

# Flexible Guarantee Bond Series 3

Application Form



## Important

You should only complete this form if you are investing your own money. If you're investing trust or corporate money, you'll need to complete a different form.

Find out how we use your personal information, and what rights you have by visiting [LV.com/dataprotectionlife](http://LV.com/dataprotectionlife). This includes who we are, how long we hold your information, what we do with it and who we share it with. Please ensure that you advise anyone else whose personal details you are providing in this form where they can find this information.

Please send a copy of the trust deed, and any other associated trust documents certified by a solicitor or your financial adviser, with this application. We won't be able to set up your bond without this.

Please write in block capitals using black ink.

Please read the following documents before completing this application form:

- Key Information Document (KID) applicable to your Bond investment
- Supplementary Information Document (SID) for Flexible Guarantee Bond Series 3
- the Bond Conditions
- 'Your guide to how we manage our with-profits fund'.

If you'd like help completing your application, please talk to your financial adviser.

If you'd like this document in Braille or large print, please ask your financial adviser.

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## Section 1. Your details

If you're insuring yourself, you must be aged 17 to 89 when you apply. If you're insuring two people and you've chosen the 'second death' basis, these limits apply to the younger of you. For joint life 'first death' these limits apply to both of you. If you're insuring another person or people, you must be aged 17 or over when you apply and you'll need to complete section 2 as well as section 1.

We'll send all correspondence to the first bond owner only.

Have you had advice from a financial adviser on this product? Yes  No

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### First bond owner

Title  First name(s)

Surname

Address

Postcode

Mobile No.

Email Address

For any questions we have while we're setting your bond up, we'll contact your financial adviser. We've asked for your mobile number in case we need to contact you in the future. We've asked for your email address so that we may use this to send you future correspondence. If you'd prefer not to be contacted in either of these ways, please leave them blank. Please be assured that we won't use your mobile phone number or email address for marketing purposes.

Date of Birth  /  /  (DD/MM/YYYY)

Gender  Male  Female

Are you resident for tax purposes anywhere other than the UK? Yes  No

Are you a US citizen, resident or passport holder? Yes  No

If you answered yes to either of these questions, please complete the following table for each country:

Your Name	Country of tax residency	Tax reference number / tax identification number (if known)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Second bond owner

Title  First name(s)

Surname

Address

Postcode

Telephone No. Daytime

Mobile No.

Email Address

For any questions we have while we're setting your bond up, we'll contact your financial adviser. We've asked for your mobile number in case we need to contact you in the future. We've asked for your email address so that we may use this to send you future correspondence. If you'd prefer not to be contacted in either of these ways, please leave them blank. Please be assured that we won't use your mobile phone number or email address for marketing purposes.

Date of Birth  /  /  (DD/MM/YYYY)

Gender  Male  Female

Are you resident for tax purposes anywhere other than the UK?  Yes  No

Are you a US citizen, resident or passport holder?  Yes  No

If you answered yes to either of these questions, please complete the following table for each country:

Your Name	Country of tax residency	Tax reference number / tax identification number (if known)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

We're required under tax regulations to collect certain information about your tax status and in certain circumstances we may be obliged to share this information with HM Revenue & Customs. HMRC may transfer this information to the government of another jurisdiction under an inter-governmental agreement

Your tax residence is usually the country where you live for more than half of the year. Special circumstances such as studying or working abroad, or extended travel may cause you to be resident somewhere other than the UK, or resident in more than one country at the same time. The country or countries where you are liable to pay income tax is/are likely to be your country or countries of tax residence.

If you're unsure about your tax residency status please discuss this with your financial adviser.

## Section 2. Details of the person (people) insured if different from bond owner(s)

If you're insuring another person or people, please add their details below. The person you're insuring must be aged between 3 months and 89 years when you apply. If you're insuring two people and you've chosen the 'second death' basis, these limits apply to the younger of them. For joint life 'first death' these limits apply to both of them.

### First person insured

Title  First name(s)

Surname

Date of Birth  /  /  (DD/MM/YYYY)

### Second person insured

Title  First name(s)

Surname

Date of Birth  /  /  (DD/MM/YYYY)

### Section 3. Your Investment

How much do you wish to invest

£

(Please state the amount to be invested in the bond after any initial adviser charge has been paid)

Minimum £5,000, maximum £1,000,000 (less any amount already invested in a Flexible Guarantee Bond Series 3, Flexible Guarantee Bond Series 2, Flexible Guarantee Bond, All-in-1 Investment Bond, Flexi Guarantee Plan or Guaranteed Capital Bond). For flexibility we'll set up your bond using 50 identical policies.

