

# Transfer application form

Please use this form if you wish to transfer the money you've built up in a pension plan with another Registered Pension Scheme into your existing Legal & General WorkSave Pension Plan or a new WorkSave Pension Plan.

The WorkSave Pension Plan has the facility to let us take money from members' insured pension pots to pay a fee for providing advice. This is called a facilitated adviser charge and you must have enough money in your pot to pay for this. The advice must be related to your WorkSave Pension Plan.

The Facilitated Adviser Charge Guide and Facilitated Adviser Charge Authority form are available from:

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

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

## Important information



- When you fill out this form please make sure you answer all the appropriate questions. Please read the tips below carefully before filling out this application form – they will help you fill it in more easily and accurately and so will help us to deal with your application faster.
- We can't accept a transfer payment for pension schemes with safeguarded benefits (apart from defined benefit schemes of less than £30,000) or a plan invested in a With Profits Fund unless you have received financial advice. The advice must contain a recommendation to transfer and the same adviser must complete this form.

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## Notes

**Please use BLOCK CAPITALS throughout in black or blue ink. Correct and initial any alterations. Please do not use correcting fluid.**

- If this application is to be completed by someone else on your behalf, please read all of the answers carefully before signing the Declaration. If any answer is incorrect, please correct and initial any alterations.
- Please note, we cannot accept a transfer payment from an arrangement which is in Income Drawdown or Flexi-Access Drawdown using this form. This is where you have taken tax-free cash from your plan and left the rest of your money invested for you to take as regular or occasional income. If you're not sure if you are in Income Drawdown or Flexi- Access Drawdown, you should contact your old scheme.
- Once we have received your application we will contact the scheme you are transferring from for more detailed information about the transfer payment.
- 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.
- You should read the Key Features document carefully as well as the accompanying documentation on your scheme microsite, as they contain important information. If there are any points that you don't understand, please contact us for further information or speak with a financial adviser.
- Once completed this application should be sent to:
  - DC Pensions  
Legal & General  
PO Box 1560  
Peterborough  
PE1 9AP
- To speak to us please phone our helpdesk on **0345 070 8686**.  
Call charges will vary and we may record and monitor calls.
- Alternatively you can email us at [Indintogrouptv@landg.com](mailto:Indintogrouptv@landg.com)
- The FCA has published guidance notes for anyone considering a transfer of their defined benefits. This can be found at [fca.org.uk/consumers/pension-transfer-defined-benefit](https://www.fca.org.uk/consumers/pension-transfer-defined-benefit)

## Glossary of terms

### Member's SIPP bank account

This cash account holds all your monies that are not directly invested in any other self invested asset or insured fund. It is classed as a Self Invested Asset within your WorkSave Pension Plan.

### Pension Credit

The part of your pension fund that has been transferred from a former spouse/registered civil partner.

### Registered Pension Scheme

A scheme which is registered under Chapter 2 of Part 4 of the Finance Act 2004.

### Relevant UK earnings

Employment income or income arising from a trade, profession, vocation or patent (held in an individual's name). For more information please visit [hmrc.gov.uk](http://hmrc.gov.uk)

### Safeguarded Benefits

These are pension benefits that include some form of guarantee or promise about the rate of secure pension income that a member, or their survivors, will receive or have an option to receive. Examples include Final Salary or Defined Benefit Schemes, Guaranteed Minimum Pension benefits and pensions with a Guaranteed Annuity Rate.

### Selected Retirement Age

The age you have chosen to access your pension pot.

### Overseas transfers

If you are looking to transfer a pension from an overseas pension scheme, Legal & General will only accept Transfers from an overseas pension scheme that is registered with HM Revenue & Customs (HMRC) as a Qualifying Recognised Overseas Pension Scheme (QROPS).

We will contact your overseas pension scheme to obtain evidence that they are a QROPS before we can confirm if the transfer will proceed.

The personal information collected from you will be shared with fraud prevention agencies 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](http://legalandgeneral.com/cifas)

## Part 1 - About you

### 1.1 What is your full name?

Mr/Mrs/Miss/Ms/other

Last name

First name(s)

### 1.2 What is your permanent residential address, postcode, phone number and email address?

Permanent residential address

Postcode

Daytime phone number

Email address

### Please state your previous residential address if you have moved within the last three months

Previous address

Postcode

We have a text messaging service to keep our customers informed of the progress of their transfer application. Would you like to take advantage of this service? Please tick one of the boxes.

☐

Yes

☐

No

If you tick 'Yes' please provide your mobile number in the box below.

