

Application form

Fixed Term Retirement Plan

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

Legal & General Retirement
PO Box 809
Cardiff
CF24 0YL

To process your application we need to know your quote number(s) so it's **very important you complete this section**. We cannot progress with verbal quotes, **they must be in writing**. Please use the boxes below.

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

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

The rate used in your quote is guaranteed for a limited period. For this rate to apply, we must receive all funds and this application form before the date shown in the 'Important information' section of your quote. If the funds are received after this date then the rate available at that time will apply.



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

We will not accept this application if:

- It's for anything other than a Fixed Term Retirement Plan.
- It's in respect of an undischarged bankruptcy or where the pension has been vested in a Trustee in Bankruptcy.
- The pension benefits being used to buy this plan are coming from an Open Market Option, death benefits or post-retirement divorce settlement (Disqualifying Pension Credit). We can accept benefits arising from pre-retirement divorce settlements (Non-Disqualifying Pension Credit).
- The pension benefits being used to buy this plan relate to a Defined Benefit/Final Salary, Guaranteed Minimum Pension or Guaranteed Annuity Rate transfer, valued at greater than £30,000 and you have not received advice.
- It's in respect of a partial transfer from a drawdown arrangement.
- You are currently living overseas.
- You have exceeded the Lifetime Allowance and you do not have an Enhanced Protection certificate.

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

The personal information 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



1. Proof of identity:

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

2. For taxation purposes please enclose:

- P45 for this tax year, if applicable (without this, a temporary tax code, which is confirmed by HM Revenue & Customs (HMRC), will be applied to your payments until we receive confirmation of your correct code). The P45 will not be returned to you. If we make payments before receiving confirmation of your tax code, and later learn that you have paid too much tax, we will return the overpaid tax to you by adjusting your next income payment.
- Please contact us on the phone number stated in your Key Features document if you have any protection in place against the Lifetime Allowance tax charge, as we will need to discuss this with you before your application can proceed. We will not be able to accept your application if your Lifetime Allowance protection is anything other than Enhanced Protection. Call charges will vary. We may record and monitor calls.

3. What needs to be signed and dated:

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

4. Information you should note:

- You must have a permanent National Insurance number.

5. Changes to your details

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

1 About you and your plan

 Please complete this section in full.

1. What is your full name and title? Mr/Mrs/Miss/Ms/ Other
Surname
First name(s)

2. What is your date of birth?

3. What is your gender?

4. What is your marital status?

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

Address

Postcode

Email address

Home phone

Mobile phone

6. What is your National Insurance number?

You must have a permanent National Insurance number.

Male Female

Single Married Registered civil partnership

Divorced/Dissolved Separated Widowed

Cohabiting

For example, AB 123456 C

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.

7. Is the value of all your pension benefits, including the benefits from this plan, and any tax-free cash taken above the standard Lifetime Allowance (£1,073,100 for the tax year 2023/2024)?

Yes No

If 'Yes', please contact us on the phone number stated in your Key Features document as we will need to discuss this with you before your application can proceed.

2 About your spouse, registered civil partner or dependant

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

1. What is their full name and title? Mr/Mrs/Miss/Ms/
Other
Surname
First name(s)


2. What is their date of birth?

3. What is their gender?


4. What is their marital status?

5. What is your relationship?
For example, husband, wife or partner.

<input type="text"/>					
<input type="text"/>					
<input type="text"/>					
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
<input type="text"/>	Male	<input type="text"/>	Female		
<input type="text"/>	Single	<input type="text"/>	Married	<input type="text"/>	Registered civil partnership
<input type="text"/>	Divorced/ Dissolved	<input type="text"/>	Separated	<input type="text"/>	Widowed
<input type="text"/>	Cohabiting				
<input type="text"/>					

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


3 Payment details

 Please give details of where any income and tax-free cash is to be paid.
Any tax due will normally be deducted before you receive each payment.
All payments will be made to you in British Pounds Sterling. Any conversion to another currency will be at your own expense.

1. What is the name and address of your bank or building society?
Name
Address
Postcode
2. What is the bank or building society sort code?
3. What is the bank or building society account number?
4. What name is your account in?
You must be either the sole or joint account holder.
5. What is the building society roll number (if applicable)?

		-			-				

4 Guaranteed minimum payment period


 If your plan has a Guaranteed Minimum Payment Period, you can nominate one or multiple beneficiaries to receive any payments due if you die during that period (this can be changed or updated at any time).
I wish for any payments due within the Guaranteed Minimum Payment Period following my death to be paid to:

Nomination One

1. What is their full name and address?
Full name
Address
2. What is their date of birth?
3. Percentage of payments due on your death to this nominee.
The total across all nominees must equal 100%.
4. What is your relationship?

