





### 1. Proof of identity:

- **A copy of the deed poll** if you have changed your name by this means.
- **Confirming your identity** – to protect you and us from financial crime, we may need to confirm your identity from time to time. We may do this by using reference agencies to search sources of information about you (an identity search). This will not affect your credit rating. If this identity search fails, we may ask you for documents to confirm your identity.

### 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, 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 the next instalment of your annuity.
- Please contact us on **0345 070 2459** if you have any protection in place against the Lifetime Allowance charge as we will need to ask you for further information before your application can proceed. Call charges will vary. We may record and monitor calls.

### 3. What needs to be signed and dated:

- The declaration must be signed and dated by the person who we'll be paying the income to. Where the annuity is to be purchased on the open market by the trustees of a pension scheme, the trustee or administrator must also sign and date the declaration. The declaration should also be signed by the spouse, registered civil partner or dependant if medical information has been supplied for this person.

### 4. Information you should note:

- You need to make sure any medical and/or lifestyle information you give us is both accurate and complete so that we can pay you the maximum level of income you're entitled to.
- Once your income starts we may request additional medical information to ensure that you are receiving the correct annuity income. These requests may include one or more of the following, a report from your doctor, a short medical screening with a nurse or a simple saliva test (to confirm smoking status – if applicable).  
If this additional medical information differs significantly from that given to us previously, we may increase or decrease your payments in line with this, to ensure you being paid the correct amount.
- For transfers into our Retirement Pension Scheme, the maximum tax-free cash sum is 25% of the value of the fund. The only exception to this is if you are entitled to a higher tax-free cash sum by registering with HM Revenue & Customs for enhanced protection.
- All transfers will be administered on the basis that they are not part of a block transfer. Please refer to HMRC's Registered Pension Schemes manual for further information on block transfers.
- We will not make a payment under this contract to anyone except to you or the scheme trustee/administrators. In the event of your death, and depending on the options you have chosen, payment can only be made to your spouse or registered civil partner; named dependant; a beneficiary nominated to receive any income or lump sum from any guaranteed minimum payment period or value protection; or your estate.  
If you have chosen to pay an adviser charge from your lump sum or fund, we will pay this on to your financial adviser when we set up your annuity.
- You must have a permanent National Insurance number.

# Financial adviser/intermediary section

Are you a member of a network?


<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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If yes, which one?

What is your Legal & General agency number?

If the wrong number is given, this will cause delays.

<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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 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.

Full name of firm.

Principal's Financial Services Register Firm reference number.

Appointed Representative's Financial Services Register Firm reference number.

Financial Services Register Individual reference number.

Address

Postcode

<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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Phone number

Fax number

Email address

Signed

Name

Job title

Date

<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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## Basis of advice

To meet FCA regulatory reporting requirements, Legal & General must record whether a personal recommendation was given to your client regarding the sale of this product.

Was a personal recommendation given?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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## Declaration

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

Signed

Date

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

Once completed, please send this application form back to us at the address on the front cover.

Please make sure you contact the originating scheme to notify them that the fund is going to buy an annuity with us. This also applies if the fund to buy the annuity originates from a Legal & General plan. You will need to contact the appropriate claims area.


You can download the Trustees/ Administrator Form (Q18401) from our website at [legalandgeneral.com/advisercentre/annuities](http://legalandgeneral.com/advisercentre/annuities) and send it to them.

For office use only: IO reference number

# 1 About the member

## Your details

## Spouse, registered civil partner or dependant

 Only complete if you wish to provide a pension for this person on your death.

1. Full name. Mr/Mrs/Miss/Ms/Other  
Surname  
First name(s)



2. Date of birth.

D	D	M	M	Y	Y	Y	Y
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D	D	M	M	Y	Y	Y	Y
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3. Sex.

<input type="checkbox"/>	Male	<input type="checkbox"/>	Female
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<input type="checkbox"/>	Male	<input type="checkbox"/>	Female
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4. Marital status.

<input type="checkbox"/>	Single	<input type="checkbox"/>	Married
<input type="checkbox"/>	Registered civil Partnership	<input type="checkbox"/>	Divorced/Dissolved
<input type="checkbox"/>	Widowed	<input type="checkbox"/>	Separated
<input type="checkbox"/>	Cohabiting		

<input type="checkbox"/>	Single	<input type="checkbox"/>	Married
<input type="checkbox"/>	Registered civil Partnership	<input type="checkbox"/>	Divorced/Dissolved
<input type="checkbox"/>	Widowed	<input type="checkbox"/>	Separated
<input type="checkbox"/>	Cohabiting		

What is your relationship to the member?  
For example, husband, wife or partner.