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

(DD/MM/YYYY)

Note: the minimum age at entry is 18

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**1.4 What is your gender?**

☐

Male

☐

Female

**1.5 What is your marital status?**

Please tick only ONE box

☐

Single

☐

Married/registered civil partnership

☐

Widowed/surviving registered civil partner

☐

Divorced/dissolved civil partnership

**1.6 What is your national insurance number?**

For example,  
AB 12 34 56 C

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**1.7 What is your employment status?**

Please tick the most relevant box

☐

Employed

☐

Self-employed

☐

Pensioner, whose pension is taxed as pension income

☐

Caring for one or more children aged under 16

☐

Unemployed

☐

18 or over and in full time education

☐

Other

**1.8 What is your occupation?**

**1.9 What is your annual income?**

Please tick only ONE box

☐

£0 – £14,999

☐

£15,000 – £29,999

☐

£30,000 – £59,999

☐

£60,000 – £99,999

☐

£100,000 – £149,999

☐

£150,000 +

**1.10 Who is your employer?**

## Part 2 - About your plan

**2.1 Is your transfer payment going into a new or existing Legal & General plan?**

New

Existing

Arrangement number

**2.2 If you are transferring into a new plan with us, please select a retirement age**

Years

Months

This can be any time from age 55.

If your transfer payment is going into an existing plan, we will use your current Selected Retirement Age.

## Part 3 - About your transfer payment

**3.1 Please complete the following details relating to your existing pension plan that you wish to transfer out of**

Full name of your current pension provider

Full name of pension scheme where known

Address of scheme trustees or administrators

Postcode

Old plan number to transfer

Personal plan you are transferring out of

Defined contribution

Defined benefit

### 3.2 Please give the approximate fund value of the transfer payment to be paid to Legal & General

Approximate fund value to be paid to Legal & General (if known)

£

Approximate Pension Credit fund value to be paid to Legal & General (where relevant)

£

Does this represent the full value of the plan?

Yes

No

Does this represent the full value of the Pension Credit in the plan?

Yes

No

Please make sure your fund choice adds up to 100%. You cannot select both insured funds and a lifestyle profile for the same benefit.

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## Part 5 - About your beneficiaries

Please complete this form to tell us who you would like us to consider making payment(s) to should you die before taking your retirement benefits. You can also update details of your beneficiaries online at [legalandgeneral.com/mya](https://legalandgeneral.com/mya)

Our standard process means that we would not need to see evidence that probate had been applied for or deal with the executor of your estate as a matter of course. Legal & General has sole discretion as to whom payment is made. However we'll take your wishes into account. You'll find full details about benefits and options on death in your Member's Booklet.

### 5.1 What happens if I die before my Selected Retirement Age?

The way your pension pot can be paid if you die before you open your pension pot will depend on a number of factors. This is explained in more detail in the Member's booklet which you will receive/ have received when you join/joined the Scheme. It is also available on request.

If you are making a nomination Legal & General may pay the lump sum at its discretion to the person(s) nominated and/or your estate.

If you make a nomination you can change it at a later date. However, you cannot change it so that the benefit is payable to you or your estate.

Please complete the following in the event that there is any choice as to the way your death benefit can be paid.

### 5.2 If you die before you access your pension pot and a lump sum becomes available, where do you want it to be paid?

If you want the benefit to be paid to more than one person, please show in which percentages and ensure they total 100%. If you would like to nominate more than two beneficiaries, please attach a copy of these details to the form.

### Beneficiary 1

Mr/Mrs/Miss/Ms/other

Full name

Address

Postcode:

Relationship to me

Percentage of lump sum

%

### Beneficiary 2

Mr/Mrs/Miss/Ms/other

Full name

Address

Postcode:

Relationship to me

Percentage of lump sum

%

**Or**

### Tick box if you want the benefit to be paid to trustees

To trustees to be held on trust  
(please tick)

Please enclose the original trust documentation,  
which will be returned to you.

## Part 6 - Adviser and remuneration details

If you are applying to transfer your pension pot into Legal & General and have not used a financial adviser, please go straight to section 7 on the next page.

### To be completed by adviser

To meet Financial Conduct Authority (FCA) regulatory reporting requirements, Legal & General must record whether advice was given to your client regarding the sale of this product. Please note that commission can only be paid to the scheme adviser in respect of a transfer(s) into a scheme established before 31 December 2012 where an employer/adviser agreement was in place before 31 December 2012, and only for services covered by that agreement. Commission paid outside of these conditions is in breach of the regulations on commission payments. Please tick the relevant box(es) below.

