

Flexible Transitions Account

Application Form (Personal Pensions Option)



Before filling in this form, please read the following notes:

- This application form should only be used if you want to transfer and/or contribute into a new Flexible Transitions Account, investing in LV= Pension Funds or LV= Flexible Guarantee Funds only. If you want to invest in other areas, or if you want to take immediate benefits (drawdown) or set up a Monthly Cash Policy, please complete a full application form instead of this shorter form. If you want to invest in other areas, or take benefits, from your plan in the future, you will be able to do so, by completing the relevant forms at that time.
- You should read the Key Features of the Flexible Transitions Account before completing this application. In particular you should be aware of your annual allowance, lifetime allowance and any protection options that you are entitled to as these may have a significant impact on any tax charges that may apply. Your financial adviser will be able to provide you with more information.
- We recommend that you complete this form with the help of your financial adviser.
- A copy of all documentation referred to in this application form is available on request.
- If you don't complete all relevant sections this will delay your application being processed.

Please complete this application form in black ink and BLOCK CAPITALS.

- **Find out how we use your personal information, and what rights you have by visiting [LV.com/dataprotectionlife](https://www.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 your are providing in this form where they can find this information.**
- Please let us know if you'd like us to send you a copy, or have any questions.

What To Do Next?

- Please complete all of the sections that apply to you and sign the declaration.

It is a serious offence to make false statements. The penalties are severe and could lead to prosecution.

Personal Details

Please complete this application form in black ink and BLOCK CAPITALS.

Your title Mr/Mrs/Miss/Ms/Other _____

First name(s) in full _____

Surname _____

Address _____

Postcode _____

Mobile phone number _____

Home telephone number _____

Email address _____

If we have any questions while we're setting up your plan, we'll contact your financial adviser.

We've asked for your contact details to keep you up to date on your application and for future correspondence.

Please provide your email address as we'd like to send correspondence to you electronically. If you'd prefer to receive items by post, please tick this box.

Don't worry, we won't use any of these details for marketing purposes.

National Insurance number (essential - we can't set your plan up without this)

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

We will confirm your name and age using online information agencies. Where we can't, we'll ask you to provide either your original birth certificate, or a certified copy of your passport or photo-card driving licence. If you are an overseas resident, please provide us with these details to enable us to carry out our online checks.

Are you male or female? Male Female

What is your marital status?
 Single Married/Civil Partner Widowed Divorced/ Dissolution Separated

What is your occupation? _____

What is your intended retirement age? (Minimum age 55)

If you leave this box blank, we'll assume age 75 for any illustrations.
If you're over age 75 when you apply we'll assume age 85.

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. No Yes

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. No Yes

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.

Transfers

Please complete this section if you want to make a transfer into your plan.

If you're transferring funds from two or more sources, we'll invest funds once all monies have been received and cleared.

How many pension schemes/insurers are you transferring from?

If you have transfers from more than three providers or schemes, please provide details on a photocopy of the next page.

Please provide full details of your pension schemes as this will enable us to get the funds to us as quickly as possible.

Defined Benefit Transfer Declaration

(To be completed by your Financial Adviser)

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 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

This section must be completed in order for LV= to request a Defined Benefit transfer

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

Is this application submitted in respect of a personal recommendation to transfer and not on an insistent client basis? Yes No

If you have answered No to either of the above questions, LV= cannot accept the Defined Benefit transfer

Financial Adviser signature

Print Name

Date / / (DD/MM/YYYY)

Please sign the declaration on page 7 once you've completed the details of all the transfers you wish to make.

Source One

We need to know a bit more information about your transfer. The 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 _____

Existing plan number/member reference _____

Full name of the current provider _____

Full name of pension scheme / trustee / scheme administrator _____

Type of scheme (for example Personal Pension) _____

Address of transferring scheme _____

Postcode _____

Telephone number (including area code) _____

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

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

Is this an in-specie transfer? Yes No

Is this a transfer of Pension Credit Rights, arising after divorce under the provisions of the Welfare Reform and Pensions Act 1999? Yes No

If yes, is the fund a disqualifying pension credit? Yes No

Are any of the funds you are transferring to LV=, subject to any existing or proposed order – For example, a trustee in bankruptcy order, earmarking, pension sharing order, trust or court order? Yes No

Does your transfer arise from a beneficiary drawdown plan? Yes No

Are the sums and assets being transferred (a) already entirely in drawdown, (b) already partially in drawdown or (c) not in drawdown?