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5. Permanent residential address including postcode. Please check that you have filled in your postcode as this is essential for processing the application.

Address

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Same as member	<input type="checkbox"/>						
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Postcode

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6. Preferred contact phone number and contact time.

Work

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--	--	--	--	--	--	--	--

Home

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Mobile

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Time

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7. National Insurance number.

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For example, AB 123456 C

For example, AB 123456 C

8. Tax district and reference number.


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9. Email address.

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 **If your doctor is not UK based, please contact us before completing this form.**  
Only complete this section if you have provided us with medical/lifestyle information.

10. Please complete your doctor's details if you have qualified for our enhanced annuity. You can check this on your quote.

Doctor's name

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Address

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Telephone number

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## 2 Payment details

Please give details of where pension payments and any tax-free cash are to be paid.

 Any tax due will usually be deducted before you receive each payment. If you require your tax-free cash to be paid to a different account, please attach your instructions to this application.  
If this application relates to the Open Market Option and the scheme trustees or administrator give different instructions, the payment will be made in accordance with their instructions instead of the details given below.

All payments are made in British Pounds Sterling. Any conversion to another currency will be at your expense.

Name of bank or building society

Address

Postcode

Sort code

Account number

This must be an account of which you are either the sole or joint account holder.

Account holder's name

Building society roll number (if applicable)

Name of bank or building society									
Address									
Account holder's name									

## Beneficiary payment details

 Only complete if you've chosen a guaranteed minimum payment period or value protection and you are purchasing the annuity:

You can nominate someone to receive any income or lump sum due.

### Who can I nominate?


You can choose to have the income or lump sum paid to anyone.

Full name

Date of birth

Address

Full name									
D	D	M	M	Y	Y	Y	Y		
Address									

 If you don't nominate an individual, the remaining income or lump sum will be paid to your estate.


 Only complete if you've chosen a guaranteed minimum payment period or value protection and the annuity is being purchased by trustees on behalf of the member:

You must also provide your client with the appropriate risk warnings in accordance with FCA COBS 19.7.


Full name

Date of birth

Full name									
D	D	M	M	Y	Y	Y	Y		

 If you don't nominate an individual, the remaining income or lump sum will be paid to the member's estate.

### 3 About the purchasing or transferring pension scheme(s)

 Please give details of each purchasing or transferring pension scheme(s) including any Legal & General schemes. 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).

1. Name of the current provider.
2. Full name of the pension scheme.
3. Existing plan number.
4. Is the existing plan subject to any existing or proposed trustee in bankruptcy orders, or earmarking or pension sharing orders, or other receiving orders?
5. Approximate fund value to be paid to us.
6. Are the funds already in drawdown?
7. Is this a full or partial transfer?
8. Is a tax-free cash sum to be paid?
9. If yes to above:
  - a) who will be paying this sum?
  - b) is the maximum tax-free cash required (normally 25% of the fund value)?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
£			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Full	<input type="checkbox"/>	Partial
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Current provider (if you have ticked option 1 on the front cover)		<input type="checkbox"/> Legal & General (if you have ticked option 2)
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
	If not 25%, what percentage or value should be paid?		%/£

1. Name of the current provider.
2. Full name of the pension scheme.
3. Existing plan number.
4. Is the existing plan subject to any existing or proposed trustee in bankruptcy orders, or earmarking or pension sharing orders, or other receiving orders?
5. Approximate fund value to be paid to us.
6. Are the funds already in drawdown?
7. Is this a full or partial transfer?
8. Is a tax-free cash sum to be paid?
9. If yes to above:
  - a) who will be paying this sum?
  - b) is the maximum tax-free cash required (normally 25% of the fund value)?


<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
£			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Full	<input type="checkbox"/>	Partial
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Current provider (if you have ticked option 1 on the front cover)		<input type="checkbox"/> Legal & General (if you have ticked option 2)
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
	If not 25%, what percentage or value should be paid?		%/£

### 3 About the purchasing or transferring pension scheme(s) continued

1. Name of the current provider.
2. Full name of the pension scheme.
3. Existing plan number.
4. Is the existing plan subject to any existing or proposed trustee in bankruptcy orders, or earmarking or pension sharing orders, or other receiving orders?
5. Approximate fund value to be paid to us.
6. Are the funds already in drawdown?
7. Is this a full or partial transfer?
8. Is a tax-free cash sum to be paid?
9. If yes to above:
  - a) who will be paying this sum?
  - b) is the maximum tax-free cash required (normally 25% of the fund value)?