#### 6.1 Basis of advice declaration

Was advice given?	Yes	No
If yes, was the employer's part of this scheme established before 31 December 2012?	Yes	No
Does the advice provided fall within the scope of an existing employer/adviser agreement that was in place before 31 December 2012? If yes, commission will be paid.	Yes	No
If the advice was in regard to a plan that has safeguarded benefits or is invested in a With Profits Fund, did you provide a recommendation to transfer to flexible benefits?	Yes	No
Name of the pension scheme you have provided transfer advice on:		
Does the advice fee contain any element for charges which could be prohibited under section 19.1B of the FCA Conduct of Business Sourcebook?	Yes	No

## 6.2 Adviser declaration

The applicant is applying on their own behalf and not as a nominee, trustee or for any other person. The applicant is also not connected in a trustee relationship with any of the beneficiaries. I can confirm that any transfers are from a UK Registered Pension Scheme. Please process any transfer under the following details:

Adviser name

Job title

Full name of firm

Principal Financial Conduct  
Authority (FCA)  
Firm Registration Number (FRN)

FCA Individual Registration  
Number (IRN)

Legal & General Agency Number

Address

Postcode

## 6.3 Commission where permitted

Initial commission  
(at the scheme rate)

%

Or £

Fund-based commission  
(at the scheme rate)

%

If the amount of commission specified is greater than that available, the maximum available commission will be paid.

## 6.4 Declaration

I confirm that where I have provided advice on a transfer from a pension plan that has safeguarded benefits; I have permission to carry out this regulated activity as per article 53E of the FCA's regulated activities order.

I gave a positive recommendation to the person named in section 1 of this form to transfer from their plan with safeguarded benefits to flexible benefits.

I confirm that where I have provided advice on a transfer from a pension plan that is invested in With Profits, I gave a positive recommendation to the person named in section 1 of this form to make the transfer.

Adviser's signature

Date of signature:  
(DD/MM/YYYY)

### **Directly authorised firm declaration for confirmation of verification of identity (private individuals)**

- This confirmation should not be completed by Legal & General appointed representatives or employees.
- Please note that Legal & General will only accept instructions from Trustees who have had their identity verified.
- For the verification of attorney(s), third party donor(s), corporate and other non-personal entities, please use the Confirmation of verification of identity available on our Legal & General Adviser Centre.

### **Who has been verified?**

Applicant's full name

I/We confirm that:

- a) the name, address and date of birth information contained on this application was obtained by me/us in relation to the customer;
- b) the evidence I/we have obtained to verify the identity of the customer:
  - meets the standard evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group; or
  - exceeds the standard evidence (written details of the further verification evidence taken are attached to this application).

**Explanatory notes:**

1. You must show above the name of each party whose identity you have verified (e.g. each trustee, where appropriate). Where a third party is involved, e.g. a person who pays in who is different from the customer, the identity of that person must also be verified and a confirmation provided.
2. This confirmation cannot be used to verify the identity of any customer who falls into one of the following categories:
  - those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification;
  - those who have been subject to Simplified Due Diligence under the Money Laundering Regulations; or
  - those whose identity has been verified using the source of funds as evidence.

Adviser's signature

Date of signature:  
(DD/MM/YYYY)

## Part 7 - Declaration and member's agreement

This agreement is between Legal & General (Portfolio Management Services) Limited, a company registered in England under Company Number 2457525, having its registered office at: One Coleman Street, London EC2R 5AA, termed 'Legal & General' in this agreement, and me. This agreement sets out the terms of my membership of the Legal & General WorkSave Pension Plan (the Scheme).

The Scheme administrator agrees to administer the Scheme in accordance with the Scheme rules.

### **I confirm that:**

I am an existing member of the Scheme; or my application for membership relates solely to the payment into the Scheme of an amount representing the value of a pension pot from another UK Registered Pension Scheme.

I have read any information provided or made available to me by my current provider in connection with this transfer. The declarations I have made in this application are, to the best of my knowledge and belief, correct and complete. I also agree this will form the basis of my application.

The total gross amounts which I pay to all registered pension schemes in a tax year to which I am entitled to tax relief (under Section 188 of the Finance Act 2004) will not exceed the higher of the basic amount (currently £3,600) and my relevant UK earnings in that year.

I agree to tell you in writing if an event occurs which results in my no longer being eligible for tax relief on the amounts I pay in by 5 April in the tax year in which the event occurs, or if later, within 30 days of the event.

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.

I agree to comply with the rules of the scheme.

If I am, or my employer is, paying into this plan (or intend to do so at any point in the future), some of the details in this application will be the basis on which tax relief will be allowed.[Please remember that it is a serious offence to make false statements; the penalties are severe and could lead to prosecution.]