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.

Approximate fund value to be paid to LV= £

Source Two

We need to know a bit more information about your transfer. The 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 _____

Existing plan number/member reference _____

Full name of the current provider _____

Full name of pension scheme / trustee / scheme administrator _____

Type of scheme (for example Personal Pension) _____

Address of transferring scheme _____

Postcode _____

Telephone number (including area code) _____

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

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

Is this an in-specie transfer? Yes No

Is this a transfer of Pension Credit Rights, arising after divorce under the provisions of the Welfare Reform and Pensions Act 1999? Yes No

If yes, is the fund a disqualifying pension credit? Yes No

Are any of the funds you are transferring to LV=, subject to any existing or proposed order – For example, a trustee in bankruptcy order, earmarking, pension sharing order, trust or court order? Yes No

Does your transfer arise from a beneficiary drawdown plan? Yes No

Are the sums and assets being transferred (a) already entirely in drawdown, (b) already partially in drawdown or (c) not in drawdown?

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.

Approximate fund value to be paid to LV= £

Source Three

We need to know a bit more information about your transfer. The 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 _____

Existing plan number/member reference _____

Full name of the current provider _____

Full name of pension scheme / trustee / scheme administrator _____

Type of scheme (for example Personal Pension) _____

Address of transferring scheme _____

Postcode _____

Telephone number (including area code) _____

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

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

Is this an in-specie transfer? Yes No

Is this a transfer of Pension Credit Rights, arising after divorce under the provisions of the Welfare Reform and Pensions Act 1999? Yes No

If yes, is the fund a disqualifying pension credit? Yes No

Are any of the funds you are transferring to LV=, subject to any existing or proposed order – For example, a trustee in bankruptcy order, earmarking, pension sharing order, trust or court order? Yes No

Does your transfer arise from a beneficiary drawdown plan? Yes No

Are the sums and assets being transferred (a) already entirely in drawdown, (b) already partially in drawdown or (c) not in drawdown?

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.

Approximate fund value to be paid to LV= £

Declaration to transferring scheme

- I authorise, instruct and apply to the current provider to transfer sums and assets from the plan(s) as listed in this application directly to Liverpool Victoria Friendly Society (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
- 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 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 to the transferring scheme(s) and LV=

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

Applicant's name _____

Applicant's signature _____

Date / / (DD/MM/YYYY) _____

Contributions

Please complete this section if you wish to make contributions.
Contributions can only be made if you are under age 75.

What is your annual salary?

<input type="checkbox"/> No salary	<input type="checkbox"/> Up to £25,000	<input type="checkbox"/> £25,000 to £50,000
<input type="checkbox"/> £50,000 to £70,000	<input type="checkbox"/> £70,000 to £100,000	<input type="checkbox"/> Over £100,000

If you're paying a single premium, what is the source of this contribution?

<input type="checkbox"/> Employment	<input type="checkbox"/> Inheritance	<input type="checkbox"/> Property sale	<input type="checkbox"/> Divorce settlement
<input type="text"/> Other (please specify)			<input type="checkbox"/> Not applicable

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 £40,000 to £4,000** 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)

Please indicate which one of the following, if any, is applicable to you. If more than one is applicable, please select the one that represents your main status:

Employed Yes* No

* If 'yes' have you opted out of an occupational scheme offered by your employer? Yes No

Self-employed Yes No

Retired Yes No

Child under 16** Yes No
(**If 'Yes' the legal guardian will need to sign the application form.)

If you've answered 'No' to all of the above, please indicate which of the following, if any, is applicable to you.

