behalf, a significant increase in my total contributions to any registered pension scheme.

A significant increase is where the total tax-free cash you receive in the 12-month period ending on the day the tax-free cash from this plan is paid exceeds £7,500, and more than 30% of the total tax-free cash is used to make contributions to one or more registered pension schemes which exceed the expected level of contributions. This includes any contributions you pay directly or indirectly, paid by someone on your behalf such as your employer, or which you may have paid in anticipation of receiving the tax-free cash.

I understand that the banking of the transfer payment by L&G does not constitute acceptance by L&G of the transfer payment. The transfer payment will only be accepted once L&G has received all the necessary information from the trustees or administrator of my previous scheme.

I have read guidance from the Financial Conduct Authority or the Pensions Regulator on the risks and warning signs of pension scams before making this application.

I understand that the first flexi-access payment I receive from my Fixed Term Retirement Plan will trigger the Money Purchase Annual Allowance (MPAA) if I'm not already subject to it.

If I have been contracted out under my current plan/ arrangement(s), then I agree to L&G calculating the part of the transfer payment to be treated as relating to contracted out benefits, if this information is not provided.

Cancellation rights

You have 30 days from the date you receive our confirmation your policy has started to change your mind. Please refer to your Key Features document for further information.

Marketing consent

Here at L&G we take your privacy seriously; this is why we never share your personal details with anyone else for their own marketing purposes. However, from time to time we would like to contact you with news, useful information and exclusive offers on our products and services.

If you'd like to be kept up-to-date, please let us know how you would like to hear from us:

<input type="checkbox"/>	Post	<input type="checkbox"/>	Email	<input type="checkbox"/>	SMS
<input type="checkbox"/>	Phone	<input type="checkbox"/>	Personalised online marketing*		

If now or at any time in the future you wish to withdraw your consent (including any consent that you may have previously given) please contact us as directed in our privacy notice.

* For example, via our own systems such as My Account, social media platforms and third-party websites such as YouTube.

Data protection

Protecting your personal information is extremely important to us. Please take the time to read our privacy notice, which you can find online at legalandgeneral.com/privacy-notice

If you are unable to access our privacy notice online, or if you would prefer a paper copy, please contact us. By signing this application form you agree to the use of your personal information as set out in the privacy notice.

I agree to the terms set out in the 'Declaration and member's agreement' and the use of my information as described in the privacy notice.

Full name

Signature

Today's date (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"/>
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8. Financial adviser/intermediary section



This section should only be completed by your financial adviser if you are using one to apply for a Fixed Term Retirement Plan policy.

A. Basis of advice declaration

To meet the Financial Conduct Authority (FCA) regulatory reporting requirements, L&G must record whether advice was given to your client regarding the sale of this product. Please tick the relevant box.

☐

Yes

☐

No

B. 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

Firm's telephone number

Firm's email address

FCA Firm reference number

Your L&G agency number

If the wrong number or no number is given, this will cause delays.

Please email agency.admin@landg.com or call 03709 005 010 if you don't know your L&G agency number.

Firm's address, including
postcode

Postcode

C. DB to DC Transfers

Does this application relate to a Defined Benefit/Final Salary or GAR transfer into the Legal & General Retirement Pension Scheme for Immediate Vesting?

☐

Yes

☐

No

If 'Yes', is the value of the gross transfer value greater than £30,000?

☐

Yes

☐

No

For Defined Benefit/Final Salary, GMP or GAR transfers valued at greater than £30,000, it is a regulatory requirement for full advice/a personal recommendation to be given by a financial adviser with the required permissions.

Was the advice for the customer to proceed with the transfer?

☐

Yes

☐

No

We will only accept the transfer if the advice/recommendation was for it to proceed.

What is your full name and title as the financial adviser/intermediary?

Title (Mr/Mrs/Ms/Miss/Other)

Surname

First name(s)

Position

Declaration

I confirm that to the best of my knowledge my answers are full and accurate.

As the agent who is submitting this application, if the product is a transfer to Legal & General Retirement Pension Scheme, I hereby instruct L&G to record this pension transfer under my firm's agency details as stated above.

Signature

Today's date (DD/MM/YYYY)

		/			/				
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As the financial adviser/intermediary it is your responsibility to forward the quote, Key Features document and Terms and Conditions booklet to your client. You must also provide your client with the appropriate risk warnings in accordance with FCA COBS 19.7.

Additional support and alternative formats

Please contact us if you have any special circumstances you'd like to tell us about as we may be able to provide some additional support.

You can also request this document in Braille, large print or audio.

Legal and 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.

Q0050901 11/25 FTRP Non-ASD