Until I notify Legal & General in writing to the contrary, I authorise my employer to:

- (a) appoint a professional adviser(s) to act on my behalf in connection with my WorkSave Pension Plan, and I authorise Legal & General to provide both my employer and its adviser(s) with details of my plan from time to time. I realise that if I withdraw this authority then I may cease to participate in my employer's WorkSave Pension Plan and may lose certain benefits associated with that plan; and
- (b) to notify Legal & General in writing of any changes to the monthly/annual amounts I am paying in and I request and authorise Legal & General to act upon such information. I accept that in order to comply with regulatory obligations, Legal & General and my current provider 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, instruct and apply to my current pension provider to transfer sums and assets from the plan(s) as listed in section 3 of this application form directly to Legal & General and to provide any instructions and/or discharge required by any relevant third party to do so. Where you have asked me to give you 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.

I authorise Legal & General, my current pension provider, any contributing employer and any financial adviser 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 Legal & General.

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

When payment is made to Legal & General as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in section 3 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 authorise Legal & General to accept the transfer payment and understand that on receipt of the transfer payment, Legal & General will apply this sum to my arrangement(s) in the Scheme and that, on acceptance of the transfer payment by Legal & General, the trustees' or administrator's liability to me in respect of the transferring scheme benefit ceases.

If I am transferring from a pension plan that has safeguarded benefits (unless it is a defined benefit scheme of less than £30,000) or is invested in a With Profits Fund, I confirm I have taken financial advice recommending a transfer. I understand that on transferring I will lose any guaranteed benefits or options for myself and/or spouse or registered civil partner and dependants. I acknowledge and agree that Legal & General has no responsibility or liability for my decision to effect this transfer.

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

The banking of the transfer payment by Legal & General does not constitute acceptance by Legal & General of the transfer payment. The transfer payment will only be accepted once Legal & General has received all the necessary information from the trustees or administrator/insurer of my previous scheme.

**You should make sure you read this declaration carefully, as once you've told us you accept it we intend to rely on it. If you do not understand any part of the declaration, please ask us for further information.**



## **Important please read: Data Protection**

### **Use of my personal information:**

Legal & General takes your privacy very seriously. Legal & General use the personal information collected via this form and any other personal information that I provide to Legal & General or is provided to them on my behalf ('my information') for the purposes of (amongst other things):

1. providing me with Legal & General's products and services and dealing with my enquiries and requests;
2. underwriting and administering my personal pension plan including processing claims; and/or
3. carrying out market research, statistical analysis and customer profiling.

Legal & General will not sell my information to third parties for them to market to me. Legal & General's privacy policy sets out more detailed information on how they use my information (including: their processing activities, the lawful basis for their processing, how they transfer my information and/or other information prescribed by data protection law). A copy of Legal & General's privacy policy is available at [legalandgeneral.com/privacy-policy](https://www.legalandgeneral.com/privacy-policy) or otherwise upon request. Any changes to the privacy policy will be posted on this site from time to time.

### **Disclosures:**

Legal & General will disclose my information to other companies within the Legal & General group of companies, regulatory bodies, law enforcement agencies, future owners of Legal & General's business, suppliers engaged by Legal & General to process data on its behalf and when necessary, to a reinsurer.

If I make a claim, Legal & General will share my information (where necessary) with other insurance companies to prevent fraudulent claims.

Legal & General will check my details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. Legal & General and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit-related or other facilities;
- managing credit and credit-related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

Legal & General and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

I can contact Legal & General at:  
DC Pensions, Legal & General, PO Box 1560,  
Peterborough, PE1 9AP if I want to receive details of the relevant fraud prevention agencies.

If I have been dealing with a financial adviser, Legal & General will give them information about the product and, where appropriate, provide them with other information about my dealings with Legal & General to enable them to give me informed advice.

**Access:**

I have the right to ask for a copy of the information that Legal & General hold for me. To obtain a copy of this information, I can write to DC Pensions, Legal & General, PO Box 1560, Peterborough, PE1 9AP.

I agree to the use of my information as set out above. I understand that I can ask Legal & General for a copy of my filled in application form for up to 30 days after it has been set up on their records and they will send me a letter confirming details that have been captured from this form.

I understand I can ask Legal & General for a copy of the terms and conditions of this contract at any time.

Applicant's signature

Date of signature  
(DD/MM/YYYY)

**Legal & General (Portfolio Management Services) Limited**

Registered in England and Wales No. 02457525

**Registered office:** One Coleman Street, London EC2R 5AA

We are authorised and regulated by the Financial Conduct Authority.

Q0021781 01/24 DC002584 NON ASD

