

# EMPLOYER'S CONTRIBUTION AUTHORITY FORM.

This form can be used by your employer to:

- Start or change the amount of employee net contributions deducted from your salary.
- Pay a single employee contribution deducted from your salary.
- Start or change the amount of employer gross contributions or amend regular and/or single employer contributions.
- Give the employee authority to make changes to the employer contributions.

This form is designed to be completed electronically, printed, signed and then submitted to us by post. However, if you do not complete electronically please make sure that you:

- use BLOCK CAPITALS throughout in black ink
- correct and initial any alterations. Please do not use correcting fluid.

If you bought your plan from Legal & General please advise your employer to make any cheques payable to 'Legal & General' and return the completed authority to:

Legal & General  
PO Box 5457  
Hove  
BN52 9GG

If you bought your plan through Cofunds please advise your employer to make any cheques payable to 'Cofunds Limited' and return the completed authority to:

Aegon Cofunds Administration  
PO Box 17491  
Edinburgh  
EH12 1PB

If you're unsure who to send it to, please return it to the Legal & General address.

## PLEASE NOTE

Regular employer contributions will usually be invested using your existing investment instructions unless you tell us otherwise. In some circumstances we may need to contact you.

If you're taking full income drawdown from your plan we will not be able to receive further contributions into your plan.

We do not permit any of our individual pensions to be certified as a Qualifying Workplace Pension Scheme. This means that your plan is unsuitable for auto-enrolment.

The Annual Allowance for the 2019/2020 tax year is £40,000. If the total gross contributions paid by you, your employer or a third party, into any UK Registered Pension Scheme you've taken out are over the Annual Allowance, you may be subject to a tax charge. If you're also in a final salary pension scheme (defined benefit), your gross contributions for that scheme will be based on the increase in the value of your benefits during the tax year.

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 (defined contribution) pension pot you have, unless you only take your tax-free cash lump sum, take all of your pension pot under the small pension pot rules, or continue taking Capped Income Drawdown. Not all of these options will be available from every pension pot.

Your Annual Allowance may also be reduced if your income (including the value of any pension contributions) is over £150,000 and your income (excluding the value of any pension contributions) is over £110,000.

The Annual Allowance will not apply in the tax year in which you die or if you access your pension pot because of serious ill health.

**1****TO BE COMPLETED BY THE EMPLOYEE**

Arrangement/Plan number	<input type="text"/>
Name	<input type="text"/>
Address	<input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Contact phone number	<input type="text"/>
Contact email address	<input type="text"/>
National Insurance Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Basis of advice declaration Was advice given?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**2****TO BE COMPLETED BY THE EMPLOYER**

Your employee named in Part 1 is either a current Member or has recently applied to become a Member of a Legal & General pension plan. To make contributions to this plan please complete the following sections (where applicable).

Company name	<input type="text"/>
Head office/Registered address	<input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Company registered number	<input type="text"/>
Company contact name	<input type="text"/>
Company contact phone number	<input type="text"/>
Company contact email address	<input type="text"/>
Company contact address (if different from above)	<input type="text"/>

**3****EMPLOYEE CONTRIBUTIONS BY SALARY DEDUCTION (IF APPLICABLE)**

a) Amount deducted from your employee's pay  £  Net monthly/yearly<sup>1</sup> and paid to us by Direct Debit

The net amount is the amount the employee wants to pay. Their contract is for the gross contribution, which is the amount stated plus basic rate tax relief (at the rate applicable when the first regular contribution is paid at this level). Tax relief is not available for contributions once the employee reaches age 75. If basic rate tax relief changes, or the employee reaches age 75, the amount we collect by Direct Debit will therefore change and you will need to change the amount you deduct from your employee's salary.

b) At what rate should the amount collected by Direct Debit be automatically increased each year?  
(You may only choose ONE of the options.)

None  In line with the Retail Prices Index<sup>2</sup>  In line with the annual increase in Average Weekly Earnings<sup>2</sup>

By a fixed percentage each year of  % (only whole numbers up to 10% inclusive allowed)

<sup>1</sup> Delete as appropriate.

<sup>2</sup> Contributions will only increase in line with the index/factor. If there is a decrease in the index/factor then the contributions will remain the same.

**Indexation of employee and employer contributions is not available or is limited on some of our plans. If you select this option and this is not available on the plan, we will contact you.**



If your employee's contributions are to be automatically increased each year then the amount we collect by Direct Debit will automatically increase. You will need to change the amount you deduct from the employee's salary in line with this.

## 4

### EMPLOYER CONTRIBUTIONS INCLUDING SALARY SACRIFICE (IF APPLICABLE)

a) I wish to make a gross contribution to the employee's pension plan administered by Legal & General as detailed in Part 1.

£  Gross monthly/yearly<sup>1</sup> by Direct Debit

The above contribution(s) will be invested in accordance with instructions given by the Member.