Are you caring for one or more children under the age of 16? Yes No

Are you in full time education? Yes No

Are you unemployed? Yes No

Are you caring for a person aged 16 or over? Yes No

We need details of the total **gross** contribution to be paid by you and/or your employer to this plan.

You or your employer (if any) can make:

- regular contributions, paid monthly or annually
- single contributions or
- regular and single contributions.

Please note if in addition to contributions you're also transferring funds from two or more sources, we'll invest funds once all monies have been received and cleared.

Methods of payment

Single contributions should be paid by cheque, made payable to NMPTL followed by the initial and surname of the applicant for example NMPTL – J Smith. If you're paying by building society cheque please make sure that the building society has endorsed the cheque with your name and your account number. Otherwise you'll need to send us verification of the account the money is coming from, which will slow down your application.

Regular contributions can only be paid by direct debit. Please complete the Direct Debit Instruction on page 10 to pay personal contributions.

	Regular Contributions Monthly	Yearly	Single Contributions
Your personal gross contributions	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Your employer's contributions	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Third party contributions	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

If you are making regular contributions, which month do you want these to start?
(If this box is left blank, we'll collect your first contribution on the first monthly collection date after your plan has started)

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.

Employer details – please complete if your employer is making contributions

Employer's name

Employer's address

Postcode

Payroll date / / (DD/MM/YYYY)

Company registration number

If single or regular employer contributions are being paid, your employer will need to complete and return an Employer Details form, which is available from us on request.

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 should be detached and retained by the payer.

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit 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 us.

Instruction to your Bank or Building Society to pay by Direct Debit



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

2	5	8	6	2	3
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4. Bank or Building Society account No.

□	□	□	□	□	□	□	□
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5. For completion by LV= Please leave blank

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6. Instruction to your Bank or Building Society

Please pay NM Pensions Trustees Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with NM Pensions Trustees Limited and if so details will be passed electronically to my Bank/Building Society.

Signature **x**

Date **x** □ □ / □ □ / □ □ □ □ (DD/MM/YYYY)

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



Investments

Please let us know if you'd like your financial adviser to provide us with investment instructions on your behalf

Yes No

To be completed by all applicants.

All of your pension fund must be invested in LV= Pension Funds and/or the LV= Flexible Guarantee Funds. Please complete the LV Pension Funds section below and/or the LV= Flexible Guarantee Funds section on the next page.

LV= Pension Funds

The minimum amount is £3,000. There is no maximum.

You can choose up to 20 different funds.

Details of the pension funds available may be obtained from your financial adviser or from us on request.

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

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

Please check that the figures stated above add up to 100%. If they don't this will delay the processing of your application.

LV= Flexible Guarantee Funds

Please note you can only invest in LV= Flexible Guarantee Funds if you are aged 17 or over.

The minimum amount is £5,000. The maximum is £1,000,000.

How much of your plan do you want to invest in an LV= Flexible Guarantee Fund? £

Please note that regular contributions are not permitted into these funds.

Fund choice

Please select only one of the following three fund options:
(See Key Features of the Flexible Transitions Account for further details).

Cautious Series 2 Balanced Series 2 Managed Growth

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 our Key Features of the Flexible Transitions Account. 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.

Death Benefit Nomination

To be completed by all applicants

Please use this page to nominate the person(s) you would like to receive any lump sum benefits payable in the event of your death. This section is optional, but it is helpful to us to know your wishes.

- In the event of your death we'll take your wishes into account when paying any death benefits. Our current understanding is that in order to avoid the possibility of an Inheritance Tax charge, we must exercise our discretion as to who the lump sum death benefit is paid.
- If in the future you wish to change this nomination, please complete a new Death Benefit Nomination Form and send it to us.

Is the payment of death benefits going to be made subject to a separate trust?

Yes* No

*Please send the completed Trust Deed to us for noting along with this application and don't complete the rest of the page.

If you've answered 'No', please give details below of your nominated beneficiaries.

If you'd prefer to nominate a charity to receive any lump sum death benefit, please complete a separate Death Benefit Nomination form. This is available from your financial adviser, or us, on request.

