

# LV= SIPP Flexible Transitions Account

## Contributions and Additional Transfers Application Form

### About this form

You should use this form if you want to include additional transfers or contributions into your existing LV= Pension Plan.

If you want to take immediate benefits from these additional funds, or switch from Capped to Flexi-access Drawdown you will need to complete our **Tax Free Cash & Income application form**.

If you want to pay money into a new type of investment, one you're not already invested in, you will need to complete our **Investment Instruction form**.

If you wish to invest in the LV= Smoothed Managed Funds Pension Series 1 (referred to as LV= Smoothed Pension in this document) please read the Terms & Conditions and Your guide to how we manage our unitised with-profits Smoothed Managed Funds business.

Please provide the illustration reference:

---

**You can get this form in large print or other formats by calling us on 0800 0322 990**



## Personal details

Your full name

---

Your date of Birth            /            /            (DD/MM/YYYY)

---

Your plan number

---

Your contact telephone number

---

Your email address

---

## Contributions

If you're not making any contributions please go to the transfer section on page 7.

We need to know about the contributions you will be making into your plan. You can get tax relief on personal pension contributions up to 100% of your yearly earnings. If unemployed or the plan holder is a child under the age of 16 the maximum contribution is £3,600 gross each year. Contributions can only be made whilst the plan holder is under the age of 75.

What is your annual salary?            £

---

## Annual allowance

Do you have a reduced annual allowance, for example if you've taken any money out of a pension using Flexi-access Drawdown, or an Uncrystallised Funds Pension Lump Sum (UFPLS)?            Yes            No

If yes, your Annual Allowance will be reduced from £60,000 to £10,000 for any pension savings to money purchase pensions. Your Annual Allowance is the maximum amount you, or anyone else on your behalf, including your employer, can pay in to pension plans in any tax year that will be eligible for tax relief. For more information about this please speak to your financial adviser.

---

If yes, what date did this reduced annual allowance first apply to you?            /            /            (DD/MM/YYYY)

---

## Single Contributions

**What is the source of this single contribution?**

**Occasionally we may require documentary evidence to confirm source of wealth. We'll be in touch if this is required.**

Employment            Inheritance            Property sale            Divorce settlement

Other (please specify)

---

Please give the amount you wish to pay into your pension plan. We will add the tax relief to the amounts shown below when this is payable.

Your personal single contribution            £

---

Your employer's single contribution            £

---

Third party contributions            £

---

## Regular Contributions

What type of regular contributions do you want to make?

New regular contributions into your plan (Direct Debit Instruction form required)

**OR**

Increase your current regular contributions

What day of the month do you want to pay your contributions?

2nd

9th

16th

23rd

If this falls on a non-working day we'll collect your contribution on the next working day.

Which month would you like the increase to start from:

For an increase to existing contributions we will keep the date the money is taken the same unless you tell us here:

For new contributions you or your employer will need to complete the Direct Debit instruction (available on the next page)

Please give the amount of money you would like us to collect from the nominated bank account.

	Monthly payments:	OR	A yearly payment of:
Your personal contributions	£		£
Your employer's contributions	£		£
Third party contributions	£		£

### Please complete for any employer contributions

Employer's name

Employer's address

Postcode

Company registration number (if applicable):

Company payroll date / (DD/MM)

### Business principal beneficial owners who own over 25%

Name	DOB	/	/	(DD/MM/YYYY)
Name	DOB	/	/	(DD/MM/YYYY)
Name	DOB	/	/	(DD/MM/YYYY)
Name	DOB	/	/	(DD/MM/YYYY)

**Any other parties who exercise significant control (this needs to include directors and in the absence of principal beneficial owners the senior persons responsible for the operations)**

Name	DOB	/	/	(DD/MM/YYYY)
Name	DOB	/	/	(DD/MM/YYYY)
Name	DOB	/	/	(DD/MM/YYYY)
Name	DOB	/	/	(DD/MM/YYYY)

If you are unsure of this information you can provide your employer with our Employer Details Form (available on request).

We can contact them directly if the form isn't returned promptly, what's their email address?

**Please complete for any third party contributions (excluding employer payments covered above)**

Their title and full name

Their date of birth / / (DD/MM/YYYY)

Their address

Postcode

Their relationship to the plan holder

Their email address

We will need to check the identity of any third person making a contribution to this plan. Where possible we will use online information agencies, but we may need to contact them for their permission.

Please ensure that you advise anyone else whose personal details are related to your policy that the 'How we use your information statement' is available by visiting [LV.com/data-protection/life](http://LV.com/data-protection/life)

## Methods of payment

- **Single contributions** can be paid directly into our bank account using a bank transfer (Bacs or Chaps). You'll need to provide us with this completed application form, so we can identify your payment.