D	D	M	M	Y	Y	Y	Y		
							%		

4 Guaranteed minimum payment period (continued)

 If your plan has a Guaranteed Minimum Payment Period, you can nominate one or multiple beneficiaries to receive any payments due if you die during that period (this can be changed or updated at any time).

I wish for any payments due within the Guaranteed Minimum Payment Period following my death to be paid to:

Nomination Two

1. What is their full name and address? Full name
Address

2. What is their date of birth?

3. Percentage of payments due on your death to this nominee.
The total across all nominees must equal 100%

4. What is your relationship?

D	D	M	M	Y	Y	Y	Y

Nomination Three

1. What is their full name and address? Full name
Address

2. What is their date of birth?

3. Percentage of payments due on your death to this nominee.
The total across all nominees must equal 100%

4. What is your relationship?

D	D	M	M	Y	Y	Y	Y


Please note: Any nomination you make is not binding on us. The recipient will be chosen at our discretion but we will consider your nomination carefully. The recipient must be a dependant or a 'nominee' for the purposes of tax legislation.

The way that a 'nominee' is defined by tax legislation could stop the payments being offered to suitable beneficiaries in some situations. To avoid us stopping payments you may wish to make a broad nomination of all beneficiaries by ticking the box below. This will give us greater scope to ensure payments are made to an appropriate beneficiary, particularly where your wishes become out of date. We'll still consider your nomination (or nominations) and this can be changed or updated by you at any time.

In addition to any specific nomination above, I agree to make a broad nomination of any individual chosen by you to receive any payments due following my death.

<input type="checkbox"/>

5 About the transferring pension scheme(s)

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

Scheme one

1. Name of the current provider.
2. Address and telephone number of the current provider.
3. Full name of the pension scheme.
4. Existing plan number.
5. Are the funds already in drawdown?
 Yes No
6. Is this a full or partial transfer?
 Full Partial
7. Approximate fund value to be paid to us.
£
8. Do you want to take a tax-free cash sum?
Is the maximum tax-free cash required (normally 25% of the fund value)?
 Yes No
If not 25%, what percentage or value do you want to take?
 % £

<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Full	<input type="checkbox"/> Partial
£ <input type="text"/>	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="text"/> %	<input type="text"/> £

 We will normally pay any tax-free cash due. Your current provider can only pay tax-free cash to you if your existing plan is in drawdown or has been designated for drawdown.

Scheme two

1. Name of the current provider.
2. Address and telephone number of the current provider.
3. Full name of the pension scheme.
4. Existing plan number.
5. Are the funds already in drawdown?
 Yes No
6. Is this a full or partial transfer?
 Full Partial
7. Approximate fund value to be paid to us.
£
8. Do you want to take a tax-free cash sum?
Is the maximum tax-free cash required (normally 25% of the fund value)?
 Yes No
If not 25%, what percentage or value do you want to take?
 % £

<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Full	<input type="checkbox"/> Partial
£ <input type="text"/>	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="text"/> %	<input type="text"/> £

 We will normally pay any tax-free cash due. Your current provider can only pay tax-free cash to you if your existing plan is in drawdown or has been designated for drawdown.

5 About the transferring pension scheme(s) (continued)

Scheme three

1. Name of the current provider.

2. Address of the current provider.

3. Full name of the pension scheme.

4. Existing plan number.

5. Are the funds already in drawdown?

6. Is this a full or partial transfer?

7. Approximate fund value to be paid to us.

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

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

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

<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Full	<input type="checkbox"/>	Partial
<input type="text"/>		£	
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="text"/>	%	<input type="text"/>	£

 We will normally pay any tax-free cash due. Your current provider can only pay tax-free cash to you if your existing plan is in drawdown or has been designated for drawdown.

Scheme four

1. Name of the current provider.

2. Address of the current provider.

3. Full name of the pension scheme.

4. Existing plan number.

5. Are the funds already in drawdown?

6. Is this a full or partial transfer?

7. Approximate fund value to be paid to us.

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

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

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

<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Full	<input type="checkbox"/>	Partial
<input type="text"/>		£	
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="text"/>	%	<input type="text"/>	£

 We will normally pay any tax-free cash due. Your current provider can only pay tax-free cash to you if your existing plan is in drawdown or has been designated for drawdown.

6 Declaration and member's agreement

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

A. Scheme membership

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

I agree to be bound by the Rules of the Scheme and the terms and conditions of the Fixed Term Retirement Plan. I acknowledge and agree that Legal & General has not provided and will not provide me with financial advice concerning the suitability of joining the Scheme.