<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="text"/>			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Full	<input type="checkbox"/>	Partial
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Current provider (if you have ticked option 1 on the front cover)	<input type="checkbox"/>	Legal & General (if you have ticked option 2)
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
If not 25%, what percentage or value should be paid?			<input type="text"/>

### 4 Lifetime allowance

 **Understanding the Lifetime Allowance rules is important because if you provide incorrect or incomplete information you may become liable to a Lifetime Allowance tax charge.**

The Lifetime Allowance is a limit on the amount of pension benefit that can be drawn from pension schemes, whether lump sums or retirement income. The current standard Lifetime Allowance is £1,073,100 for tax year 2020/2021 and pension benefits in excess of the Lifetime Allowance may be subject to a tax charge.

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

Please do not send the original certificate to us.

Is the total value of:

- the pension benefits and tax-free cash you have already taken (including drawdown benefits, and any benefits taken before 6 April 2006);
- any pension pot(s) transferred overseas, and
- the benefits you are about to take

**less than the current standard Lifetime Allowance threshold (of £1,073,100 for tax year 2020/2021)?**

Yes  No

If **'No'**, do you have any protection in place against the Lifetime Allowance tax charge?

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.

## 5 Declaration

 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)

I would like to take benefits from the plan(s) listed in Part 3 of this application.

I authorise Legal & General, 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 funds to Legal & General.

I accept that in order to comply with regulatory obligations, Legal & General 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 authorise and instruct you to transfer the funds from the plan(s) as listed in Part 3 of this application directly to Legal & General, and to provide any instruction and/or discharge required by any relevant third party to do so.

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.

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

When payment is made to Legal & General as instructed, this means I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in Part 3 of 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.

### Only for applications relating to Open Market Options or Trustee purchase

I authorise and instruct you to pay me any tax-free cash sum as indicated, to pay the balance of my pension pot(s) to Legal & General to provide me with an annuity based on the features set out in the accepted quote(s) referenced on the first page of this application, and to provide any instructions and/or discharge required by any relevant third party to do so.

### Only for applications relating to transfers into the Legal & General Retirement Pension Scheme for immediate vesting

Please transfer the fund(s) listed in Part 3 of this application to Legal & General.

Where you have asked me to give you the original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.

### To my current provider(s) and Legal & General

I confirm that any Adviser Charge paid on my behalf by my current provider or by Legal & General on the initial set-up of this annuity:

- is wholly connected to the purchase of this annuity; and
- is appropriate to the advice and service my adviser provided me in relation to this annuity purchase.

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

I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Legal & General and my current provider may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.

Where I have chosen to take tax-free cash, it is not my intention to make, either directly, indirectly or by someone making contributions on my behalf, a significant\* increase in my total expected contributions to registered pension schemes.

\*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. This is known as 'recycling'. Please see section PTM133800 of HM Revenue & Customs' Pension Tax Manual online for more information.

### To Legal & General

#### Only for applications relating to transfers into the Legal & General Retirement Pension Scheme for immediate vesting

The scheme administrator on behalf of the provider agrees to administer the scheme in accordance with the scheme rules.

I authorise Legal & General to accept the transfer value and agree that on receipt of the transfer value, Legal & General will apply this sum to a Personal Pension Plan.

### For all applicants

I confirm that to the best of my knowledge my answers are full and accurate. I agree that my chosen quote and the information contained in this application, plus any medical and/or lifestyle information provided separately, 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.

No benefits under this policy are capable of assignment, surrender or commutation except as provided in the relevant legislation and subject to the agreement of Legal & General Assurance Society Limited.



## 5 Declaration continued

If I have been contracted out under my current plan, then I agree to Legal & General calculating the part of the transfer payment to be treated as relating to contracted-out benefits, if this information is not provided.

If the total gross contribution(s) paid into any Registered Pension Scheme(s) exceed my Annual Allowance, I will inform HM Revenue & Customs. I agree that where a tax charge does arise, any of the funds used to purchase this annuity will not be available to pay that charge.

### Marketing consent

Here at Legal & General 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"/> Telephone	<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 policy.

\*\*e.g. 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 policy in Part 6.