If you'd like to send payment electronically our account details are as follows: Sort code 20-00-00, Account number 93234819. Please state your name in the reference field.

If you'd like to send us a cheque, please make your cheque payable (in sterling) to LVFS Ltd followed by your initial and surname, for example 'LVFS Ltd – J Smith'. Please make sure that your cheque amount includes any initial adviser charge that you ask us to pay to your financial adviser in section 7. If you're paying by building society cheque, please make sure that the building society has endorsed the cheque with your name and account number. Otherwise you'll need to send us verification of the account the money is coming from, which will slow down your application.

#### Fund choice

Please select only one of the following three fund options:

Cautious Series 2

Balanced Series 2

Managed Growth

You should read the Key Information Document (KID) applicable to your chosen class of investment, together with the Supplementary Information Document (SID).

#### Guarantee

Would you like to purchase a guarantee?

Yes

No

If yes, what guarantee term would you like?

years

We've explained the guarantee in the Supplementary Information Document (SID). Please make sure you choose a guarantee term that's available for your chosen fund option. To find out what the options are, talk to your financial adviser, or visit [www.LV.com/mybond](http://www.LV.com/mybond).

We'll contact you to remind you before your guarantee term ends. We'll also let you know what replacement guarantees are available at the time, in case you want to add a new one. We won't add a new guarantee unless you tell us to.

### Section 4. Death benefit option

**Please complete this section if you are applying as joint bond owners, or if there are two people insured in section 2.**

Where there are two people insured, please state whether you want the bond to be set up on a 1st death or 2nd death basis. We've explained this in Section B1 of the Bond Conditions.

Joint life 1st death

Joint life 2nd death

## Section 5. Regular withdrawals

Please only complete this section if you want to take regular withdrawals within the next 13 months.

### Your 'Income' / Withdrawal options

1) A fixed amount (£50 Minimum, No Maximum) each payment (in whole £'s) £

2) A percentage of your initial investment each year %

How often do you wish to take money out of your bond?

- Monthly
- 3 monthly
- 6 monthly
- Yearly

Month and year in which you want withdrawals to start: / (MM/YYYY)

(please note, the first payment date must be at least one month after the bond start date)

Day of the month (from 1st to 28th)

Please tell us how you'd like to receive this?

- Direct to your bank
- Cheque

### Please allow up to seven working days for the money to reach you or your account.

For details about the effect on your bond if taking withdrawals please see the Supplementary Information Document and your personal example.

Any payments will be made to the legal owners of the bond. If the bond owner(s) change we'll need to verify the identity of the new bond owner(s) before making any payments.

If you'd like us to pay your withdrawals directly to your bank or building society account, please give details of your account below:

Name of bank:

Address

Postcode

Name(s) in which account is held:

Account number:

Sort code - -

If this is a different account to the one you're using to fund this investment, we'll need evidence of account ownership. Please enclose a bank statement for this account (from the last three months) with this application.

If you'd like us to pay your withdrawals by cheque, we'll issue these to the Bond Owner(s). For jointly owned bonds, if you want payments to be paid to one owner only, please confirm who is to receive the payments below:

Payee name

## Section 6. Money Laundering Prevention requirements

By law, all financial institutions have to make checks on certain types of investments to help protect against crime. So that we can do this, please answer the questions below.

If you don't answer all the questions, it may take us longer to set up your bond.

### First bond owner

Your job title (or occupation if you are self employed):

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<b>Annual salary</b>	No salary	Up to £25,000
	£25,000 to £50,000	£50,000 to £70,000
	£70,000 to £100,000	Over £100,000

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#### The source of the single premium you're investing in this bond:

- Inheritance
  - Divorce settlement
  - Property sale
  - Savings
  - Other (please specify)
- 

### Second bond owner

Your job title (or occupation if you are self employed):

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<b>Annual salary</b>	No salary	Up to £25,000
	£25,000 to £50,000	£50,000 to £70,000
	£70,000 to £100,000	Over £100,000

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#### The source of the single premium you're investing in this bond:

- Inheritance
  - Divorce settlement
  - Property sale
  - Savings
  - Other (please specify)
- 



## Section 7. Adviser details

Is this an advised sale? Yes No

Illustration Reference (if known)

For advised sales, was the advice: Restricted Independent

If the advice was restricted, was it:

Tied

Multi-tied

Whole of market

### Adviser charges

Please tick here if no adviser charges are to be paid from this bond

#### Initial adviser charge

Please state if you wish us to make a payment to your financial adviser on your behalf for their initial advice and services provided to you. Please note this will be paid before the balance of the cheque amount is invested in the bond. If stating a % below, please state the required % of the cheque amount, not a % of the net amount to be invested.