Please ensure that you advise anyone else whose personal details are related to your plan that the 'How we use your information statement' is available by visiting LV.com/dataprotectionlife

First Nominated beneficiary

Name in full

Their address

Postcode

Their relationship to you

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

Proportion of the benefit they should receive %

Second Nominated beneficiary

Name in full

Their address

Postcode

Their relationship to you

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

Proportion of the benefit they should receive %

Third Nominated beneficiary

Name in full

Their address

Postcode

Their relationship to you

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

Proportion of the benefit they should receive %

Fourth Nominated beneficiary

Name in full

Their address

Postcode

Their relationship to you

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

Proportion of the benefit they should receive %

After exercising their discretion, the Scheme Administrator will inform beneficiaries about their options to receive benefits under the plan. Depending on plan conditions, this could include available lump sum and/or income benefits.

Your wishes cannot bind the Scheme Administrator, but if you have any specific request that you would like the Scheme Administrator to consider please tell us here:

Adviser Details

Please complete in full. We won't be able to process this application without this.

Have you received advice from a financial adviser?

Yes No

Illustration Reference

For advised sales, was the advice:

Restricted

Independent

If the advice was restricted, was it: Tied

Multi-tied

Whole of market

Adviser charges

- In order to pay any adviser charges, there must be sufficient cleared funds in the plan bank account. These adviser charges will be taken from the plan in the same way as plan charges, as described in Section 7 of the Terms & Conditions.
- We won't calculate any VAT to be included in the adviser charges payable. Please include this in the amount stated if relevant.

Initial adviser charge - transfers and single contributions

What is the amount of the initial adviser charge? £ Or %

Initial adviser charge - regular contributions

What is the amount of the initial adviser charge? £

If tax free cash is being paid and an initial adviser charge is being taken as a % of fund, it will be calculated on the NET plan value.

If you've agreed for an adviser charge to be paid out of this plan before tax free cash has been paid please note this on the application here.

Any adviser charge to be paid out of this plan must be for pension advice relating to this plan only.

Ongoing adviser charges

Amount to be paid out of the plan each year
(ongoing adviser charges will be paid quarterly, but please state the yearly amount)

£ Or %

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

A statement of payment will be sent to your adviser with the welcome pack.
We'll also issue a quarterly statement detailing all payments made.

Agency Details – to be completed by financial adviser

LV= agency number (if known)

Agency name

Agency address

Postcode

Financial Services Register number

Telephonenumber

Fax number

Contact name

Email address

We'll email you regarding any queries we have with this application and to provide updates.

Before signing the declaration below we strongly recommend that you read the Plan Conditions and Key Features document.

This is important as this explains in detail how you, your spouse, civil partner or beneficiary (as applicable) will receive any benefits from the plan. 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

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 Liverpool Victoria Friendly Society Limited (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 Transitions Account Quote Request is complete and true and I have checked any answers completed on my behalf.

Declaration for all applicants

Please read all parts of this declaration that apply to you – this will depend on the sections of the application form that you've completed.

- **Copies of all relevant documentation referred to below and a copy of this completed application form are available on request.**
- **Liverpool Victoria Friendly Society Limited (LV=) as the Scheme Administrator agrees to administer the LV Personal Pension Scheme (the Scheme) in accordance with its trust deed and rules (as amended from time to time).**
- **NM Pensions Trustees Limited (the Trustees) acts as the Scheme Trustee and hold the assets on behalf of the member and the Scheme Administrator.**