Bank account number: 21718060

Bank sort code: 15 10 00

Bank account name: NM Pensions Trustees Limited

Payment Ref: LV= policy number and the plan holder's surname (for example **12345 SMITH**)

Failure to quote a reference may result in the payment being returned.

- **Regular contribution can be paid by direct debit.**

- If you're increasing regular contributions and already pay by direct debit, we'll use the existing bank details on our records. If you wish to provide new bank details, or pay for the first time please complete the Direct Debit instruction.

- For all new regular contributions we will issue a notice confirming the date we will collect the first contribution.

- If the collection falls on a non-working day, we'll collect your contribution on the next working day.

- If you pay by **standing order**

- you'll need to contact your bank or building society to change the amount you pay.

- If you currently pay by standing order, but want to switch to direct debit, please complete and return the Direct Debit Instruction on the next page. You'll need to cancel your standing order with your bank, otherwise you'll pay twice.

- If you pay by **cheque**

- The cheque should be made payable to NM Pensions Trustees Limited. Please quote your name and plan number on the back of the cheque.

- The cheque should be sent to us with your application form. Failure to do so may result in the payment being returned.

## Direct Debit Instruction

Please complete this direct debit instruction if you want to pay regular contributions into your Flexible Transitions Account. If your employer will be paying regular contributions, they'll need to complete an Employer Details Form.

## The Direct Debit Guarantee

- ▮ 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 NM Pensions Trustees Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request NM Pensions Trustees Limited 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 NM Pensions Trustees Limited 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 NM Pensions Trustees Limited 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 NM Pensions Trustees Limited.

### Instruction to your Bank or Building Society to pay by Direct Debits



1. Name and full postal address of your Bank or Building Society

To: The Manager
Bank or Building Society
Address
Postcode

2. Name(s) of account holder(s)

3. Branch sort code (from the top right hand corner of your cheque)



-



-



Service user number

4. Bank or Building Society account No.

5. Reference (For completion by LV=)

6. Instruction to your Bank or Building Society  
 Please pay Liverpool Victoria Financial Services Limited Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Liverpool Victoria Financial Services Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of accounts.

**This Guarantee should be detached and retained by the payer.**



This page is intentionally blank

## Transfers

If you're not making any transfers, please go to the investment section on page 9.

### Declaration of Health

We can only accept your transfer if you can state 'No' to BOTH of the following statements:

I have received a diagnosis from a registered medical practitioner that, due to a medical condition, my life expectancy is less than two years. Yes No

---

I am currently undergoing medical treatment or receiving palliative care/end of life care, whether in a hospital, hospice or at home, for a medical condition that could result in me having a life expectancy of less than two years. Yes No

---

If you are unsure how to answer any of the above questions you should seek the advice of your doctor.

I have been made aware that if I answer 'No' to the above statements and die within two years of LV= receiving the transfer, and in the opinion of LV's underwriters, it is clear that I should have answered 'Yes', LV= are likely to:

- Disregard any expression of wishes I have made in respect of death benefits, and
- Pay all death benefits to my estate as a lump sum.

### Transfer Information

If you have more than one transfer, photocopy this page.

Name of the transferring scheme / trustee / administrator

---

Current Provider's name and address

---

Postcode

---

Telephone number (including area code)

---

Current plan number

---

Approximate amount to be transferred

---

We need to know a bit more information about your transfer. This information can be found on statements your scheme will have issued you. Your financial adviser will also be able to help.

### Type of ceding scheme

UK Registered Defined Benefit Occupational Pension Scheme

UK Registered Defined Contribution Occupational Pension Scheme

Other UK Registered Pension Scheme (for example 'Personal Pension' or 'SIPP')

Deferred Annuity Contract (Section 32)

Other, please specify

---

Are the sums and assets being transferred

Already entirely in drawdown

Already partially in drawdown or

Not in drawdown

---

Is this part of a block transfer? Yes No

---

Is this an in-specie transfer? (please provide a list of investment assets you wish to transfer) Yes No

---

Does this represent the full value of the current plan? Yes No

---

Does your transfer include Guaranteed Minimum Pension (GMP) or contracted out salary related funds (section 9(2B) rights)? Yes No

---

Is the current plan subject to any existing or proposed trustee in bankruptcy orders, or earmarking or pension sharing orders, or other receiving orders? Yes No

---

If there is an earmarking order attached to this plan we will be unable to accept this transfer.  
Pension earmarking is one of the options available on divorce or the dissolution of a civil partnership.