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

None

In line with the Retail Prices Index<sup>2</sup>

In line with the annual increase in Average Weekly Earnings<sup>2</sup>

By a fixed percentage each year of  % (only whole numbers up to 10% inclusive allowed)

This option is only available for regular contributions paid by Direct Debit. Employer contributions can be automatically increased differently from employee contributions.

<sup>1</sup> Delete as appropriate.

<sup>2</sup> Contributions will only increase in line with the index/factor. If there is a decrease in the index/factor then the contributions will remain the same.

**Indexation of employee and employer contributions is not available or is limited on some of our plans. If you select this option and this is not available on the plan, we will contact you.**

## 5

### SINGLE CONTRIBUTION

If you would like to pay a single (one-off) contribution to your employee's pension plan please complete this section.

If paid by salary deduction: £  Net single contribution by cheque

If an employer's contribution or salary sacrifice: £  Gross single contribution by cheque



Please make your cheque payable to 'Legal & General'. If your employee purchased their pension plan through Cofunds, please make your cheque payable to 'Cofunds Limited'.

If your employee is unsure if they purchased their plan through Cofunds, please return the cheque and this form to Legal & General.

Your employee will need to tell us where they would like to invest this single contribution and authorise their choice by signing below. Please visit [legalandgeneral.com/pensionoptions](http://legalandgeneral.com/pensionoptions) to choose the funds and fill in the details below.

	% of single contribution
Fund name: <input type="text"/>	<input type="text"/>
Fund name: <input type="text"/>	<input type="text"/>
Fund name: <input type="text"/>	<input type="text"/>
Fund name: <input type="text"/>	<input type="text"/>
Fund name: <input type="text"/>	<input type="text"/>
Fund name: <input type="text"/>	<input type="text"/>
<b>TOTAL</b>	<b>100%</b>

#### EMPLOYEE (MEMBER) AUTHORISATION

I authorise Legal & General/Aegon (for plans bought through Cofunds) to invest my single contribution in accordance with the instructions on this form, subject to the conditions shown in my Member's Booklet/Member's Policy booklet.

Employee (Member) Signature

Date (DD/MM/YYYY)

## 6

## PAYMENT DUE DATE

You are required by law to pay contributions to your employee's pension plan by the 'payment due date'. We, as the personal pension provider, are required to report any employer who does not do this to the Pensions Regulator who may then fine the employer. If we do not report employers that do not pay or pay late we will be liable to penalties.

You will become a late or non-payer if your contributions have not been received by Legal & General on the 19th of the month following the month on which you were due to pay it to us. This is known as the 'payment due date'. For example, contributions due to Legal & General on 5 May must be received no later than 19 June.

If you are deducting contributions from employee's pay you will become a late or non-payer if this contribution is not received by us on the 19th of the month following the deduction from pay.

The Pensions Regulator also requires you to provide us with a Record of Payments to ensure that we know when to expect payments from you. This form will become the Record of Payments for this purpose. If you alter your payment you must complete a new form.

## 7

## RECORD OF PAYMENTS

Date I want collections to start from  
(DD/MM/YYYY)

       

Please allow 12 working days from the date the form is received at Legal & General/Aegon (for plans bought through Cofunds) to set up the Direct Debit.

## 8

## FUTURE INSTRUCTIONS

Do you want to allow the employee named in Part 1 to amend future employer contributions?

Yes

No

If 'Yes' please tick all that apply:

Change of bank details

Stopping

Increase

Starting

Decrease

Sign cheques

**This authority will remain in place until I/we cancel this in writing.**

## 9

## SIGNATURE

Signed for the employer  
(Signatory must be different to plan member unless they are the sole director)

Name of signatory (please print)

Position in company

Date of signature (DD/MM/YYYY)

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

Please make sure that you fully complete all of the boxes and that this instruction is signed and dated.



Service User Number

8	0	6	1	6	2
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To Legal & General, PO Box 5457,  
Hove, BN52 9GG

Name and full postal address of your bank or building society branch	Name	<input type="text"/>
	Address	<input type="text"/>
	Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Name(s) of account holder(s)	<input type="text"/>	
Bank or building society account 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"/>	
Branch sort code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Instruction to your bank or building society	<p>Please pay Legal &amp; General Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee.</p> <p>I understand that this Instruction may remain with Legal &amp; General and, if so, details will be passed electronically to my bank or building society.</p>	
Signature	<input type="text"/>	
Date of signature (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"/>	



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

**The Direct Debit Guarantee – this Guarantee should be detached and retained by the payer.**

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





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

**Legal & General Assurance Society Limited.** Registered in England and Wales No. 00166055

Legal & General Assurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Legal & General (Portfolio Management Services) Limited.** Registered in England and Wales No. 02457525

Legal & General (Portfolio Management Services) Limited is authorised and regulated by the Financial Conduct Authority.

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