By signing this application form you agree to the use of your personal information as set out in the privacy policy.

### Adviser charge

If I have asked Legal & General to arrange payment of an adviser charge, details of this charge will be shown in the 'How much does the advice cost?' section of my quote. By signing this application, I instruct Legal & General to:

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

Once the annuity has been set up and the cancellation period has passed, I cannot change or cancel the adviser charge. For more information on adviser charges, please read the section 'Will you pay anything to my financial adviser or intermediary?' in the Key Features.

 **Only if medical/lifestyle information has been supplied to Legal & General (for either the member or the member's spouse, registered civil partner or dependant or both) separately. Please tick the appropriate box(es):**

### Sensitive data

By signing this form, you consent to Legal & General using the medical and health information provided in this form and any other medical information provided in the course of this application solely for the purposes of allowing us to underwrite and administer your policy. Your medical information (and other information collected via this form) may be disclosed to our reinsurer and to any other insurance company to whom you apply for products or services.

Under the Access to Medical Reports Act 1988, I have the following rights:

1. I have the right to withhold my consent for a medical report to be sent to Legal & General, although if I withhold this consent then Legal & General will be unable to accept my application.
2. If I give my consent to the report, I have the right to see the report before it is sent to Legal & General. I will have 21 days to contact the doctor to arrange to see the report and the doctor must obtain my further consent before the report is sent on to Legal & General. If I do not arrange to see the report within 21 days, it will be sent to Legal & General. I have the right to see the report at any time within six months of it being sent to Legal & General.
3. I have the right to request amendments to be made to the report. If the doctor refuses to make these amendments, I have the right to request that the doctor attaches a statement containing my views to the report.
4. The doctor does not have to let me see any part of a report that he/she considers would be likely to cause serious harm to my physical or mental health or to that of others, or would indicate the doctor's intentions towards me. The doctor also does not have to let me see any part of a report which may disclose the identity of another person who has supplied information about me, unless that person has consented or is a health professional caring for me. If the doctor does not let me see any part of a report, he/she must notify me of that fact.

I confirm that I have been advised of my rights under the Access to Medical Reports Act 1988 and consent to Legal & General seeking medical information concerning my physical or mental health from any doctor who has attended me at any time. I consent to the release of this information to Legal & General.

Member	Spouse, registered civil partner or dependant
I do NOT want to see the medical report before it is sent to Legal & General. <input type="checkbox"/>	I do NOT want to see the medical report before it is sent to Legal & General. <input type="checkbox"/>
or	or
I do want to see the medical report before it is sent to Legal & General. <input type="checkbox"/>	I do want to see the medical report before it is sent to Legal & General. <input type="checkbox"/>

## 5 Declaration continued

### Member/applicant

I agree to the terms set out in the 'Declaration' and the use of my information as described in the privacy policy.

Signature

Date

D D M M Y Y Y Y



This person's signature is only required if medical details have been supplied for them.

### Spouse, registered civil partner or dependant

I agree to the terms set out in the 'Declaration' and the use of my information as described in the privacy policy.

Signature

Date

D D M M Y Y Y Y



Only applies if the annuity is being purchased on the open market by the trustees/ administrator of a pension scheme.

On behalf of the trustees or administrators of the originating scheme or contract.

Name

Signature

Date

D D M M Y Y Y Y

## 6 Privacy policy

Last updated: October 2019

**Protecting your personal information is extremely important to us at Legal & General. It's especially important for a large financial company like ours, as our customers trust us to look after a huge amount of sensitive information on everything from their business affairs to their medical history.**

The way we collect, use, store and share your information is equally important. Our customers expect us to manage their information privately and securely. If we don't, they'll lose their 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 your product or whose data you have shared with us. This policy may be subject to future change.

### What does this policy cover?

This privacy policy relates to retail customers who request financial advice, obtain quotes, purchase our products or enter into agreements with us, and individuals that we cover under employer sponsored schemes. We have a separate privacy policy for professional business clients, which can be found on our [website](#).