---

**If you're transferring a plan to us that is already paying you income and you want to keep receiving these payments. You will need to complete our Tax Free Cash & Income application form.**

## Transfers – from a DB scheme, or of safeguarded flexible benefits

### Defined Benefit Transfer Declaration

(To be completed by your Financial Adviser)

Is the scheme from which the customer is transferring a Defined Benefit Scheme? Yes No

---

Is the customer transferring from a plan that includes an element of defined benefits (e.g. a By-out Policy that includes GMP)? Yes No

---

If 'Yes' LV= will only accept transfers from a Defined Benefit Scheme if the transfer and the initial investment advice has been given by a pension transfer specialist with the relevant FCA permissions

LV= will also only accept a Defined Benefit transfer where an advised positive recommendation to transfer has been given. We will not accept transfers on an Insistent Client or Execution Only basis

Does your firm have the FCA's permission to advise on pension transfers? Yes No

---

Is this application submitted on an insistent client basis or as a result of Abridged Advice? Yes No

---

You must have the relevant permissions and this must not be an insistent customer for LV= to accept a Defined Benefit transfer

### Safeguarded Flexible Benefits Transfer Declaration

(To be completed by your Financial Adviser)

Does the plan from which the customer is transferring:

Include a Guaranteed Annuity Rate (GAR), or a Guaranteed Annuity Option (GAO)? Yes No

---

Provide a form of income guarantee? Yes No  
(e.g. a promised level of income (or guaranteed minimum level of income) calculated by reference to the contributions or premiums paid by or in respect of the member (for instance, under some older personal pension/retirement annuity (S.226) policies)

---

Total amount to be transferred which represents Safeguarded Flexible Benefits

Source One: £

Source Two: £

Source Three: £

**Note that your client will have received personalised risk warnings from their ceding scheme if their transfer includes Safeguarded Flexible Benefits.**

LV= will only accept such a transfer where an advised positive recommendation to transfer has been given. We will not accept transfers on an Insistent Client or Execution Only basis

---

This section must be completed in order for LV= to request a transfer of Safeguarded Flexible Benefits

Does your firm hold the FCA's relevant permissions? Yes No

---

Is this application submitted on an insistent client basis? Yes No

---

You must have the relevant permissions and this must not be an insistent customer for LV= to accept the transfer of Safeguarded Flexible Benefits.



Financial Adviser signature

Print Name

Date / / (DD/MM/YYYY)

## Investment details

Please let us know if you'd like your financial adviser to provide us with investment instructions on your behalf Yes No

### LV= Pension Funds

(note this does not include Flexible Guaranteed Funds or Smoothed Managed Funds)

Equally in line with my current fund holdings

Proportionally in line with my current fund holdings

As outlined below (you can choose a maximum of 20 funds, and don't forget to make sure they total 100%).

Fund Name	Single Contribution or Transfer	Regular Contributions
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%
	%	%

## LV= Smoothed Pension

The Minimum amount is £5,000. The maximum amount is £1,000,000 (less the total of any current investments across the Smoothed Managed Funds Product range), you must also be over 17 years of age to have this type of investment with LV=.

This is to purchase funds in LV= Smoothed Pension. You must receive financial advice if you are investing into this for the first time.

How much of your plan do you want to invest in LV= Smoothed Pension? £

### Fund choice

Smoothed Managed Extra Cautious

Smoothed Managed Cautious

Smoothed Managed Balanced

Smoothed Managed Growth

Smoothed Managed Growth Plus

## Guarantee

Currently a guarantee can only be purchased on the Smoothed Managed Cautious Fund option at outset.

Please tick below if you want a 10 year guarantee for your investment in the Cautious Fund

Would you like to purchase a guarantee? Yes  No

We've explained the guarantee and how much it costs in our Key Features of the Flexible Transitions Account and the personal illustration. To find out what the options are, talk to your financial adviser.

If you've purchased a guarantee we'll contact you to remind you before your guarantee term ends in 10 years' time. We'll also let you know what replacement guarantees, if any, are available at that time, in case you want to add a new one. We won't add a new guarantee unless you tell us to.

## Other Investments

If you would like to invest in a new type of investment (including our LV= Protected Retirement Plan) you will need to complete our **Investment Instruction Form**. If you want to pay more money into an existing investment within your plan please give details below, and tell us how much you'd like to invest.

Investment	Transfers /Single Contribution	Regular Contributions
	£	£
	£	£
	£	£
	£	£

## Advice

Have you received financial advice in relation to this application? Yes  No

### If you've answered 'No'

At LV=, we believe that a financial adviser is best placed to help you plan for your retirement. That's why we always recommend that you speak to a financial adviser before you make any decision about your pension plan, or how your money is invested.