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

A1 Applies to all applicants (who on joining the Scheme become Scheme Members)

1. I confirm that I do not currently intend, as a result of receiving a cash lump sum from this arrangement, to significantly increase contributions to one or more Registered Pension Schemes by an amount equal to more than 30% of my lump sum. (This is known as 'recycling' – please see section PTM133800 of HM Revenue & Customs' Pension Tax Manual online for more information.) If I do recycle my cash lump sum then I will inform Legal & General within 30 days as required by HMRC's regulations.
2. I confirm that:
 - In this tax year I am resident in the UK or am a Crown servant or the husband, wife or registered civil partner of a Crown servant.
 - The total contributions that I pay to all Registered Pension Schemes in the tax year to which I am entitled tax relief (under section 188 of the Finance Act 2004) will not exceed the higher of the basic amount of my relevant UK earnings in that tax year within the meaning of section 189 of the Finance Act 2004.
 - The information I have given and 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.
 - I agree that my chosen quote and the information contained in this application will be used to determine the benefits paid and if any of the information is found to be incorrect my benefits may be adjusted accordingly.
 - I agree to comply with the rules of the Scheme.
 - I will give notice to Legal & General if an event occurs as a result of which I am no longer entitled to relief for my contributions pursuant to section 188 of the Finance Act 2004 and that the notice will be provided by the later of (i) 5 April in the tax year in which the event occurs; and (ii) the date which is 30 days after the occurrence of that event.

A2 Applies to applicants who wish to transfer the value of benefits from another pension scheme

1. Applies to the previous scheme trustee/administrator
I authorise and instruct you to transfer funds from the plan(s) as listed in Part 5 directly to Legal & General, and to provide any instruction and/or discharge required by any relevant third party to do so. Where you have asked me to give you any 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 you to release all necessary information to Legal & General to enable the transfer of funds to Legal & General.

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.

If an employer is paying contributions to any of the plans as listed in Part 5 of this application, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

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

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 5 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.

2. Applies to the previous scheme trustees/administrator and Legal & General

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.

3. Applies to Legal & General

I understand that:

- I will be subject to the money purchase annual allowance (MPAA) from the date of my first flexi-access payment, or
- I am already subject to the MPAA.

I authorise and request Legal & General to contact the trustees or administrator of my previous scheme and to obtain on my behalf the necessary information concerning my pension benefits.

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 Fixed Term Retirement Plan and that on acceptance of the transfer payment by Legal & General, the liability of the trustees or administrators of the previous scheme to provide benefits ceases.

I understand that 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 of my previous scheme.

B. Lifetime Allowance Declaration

I confirm that the value of all the pensions and tax-free cash I have already taken, combined with the benefits I am taking now, is below the current standard Lifetime Allowance. If it is not, I have Enhanced Protection in place against the Lifetime Allowance tax charge and I have provided a copy of the certificate of protection.

6 Declaration and member's agreement (continued)

C. 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.

D. Data protection

Protecting your personal information is extremely important to us.

Please take the time to read our privacy policy, which you can find online at legalandgeneral.com/privacy-policy

If you are unable to access our privacy policy online, or if you would prefer a paper copy, please contact us.

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

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

E. Cancellation rights

You have 30 days from the date you receive our confirmation your policy has started to change your mind.

Please refer to your Key Features document for further information.

F. Adviser Charge Declaration

If I have asked Legal & General to arrange payments 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 Fixed Term Retirement Plan 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 make any payments to my financial adviser or intermediary?' in the Key Features.

I confirm that any adviser charge arranged on my behalf by Legal & General on the initial set up of this Plan:

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

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

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

Name	<input type="text"/>
Signature	<input type="text"/>
Today's date	<input type="text" value="DDMMYYYY"/>

7 Financial adviser/intermediary section

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

A. Basis of advice declaration

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

Yes No

B. Adviser Declaration

The applicant is applying on their own behalf and not as a nominee, trustee or in a fiduciary capacity for any other person. I can confirm that any transfer is from a UK Registered Pension Scheme. Please process any transfer under the following details:

Full name of firm

Firm's contact telephone number

Firm's contact email address

FCA Firm reference number

What is your Legal & General agency number?

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

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

Firm address

Firm postcode

C. DB to DC Transfers

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

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

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

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

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

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

Mr/Mrs/Miss/Ms/
Other

Declaration

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

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

Surname

First name(s)

Position


Today's date

Signature

Yes No

Yes No

Yes No

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

Additional support and alternative formats

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

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

Legal & General Assurance Society Limited.

Registered in England and Wales No. 00166055

Registered office: One Coleman Street, London EC2R 5AA

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

Q0050901 04/23 FTRP Non-ASD