### What is personal information?

When we talk about personal information we mean information about an individual that can identify them, like their name, address, e-mail address, telephone number and financial details. It can relate to customers (including prospective customers), their appointed representatives (e.g. powers of attorney), 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
<b>Contact</b>	<ul style="list-style-type: none"> <li>Who you are</li> <li>Where you live (including previous addresses)</li> <li>How to contact you</li> <li>Third party contacts (e.g. family members or friends)</li> </ul>	<ul style="list-style-type: none"> <li>Servicing your product</li> <li>Pension tracing</li> <li>Marketing</li> <li>Analysis &amp; profiling</li> <li>Enhancing our product and service offering</li> <li>To provide financial advice</li> <li>Product underwriting and pricing</li> </ul>
<b>Personal Details</b>	<ul style="list-style-type: none"> <li>Age</li> <li>Gender</li> <li>Family details</li> <li>Visual images &amp; personal appearance</li> <li>Financial Details</li> <li>Lifestyle and social circumstances</li> <li>Health details</li> <li>Employment Details</li> </ul>	<ul style="list-style-type: none"> <li>Marketing</li> <li>Analysis &amp; profiling</li> <li>To provide financial advice</li> <li>Product underwriting and pricing</li> <li>Affordability checks (mortgages only)</li> <li>Pension tracing</li> </ul>
<b>Transactional</b>	<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 product</li> <li>To provide financial advice</li> <li>Making sure our products and services are fit for purpose</li> </ul>
<b>Contractual</b>	<ul style="list-style-type: none"> <li>Your claims history</li> <li>Your creditworthiness</li> </ul>	<ul style="list-style-type: none"> <li>To provide financial advice</li> <li>Product underwriting and pricing</li> <li>Making sure the product is right for you</li> <li>Affordability checks (mortgages only)</li> </ul>
<b>Consent &amp; preferences</b>	<ul style="list-style-type: none"> <li>Ways you want us to market to you</li> <li>To obtain information from third parties on your behalf</li> </ul>	<ul style="list-style-type: none"> <li>Marketing</li> <li>Pension tracing</li> </ul>
<b>Technical</b>	<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>
<b>Open data &amp; public records</b>	<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>To provide financial advice</li> <li>Product &amp; Service administration</li> </ul>
<b>Documentary data &amp; national identifiers</b>	<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>Identification and verification</li> <li>Prevent financial crime</li> </ul>

## 6 Privacy policy continued

### Where do we get our information from?

- **Directly from you – information you provide when you fill in forms or contact us by phone, email, etc.** We may record phone calls for our mutual protection and to improve our customer service standards.
- **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 (e.g. pension providers) 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 broker, or have been introduced to us by another company (e.g. a bank, insurer, building society, your employer or their financial adviser). Please refer to our [cookie policy](#) for more information on how we use cookies.

### 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 provide financial advice, underwrite and administer your product, including processing claims and mortgage affordability checks) and to provide you with the information, products and services that you've asked from us (e.g. quotes and pension tracing).
- To provide you with marketing information about services and products we offer across the Legal & General group which may be of interest to you. If you have opted in to receive marketing from us, 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 about our products and services. 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 uses described in this document.

In some cases, we may use software or 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 and financial crime**  
To perform transaction monitoring, identity verification, money laundering and sanctions checks, and to identify politically exposed individuals. We are required by law to perform these activities which may be achieved using solely automated means to make decisions about you. We may use these activities to decline the services you have requested or to stop providing existing services to you.
- **Providing quotes, calculating premiums and underwriting decisions**  
We may assess a number of factors including information about you and your health, lifestyle information such as your postcode, occupation and hazardous pursuits that you perform. These factors will be assessed against our pricing and underwriting criteria which may include statistics regarding life expectancy, illness, injury and demographic risks. For general insurance the factors may include your claims history, where you live, and the value of items you wish to insure. We may use these activities to determine the price of your product and whether we should undertake the risk of insuring you – including how much insurance should be granted to you, how much you should pay for it and whether or not to insure you in the first place. For mortgage purposes the factors may include your creditworthiness, assessment of mortgage affordability, property value and checks against records held by credit referencing and fraud prevention agencies.
- **The provision of financial advice and recommendations**  
We may perform computer-based assessments with your personal and financial information in order to produce your financial advice recommendations. These activities are not solely based on automated processing and our qualified financial advisers will always validate the outcome to ensure that the decisions are suitable based on the information that you have provided.
- **The identification of customer vulnerabilities**  
We may use speech analytics on recorded phone calls to help us identify vulnerable customers. These profiling activities are not solely based on automated processing. The results are manually reviewed to decide if we need to take further action to ensure the fair treatment of customers with identified vulnerabilities.
- **Servicing activities such as (i) Personalising the content and design of communications and online services (such as My Account) and (ii) Determining when to provide tailored communications about your Legal & General product (e.g. as a result of changes in your personal circumstances or lifestyle) and the appropriate channel(s) to use.**  
These may be achieved using profiling in order to predict certain characteristics about you (e.g. your economic situation, interests, personal preferences or transactional behaviour). The activities will not have a detrimental effect on you.