Where advice has not been taken we may not be able to accept some pension transfers. We'll contact you if this is the case.

If you have an active servicing financial adviser would you like us to include them in correspondence Yes  No

### If you've answered 'Yes'

If you have received financial advice the section below must be completed. Where tax free cash or income is to be taken from the additional funds the adviser charge will be calculated after these benefits have been paid in line with the illustration reference below.

Please provide the illustration reference

## Adviser details

Company name

Contact name

Financial Services Register - reference number

Financial Conduct Authority number:

Telephone number

Email address

Your agency number (if known)

### Adviser charges single contribution/transfer

What is the agreed adviser charge for this application?  £  OR  %

## Adviser charges regular contributions

What is the agreed adviser charge for this application £

---

## Ongoing adviser charges

You only need to complete this question if the ongoing adviser charges paid from the plan each year is changing (if stating an amount, give the yearly amount)

£

OR

%

---

## Adviser charges

- I In order to pay any adviser charges, there must be sufficient cleared funds available. These adviser charges will be taken from the plan in the same way as plan charges, as described in the Terms & Conditions.
- I We won't calculate any VAT to be included in the adviser charges payable. Please include this in the amount stated if relevant.
- I If tax free cash is also being requested your adviser fee will be paid net.

## Declaration

### About the scheme

- I Liverpool Victoria Financial Services Limited (LV=) is the scheme administrator of the LV Personal Pension Scheme (the scheme) in accordance with its trust deed and rules (as amended from time to time).
- I NM Pensions Trustees Limited (the trustees) acts as the scheme trustee and hold the assets on behalf of the member and the scheme administrator.

### Honest and truthful disclosure

By completing this application, I confirm that;

- I I have answered all questions truthfully and honestly even if this has been provided on a previous application to LV=.
- I All information provided by me in connection with this application is honest and accurate, and I will inform you of any change occurring before acceptance of this application form.

I declare that to the best of my knowledge and belief the information contained in this application form and provided in my quote request is complete and true and I have checked any answers completed on my behalf.

### General declaration and agreement

- I I hereby apply to increase my contributions and/or pay additional transfers as described in this application.
- I I have agreed with my financial adviser the charges set out in the Adviser Details section and I instruct LV= to pay my financial adviser the adviser charges specified in this application form. I confirm that these adviser charges are for pension advice relating to this plan only.
- I I declare that I am not a United States (U.S.) Person for the purpose of the Foreign Account Tax Compliance Act (FATCA).

### Declaration for LV= Core Funds

- I I agree that contributions or other payments won't be invested until the Trustees have received cleared funds.
- I I confirm that I wish to proceed immediately with the investment. If I wish to cancel within 30 days LV= will return the amount invested to the trustee bank account. However if the value of the units in the investment funds I have chosen falls before the cancellation form is received by LV=, I understand I will receive a different amount.

### Declaration for LV= Smoothed Pension

- I I agree that contributions or other payments won't be invested until the Trustees have received cleared funds.
- I I confirm that I wish to proceed immediately with the investment and if I wish to cancel within 30 days LV= will return the premium paid into the fund at that time only to the trustee bank account.
- I I confirm that I have not fully cashed in any other Investments from LV= Flexible Guarantee Funds or an LV= Smoothed Pension held in my name, in order to invest in this LV= Smoothed Pension.
- I I understand that LV= will not accept any investment if they believe that it is against the interests of other with-profits members.
- I I understand that I need to have taken financial advice in order to invest in the LV= Smoothed Pension for the first time.

## Declaration for Contributions

Where contributions are to be made to my plan:

- I declare and confirm that I'm under the age of 75 and either:
- I have relevant UK earnings in the current tax year; or
- I am, or have been, resident and ordinarily resident in the UK at some time in the current tax year; or
- I am a Crown Servant; or
- I am the spouse/civil partner of a Crown Servant.

I declare that the total contributions to all registered pension schemes which I'm claiming tax relief for won't exceed the higher of:

- the basic amount (currently £3,600 for each tax year); and
- my relevant UK earnings for the tax year in question.
- I declare that I will inform LV= if any of the above statements are no longer true and this results in me no longer being entitled to claim tax relief for my contributions. I agree to confirm such an event by no later than the next 5 April or, if later, 30 days after the event.
- I know that it's my responsibility to monitor my total contributions against the limit for tax relief and the Annual Allowance.
- I am aware that if I've applied for Enhanced or Fixed Protection this may be lost if I choose to contribute to this plan.
- In relation to regular contributions paid by direct debit, I agree to LV= giving me not less than 10 day's notice in advance of my account being debited, if the amount to be paid or the payment date changes.