General declaration and agreement

- I hereby apply to become a member of the Scheme and agree to be bound by its trust deed and rules and the Flexible Transitions Account (the Plan) Terms and Conditions.
- I declare that I am not a United States (U.S.) Person for the purpose of the Foreign Account Tax Compliance Act (FATCA).
- I agree that LV= will keep my financial adviser updated throughout the application process and will accept any instructions from my financial adviser to make any changes to this application before my plan starts.
- I won't require the withdrawal of the pension funds or income from those funds held under the Scheme other than for payment of benefits in accordance with, and at the time specified by, its rules.
- I agree to pay the charges set out in the plan schedule forming part of the Terms and Conditions of the plan, as amended from time to time. I also agree to pay, if appropriate, the charges set out in the relevant plan investment fee menu, as amended from time to time.
- I declare that I allow the surrender of units or sale of investments to cover payment of any tax charges made by the Scheme.
- I authorise the Trustees to realise investments attributable to me under the Scheme in order to pay any charges and in order to settle any third party charges payable in respect of investment transactions as instructed by LV= and me. In particular, I agree that any legal fees incurred by LV= and/or the Trustees in relation to any action taken in connection with investments held on my behalf under the Scheme will be paid from my arrangements under the Scheme.
- I won't ask LV= to make any unauthorised payments on my behalf.
- 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 know that I can cancel or vary my instructions to pay adviser charges by giving LV= 14 days 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=.
- I know that LV= isn't obliged to make payments unless there are available funds.
- I agree that LV= will credit interest to cleared balances in my Transitions Bank Account. Interest will accrue daily and be credited quarterly. The rate of interest credited to my account will be 1% below the Bank of England base rate until further notice. I further agree that any difference between the rate of interest received by LV= and that credited to my Transitions Bank Account will accrue to LV=.

Declaration 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 LV=, then LV= will look to recover this from my estate.
- I know 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 know that, provided that LV= /the Trustees have all the necessary paperwork to set up the plan, 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 know 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 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
 - 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= and/or the Trustees 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.
- If I have taken benefits from any pension arrangement, with my current or any other pension provider, in a way which means I am subject to the Money Purchase Annual Allowance (MPAA), I have supplied the date the MPAA first applied to me in this application form.
- I've been advised that if I've applied for Enhanced or Fixed Protection this may be lost if I choose to contribute to this plan.
- I know that my first Pension Input Period for annual allowance purposes will end on 5 April of the tax year in which I make the first contribution. Subsequent Pension Input Periods, for future tax years, will end on 5 April.
- I request that contributions received from me or from my employer are applied to 1,000 separate but identical arrangements for the purposes of the Scheme.
- In relation to regular contributions paid by direct debit, I agree to LV= giving me not less than 10 days notice in advance of my account being debited, if the amount to be paid or the payment date changes.

Declaration for LV= Flexible Guarantee Funds

- I know that it's my responsibility to make sure that there are sufficient funds in my Transitions Bank Account to pay any charges when they become due and that if not then late payment fees will be applied.
- Where my investments are a combination of LV= Pension Funds and LV= Flexible Guarantee Funds, I agree that contributions or other payments won't be invested until LV= have received cleared funds.
- 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.

A summary of how we use your personal information

Liverpool Victoria Friendly Society Limited (LV=) is the 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
- in print from Life Customer Support, LV=, County Gates, Bournemouth, BH1 2NF or 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

You can contact us about data protection at: Data Protection Officer, LV= County Gates, Bournemouth, BH1 2NF or by email at 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 insurance 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.

Signature

To be read and signed by all applicants

Warning: it is a serious offence to make false statements; the penalties are severe and could lead to prosecution. Before signing this declaration and applying for the plan we recommend that you should read:

- the Key Features of the Flexible Transitions Account
- the Flexible Transitions Account Terms and Conditions
- 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

By signing below, I agree to be bound by this declaration.

Applicant's signature (Guardian's signature if applicant is aged under 18)

Date

/ / (DD/MM/YYYY)

If you're transferring a pension into this plan, please check that you've also signed the transfers declaration on page 6.

Supplementary Declaration by Guardian

To be completed by the guardian where the applicant for a Flexible Transitions Account 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.
- I'm aware that the contributions paid to the appropriate scheme may only be returned in the form of benefits payable under the rules of the appropriate scheme.

Your title

Your first name(s) in full

Your surname

Your address

Postcode

Your signature

Date

/ / (DD/MM/YYYY)



Please send your completed form to

LV= Retirement Solutions
Pensions New Business
Tilehouse Street
Hitchin
SG5 2DX

This is positioned for a C4 window envelope

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



Liverpool Victoria Friendly Society Limited, Tilehouse Street, Hitchin SG5 2DX.

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