## 6 Privacy policy continued

### 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 & 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.
  - Continue to send marketing information, via post only, to customers who purchased a product before 25th May 2018 and did not opt-out, until such time as they have reviewed their marketing preferences (which can be done at any time).
  - Send marketing information, via post only, to customers who have a relevant and appropriate relationship with Legal & General.
  - 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, including customer surveys.
  - 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. You can also manage your marketing preferences on our customer self-service systems, My Account.

Where you have consented, we will contact third parties (e.g. pension providers) to obtain information on your behalf.
- **Special category (sensitive) data:** Where you have consented, we will process any medical & health, racial & ethnic origin, genetic & biometric or sex life & 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 product, provide other services (e.g. financial advice) and deal with claims.

Alternatively, we may process special category data for reasons of substantial public interest in accordance with applicable law. We will only process data that is needed for specific purposes.
- **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 product 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.

For pension products, we may retain your personal information indefinitely using the legitimate interests condition in order to support future enquires from you, your family or financial adviser and our regulators.

For certain research and statistical activities, we may indefinitely retain minimised personal information about you, including medical information, to solely to define our actuarial, underwriting and pricing risk strategies. These activities will not be used to make a decision, or take measures, against you.

### 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 agencies (e.g. HMRC), law enforcement agencies, credit reference agencies, fraud prevention agencies, reassurers, as well as our professional advisers etc. You can find an up to date list of reassurers on [our website](#).

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 Legal & General from financial crime, Legal & General may be required to verify the identity of new and sometimes existing customers. This may be achieved by using credit reference agencies to search sources of information relating to you (an identity search). This will not affect your credit rating. If this fails, Legal & General 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.
- Legal & General Surveying Services may use a third party surveyor to carry out the survey or valuation of the property.

## 6 Privacy policy continued

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 (e.g. bank, insurer, building society, your employer or their financial adviser), we may share your information with them to enable them to:

- Administer and service your product.
- 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).

### Credit Reference Agencies (mortgage customers)

In order to process your mortgage application, we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

A hard footprint will be left on your credit file, which may affect your credit score when an application has been submitted. This may or may not affect your ability to obtain credit from other providers.

Legal & General will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at:

Call Credit - [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)

Equifax - [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)

Experian - [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

### Fraud prevention

The personal information Legal & General collects from you may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity.

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.

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 can be found by accessing this link, [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn)

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.
- Checking sources of income and tax details.

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**

Legal & General 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.

## 6 Privacy policy continued

### General insurance only: claims history

Under the conditions of your product you must tell us about any insurance-related incidents, whether or not they give rise to a claim. When you tell us about an incident we'll pass information relating to it to a database.

We may search these databases when you apply for insurance, in the event of any incident or claim or at a time of renewal, to validate your claims history or that of any other person or property likely to be involved in the product or claim.

### Protecting your data outside the UK

The data that we collect from you may be transferred to, and stored at, a destination outside the UK 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, to ensure your personal information is handled with the same protections that we apply ourselves.

We'll only transfer your data to a recipient outside the UK 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 UK's Information Commissioner's Office, (B) where the transfer is to a territory that is deemed 'adequate' by the UK, 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. 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.

### 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:
  - We no longer need to use the personal data to achieve the purpose we collected it for
  - You withdraw your consent if we're using your personal data based on that consent
  - Where you object to the way we use your data, and there is no overriding legitimate interest.
4. The right to restrict our processing of the personal data we hold about you. This right will only apply where for example
  - You dispute the accuracy of the personal data we hold
  - You would like your data erased, but we require to hold it in order to stop its processing
  - You have the right to require us to erase the personal data but would prefer that our processing is restricted instead
  - 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.
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).
8. For automated decisions (including profiling), you have right to:
  - Obtain an explanation of the decision and challenge it
  - Request for the decision to be reviewed by a human being.

### 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.

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

Legal & General has 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**

Address: **1 Coleman Street, London, EC2R 5AA**

# Contact us

Call us on

**0345 070 2459**

Call charges will vary and we may record and monitor calls.

Email us at

**[annuities.quotes@landg.com](mailto:annuities.quotes@landg.com)**

Online

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

**Legal & General Assurance Society Limited.**

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