## Declarations for Transfers

- I request the scheme to accept the transfer payment from the transferring plan(s) detailed in this application.
- I know that if I transfer into this plan, whilst knowingly in serious ill health, if I die within two years of this transfer, this could create an inheritance tax liability on my estate.
- I agree that where HM Revenue & Customs deem any tax charge should be paid by the scheme, then LV=/trustees will look to recover this from my estate.
- I understand that LV= and/or the Trustees can't process certain transactions without the information requested in the Transfers section of this application and any additional Transfer Application Forms. I agree not to hold LV= and/or the Trustees responsible for any losses which occur as a result of delays arising from obtaining this information.
- Where my plan will be made up of transfers from multiple sources I understand that, the funds will be applied to the appropriate scheme / plan immediately. These funds won't be used to purchase investments until such time as LV= and/or the Trustees receive the final transfer payment unless specific investment instructions are given after funds have been received. I acknowledge that where LV= and/or the Trustees don't have the necessary paperwork, they reserve the right to return the transfer monies to the ceding scheme, or, in the case of cheque payments, securely hold the cheque uncashed until such time as we have received the relevant paperwork.
- I hereby request that LV= applies all transfer payments to the Scheme to establish 1,000 separate, but identical arrangements under that Scheme.
- I understand that should I cancel a transfer in, LV= and/or the Trustees will attempt to transfer the money back to the originating scheme. If LV= and/or the Trustees are unable to complete this transfer, I know that it will be my responsibility to arrange for the monies to be transferred from the Scheme to another provider. I know that until the money is accepted by another provider it will not be invested and will not attract any interest.
- If I am transferring benefits currently held as GMP or section 9(2B) rights in the transferring scheme, I confirm that I have acknowledged in writing to the transferring scheme that:
- I have received a statement from LV= showing the benefits to be awarded in respect of the transfer payment
- I accept that the benefits to be provided by LV= may be in a different form and of a different amount to those which would have been payable by the transferring scheme and
- I accept that there is no statutory requirement on LV= to provide for survivor's benefits out of the transfer payment.
- I also acknowledge that LV= is not accepting liability to provide benefits in the form of GMP or section 9(2B) rights.

### Declaration to the current provider(s) shown in this application

- I authorise, instruct and apply to the current provider to transfer sums and assets from the plan(s) as listed in this application form directly to Liverpool Victoria Financial Services Limited (LV=) and to provide any instructions and/or discharge required by any relevant third party to do so.
- I authorise LV=, the current provider, any contributing Employer and any financial intermediary named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to LV=.
- Until this application is accepted and complete, LV='s responsibility is limited to the return of the total payment(s) to the current provider(s).
- When payment is made to LV= as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in this application form 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.

### Declaration the current provider(s) shown in this application and LV=

- I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that LV= and the 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.

## How do we use your personal information?



Find out how we use your personal information and what rights you have by visiting [LV.com/dataprotection](https://lv.com/dataprotection). This page includes who we are, how long we hold your information, what we do with it and who we share it with. Please tell us if you want us to send you a copy, or have any questions.

### Terrorist Financing

LV= uses your information to make sure we comply with any financial sanctions that apply in the UK and overseas. This includes:

- checking your information against sanctions lists
- sharing your information with HM Treasury and international regulators if required

LV= will contact you if more information is needed to comply with any financial sanctions.

By signing below, I agree to be bound by these declarations.

Signature

Print name

Date                    /                    /                    (DD/MM/YYYY)

If you are signing this application on behalf of the applicant because you have a power of attorney or court of protection order please provide court sealed copies of these documents with this form.

## Supplementary Declaration by Guardian

To be completed by the guardian where the plan holder is under 18.

I declare that:

- I've completed this application and made all of the declarations on behalf of the applicant
- I'm responsible for the contract, as if I was the applicant, until the applicant reaches the age of 18
- I'm responsible for ensuring that the applicant's contributions don't exceed the permitted limits.

Signature

Print name

Date                    /                    /                    (DD/MM/YYYY)

**Please send your completed application form to**

LV Savings & Retirements  
PO Box 343  
Wymondham  
NR18 8HT

**This is positioned for a C4 window envelope**

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.

**Liverpool Victoria Financial Services Limited, Tilehouse Street, Hitchin SG5 2DX.**

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of Liverpool Victoria group of companies. Liverpool Victoria Financial Services Limited, registered in England with registration number 12383237 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 110035. NM Pensions Trustees Limited, (registered in England No. 4299742), acts as scheme trustee. Registered address for both companies: County Gates, Bournemouth BH1 2NF.

43669-2024 07/24