What is the amount of the initial adviser charge?

(maximum three decimal places) £ or %

#### Ongoing adviser charges

Please note these will be taken as withdrawals from the bond and will form part of the 5% allowance described in the 'What about tax?' section of the Supplementary Information Document.

**Note:** Please state the amount required per frequency selected. For example, if charges are to be paid monthly, please state the £ or % to be paid each month, not the yearly equivalent. The first payment will be made on the next frequency date, so for example, if monthly is selected, the first payment will be made one month after the bond start date.

Please complete ONE box below:

If choosing a percentage, please state to a maximum of three decimal places.

	A fixed amount of:	Percentage of bond value (excluding mutual bonus)	Percentage of premium paid
Every month	£	%	%
Every 3 months	£	%	%
Every 6 months	£	%	%
Every year	£	%	%

## Agency Details – to be completed by financial adviser

LV= agency number (if known)

Agency name

Agency address

Postcode

Financial Services Register number

Telephone number

Contact name

Email address

## Section 8. Declaration

### Important

Before you read and sign the declaration below, please check the information you've provided in this application carefully.

We also recommend that you and anyone attached to the plan reads the 'How we use your personal information' document by visiting [www.LV.com/dataprotectionlife](http://www.LV.com/dataprotectionlife)

#### Honest and truthful disclosure

By completing this application, I confirm that;

- I have answered all questions truthfully and honestly even if this has been provided on a previous application to LV=
- 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 Flexible Guarantee Bond Series 3 Quote Request is complete and true and I have checked any answers completed on my behalf.

To be read and signed by all applicants:

To: Liverpool Victoria Friendly Society Limited (LV=)

I am applying for a Flexible Guarantee Bond Series 3 and declare and/or agree that:

- I am a UK resident.
- I have read the Key Information Document applicable to my chosen class of investment, together with the Supplementary Information Document.
- I understand that LV= will regularly review and update the content of the Key Information Document (KID). I agree to read this document when LV= notifies me of a change. The most up to date KID is available at [www.LV.com/mybond](http://www.LV.com/mybond).
- I will be bound by the Flexible Guarantee Bond Series 3 Bond Conditions.
- the bond will start when LV= has accepted this application and I have paid the full investment amount to LV=.
- the payment of all or part of the bond proceeds will only be paid to the legal owner(s) of the bond, or to pay ongoing or ad-hoc adviser charges to your financial adviser on your behalf.
- I confirm that I have not fully cashed in any other Flexible Guarantee Bond, Flexible Guarantee Bond Series 2 or Flexible Guarantee Bond Series 3 investments held in my name, in order to invest in this Flexible Guarantee Bond Series 3.
- I have been informed that if I have cashed in a Flexible Guarantee Bond, Flexible Guarantee Bond Series 2 or Flexible Guarantee Bond Series 3 that I owned or jointly owned with somebody else, within the last 12 months, I or my financial adviser must contact LV= before making a new investment into the Flexible Guarantee Bond Series 3. I have been advised that LV= will not accept any such investment if LV= believe that it is against the interests of other with-profits members.
- I instruct LV= to pay my financial adviser the adviser charges specified in this application form.



- I know that if I cancel my bond, any initial adviser charge and any ongoing adviser charges paid, or due to be paid, will be paid by LV= to my financial adviser and will be deducted from the amount returned to me.
- I know that I can cancel or vary my instructions to pay adviser charges by giving LV= notice in writing. However, I agree that any adviser charges due, but not paid, prior to the date of receipt of the notice of cancellation or variation will be paid by LV= to my financial adviser.

## A summary of how we use your personal information

Liverpool Victoria Friendly Society Limited (LV=) is the data controller of your personal information. We'll keep you informed about how we use your personal information in the document 'How we use your personal information', which is available:

- online at [lv.com/dataprotectionlife](http://lv.com/dataprotectionlife)
- in print from Life Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or [LifeCustomerSupport@LV.com](mailto:LifeCustomerSupport@LV.com)

By completing this application I understand that my personal information and information I may have provided about other people (For example my nominated beneficiaries) will be used in line with the LV= 'How we use your information' statement, which includes being:

- Used by LV= and shared with my intermediary for the purposes of providing me with a quote, processing and administering my plan and assessing any claims.
- Shared with regulatory bodies (for example, the Financial Conduct Authority and HM Revenue and Customs) to enable LV= to fulfil legal and regulatory obligations.

It is therefore important that if you have provided information about other people in the application that you advise them to also read the 'How we use your personal information' statement so they are aware of how their personal information will be used by LV=.

You have a number of rights concerning your personal information. You can ask for a person to review an automated decision, and in certain circumstances to:

- access the personal information we hold about you.
- correct personal information.
- have your personal information deleted.
- restrict us processing your personal information
- receive your personal information in a portable format, and
- object to us processing your personal information.

If you want to find out more or exercise these rights, contact Life Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or email us at [LifeCustomerSupport@LV.com](mailto:LifeCustomerSupport@LV.com)

You can contact us about data protection at: Data Protection Officer, LV= County Gates, Bournemouth, BH1 2NF or [dpo@LV.com](mailto:dpo@LV.com).

## Financial Crime

The personal information LV= has collected from you will be shared with crime prevention agencies who will use it to prevent financial crime and money-laundering and to verify your identity. If financial crime is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by LV= and these fraud prevention agencies, and your data protection rights, can be found by contacting us at GFC LV=, County Gates, Bournemouth BH1 2NF.

If you or anyone representing you:

- provides LV= with misleading or incorrect information to any of the questions asked when applying for or amending this product
- deliberately misleads LV= to obtain more favourable terms
- provides LV= with false documents
- makes a fraudulent payment by bank account and/or card

LV= may:

- reject your application
- amend your plan to record the correct information, apply any relevant terms and conditions and collect any additional monies due including any administration charges
- cancel or void your plan including any other products which you have with LV= and apply a cancellation charge

- recover from you any costs incurred and not return any monies paid by you

LV= also has the right to stop processing your application, cancel your plan and pass details to crime prevention and law enforcement agencies if:

- LV= identifies financial crime or any attempt to gain an advantage, in connection with this application for this product, to which you're not entitled
- LV= identifies your involvement or association with fraud or financial crime

## 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.

I confirm that LV= has advised me to read the declaration, alongside the Key Information document (KID) applicable to my chosen class of investment, the Supplementary Information document (SID), 'Your guide to how we manage our with-profits fund' and the Bond Conditions. LV= has also recommended that I, and anyone attached to the plan, read the 'How we use your personal information' document by visiting [www.LV.com/dataprotectionlife](http://www.LV.com/dataprotectionlife)

I agree that by signing below, I will be bound by the declaration.

**First bond owner**

**Second bond owner**

Date            /            /            (DD/MM/YYYY)            /            /            (DD/MM/YYYY)

A copy of your completed application and the Bond Conditions are available on request.

To be completed by your financial adviser

### Intermediary confirmation certificate

## Section i. Details of applicants

### First bond owner

Full name \_\_\_\_\_

Current Address \_\_\_\_\_

Postcode \_\_\_\_\_

Previous Address (If changed in the last 3 months) \_\_\_\_\_

Postcode \_\_\_\_\_

Date of Birth            /            /            (DD/MM/YYYY)

### Second bond owner

Full name \_\_\_\_\_

Current Address \_\_\_\_\_

Postcode \_\_\_\_\_

Previous Address (If changed in the last 3 months) \_\_\_\_\_

Postcode \_\_\_\_\_

Date of Birth            /            /            (DD/MM/YYYY)



## Section ii. Details of applicants

I confirm that:

- (a) The information in Section i above was obtained by me in relation to the applicant(s)
- (b) the evidence I have obtained to verify the identity of the applicant(s):

**(please tick one only)**

### First bond owner

meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG, or:  
exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

### Second bond owner

meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG, or:  
exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation)

### Signature

Name

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Position

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Date            /            /            (DD/MM/YYYY)

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## Section iii. Details of Introducing Firm (or Sole Trader)

Full name of regulated firm (or sole trader)

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Financial Services Register Number

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### Explanatory notes

1. Where a third party is involved, the identity of that person must also be verified and a confirmation provided.
2. This form cannot be used to verify the identity of any Bond owner that 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.
3. This confirmation must carry an original signature, or an electronic equivalent.

### Checklist

Please tick the relevant boxes. This application could be delayed if we do not receive all required information.

Investment cheque enclosed?

Trust form enclosed?

For loan trusts, loan agreement enclosed?

Agency details completed?

Relevant illustration enclosed?

**Please send your completed application form to**

LV=  
Investment Bond Administration Team  
County Gates  
Bournemouth  
BH1 2NF

**You can get this and other documents from us in Braille or large print by contacting us.**



**Liverpool Victoria Friendly Society Limited: County Gates, Bournemouth BH1 2NF.**

LV= and Liverpool Victoria are registered trade marks of Liverpool Victoria Friendly Society Limited (LVFS) and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria group of companies. LVFS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 110035. Registered address: County Gates, Bournemouth BH1 2NF. Tel: 01202 292333.