Group Additional Voluntary Contributions Plan

Member application form

Please complete in CAPITAL LETTERS and ✓ where appropriate.

1. Personal details

Name of pension plan

Mr/Mrs/Miss/Ms or other title

Surname

Full forename(s)

Date of birth (DD MM YYYY)

Sex Male ☐ Female ☐

National Insurance number

Your National Insurance Number can be found on a payslip or a P60, or on a tax return and it is essential that you provide it. Without a National Insurance Number, we are unable to accept contributions and cannot process your application. If you cannot find your National Insurance Number, please phone HM Revenue & Customs National Insurance General Enquiries – **0300 200 3500**.

Unique member reference number (as advised by your employer)

Additional employee reference
(show here any additional item which your employer has asked for, eg department, location, payroll number etc.)

2. New contributions

I wish to **start** paying additional voluntary contributions (AVCs) as shown below. Please start deduction from my salary as soon as possible.

Contribution £ per week ☐ per month* ☐ or % of salary**

*Delete whichever does not apply

**Salary £

I wish to pay a **single lump sum** contribution. Please deduct from my salary as soon as possible.

Contribution £

3. Changing contributions

I wish to **change** the amount of my AVCs as shown below. Please start deduction from my salary as soon as possible.

Contribution

From £ per week ☐ per month* ☐ or % of salary**

To £ per week ☐ per month* ☐ or % of salary**

*Delete whichever does not apply

**Salary £

4. Investment instructions

Please indicate your investment choice(s) below.

You can select **one** from Clerical Medical's range of Lifestyle Investment Programmes.

Or, you can select a fund(s) from Clerical Medical's range of performance pension funds.

Or, you can select one of Clerical Medical's Lifestyle Investment Programmes **and also** a fund(s) from Clerical Medical's range of performance pension funds.

All instructions should be in whole percentages. (Minimum of 1% in any chosen fund or option.) The sum of all the percentages should equal 100%.

Lifestyle Investment Programmes (You can only select one Lifestyle Investment Programme.)

Aberdeen

Adventurous Option ☐ % Balanced Option ☐ % Cautious Option ☐ %

BlackRock

Aggressive Lifestyle ☐ % Balanced Lifestyle ☐ % Cautious Lifestyle ☐ %

If you enter 100% in one of the above boxes please ignore the rest of this section.

If you don't enter anything in the above boxes, or if you enter an amount of less than 100%, please make your investment fund choice(s) below. (Minimum of 1% in any chosen fund.) The sum of all the percentages should equal 100%.

Investment funds

Enter your selected fund name(s) below:

	%
	%
	%
	%
	%
	%
	%
	%
Total	**100%**

Please note: The With-Profits Fund is only available if you are an existing member of, or a new member to, a plan set up before 6 April 2006.

For further information on performance pension funds or Lifestyle Investment Programmes, please refer to the 'Investment options for group pensions' (X1713), 'With-profits summary' (X1332), or speak to your financial adviser. We may change the range of funds available and restrictions may apply.

5. Nomination of beneficiaries

If you die before you take all your benefits, who do you wish to receive the benefits from your plan?

Full name	**Relationship**	
		%
		%
		%
		%

☐ I do not wish to nominate a beneficiary at present (please tick)

Please note: If a lump sum is paid, the trustees will take your wishes into consideration but are not obliged to follow them.

6. Important notes

Please read these important notes before making your decision to apply.

Please note: HM Treasury sets an annual allowance on the amount that can be paid into all your registered pension schemes without incurring a tax charge. Higher earners will have a lower annual allowance limit, called the 'Tapered Annual Allowance'. It applies to all contributions you pay (or that are paid on your behalf, e.g. employer contributions and death-in-service premiums) except transfers, unrelievable contributions and pension credits following a divorce or dissolution of a civil partnership, to all registered pension schemes of which you are a member.

(If you are a member of a defined benefit scheme, such as a final salary scheme, the value of the increase in your pension entitlement during the year will be counted against your annual allowance rather than the contributions you have made to that scheme.)

If the total contributions to all your registered pension schemes are more than the annual allowance, you may incur a tax charge on the gross excess contribution.

Your total contributions are further limited to the 'Money Purchase Annual Allowance' if you have flexibly accessed a pension with us or any other provider.

The Money Purchase Annual Allowance (MPAA) is currently £4,000. The MPAA applies to you if you have flexibly accessed your pensions from us or any other provider and have received any of the payments listed below from 6 April 2015 onwards:

- a payment from a flexible access drawdown fund (also known as a flexi-access drawdown fund);
- a payment from a capped drawdown fund which would exceed existing capped drawdown limits;
- a pension encashment (also known as an uncrystallised funds pension lump sum);
- a payment under a flexible annuity contract;
- a pension payment from a money purchase scheme which has fewer than 11 other pensioner members;
- a stand-alone lump sum from a money purchase arrangement where you were entitled to primary protection with a right to take a lump sum of greater than £375,000.

The MPAA applies to all contributions you pay (or that are paid on your behalf e.g. employer contributions and death-in-service premiums) each year to all money purchase pension schemes of which you are a member. If the MPAA applies to you and your contributions exceed it, you will be liable to pay a tax charge based on your highest rate of income tax. The MPAA does not apply if you have taken only –

- income from a capped drawdown plan;
- tax-free cash (pension commencement lump sums) when using your plan to purchase an annuity or drawdown plan; or
- "small pots" taken as a cash lump sum.

In these circumstances, the higher annual allowance applies to you.

Have you flexibly accessed any pensions with us or any other provider? Yes ☐ No ☐

If 'Yes' – Date of first payment (DD MM YYYY) ☐☐ ☐☐ ☐☐☐☐

Data Protection Act

Who looks after your personal information

Your personal information will be held by Scottish Widows Ltd which is part of the Lloyds Banking Group. More information on the Group can be found at **www.lloydsbankinggroup.com**

Our full privacy notice

This privacy notice contains key information about how we will use and share your personal information and the rights you have in relation to this. If you want to know more please access our full privacy notice at **www.scottishwidows.co.uk/legalprivacy** or ask us for a copy.

How we use your personal information

We will use your personal information:

- to provide products and services, manage your relationship with us and comply with any laws or regulations we are subject to (for example the laws that prevent financial crime or the regulatory requirements governing the products we offer).
- for other purposes including improving our services, exercising our rights in relation to agreements and contracts and identifying products and services that may be of interest.

To support us with the above we analyse information we know about you and how you use our products and services, including some automated decision making. You can find out more about how we do this, and in what circumstances you can ask us to stop, in our full privacy notice.

Who we share your personal information with

Your personal information will be shared within Lloyds Banking Group and other companies that provide services to you or us, so that we and

any other companies in our Group can look after your relationship with us. By sharing this information it enables us to better understand our customer's needs, run accounts and policies, and provide products and services efficiently. This processing may include activities which take place outside of the European Economic Area. If this is the case we will ensure appropriate safeguards are in place to protect your personal information. You can find out more about how we share your personal information with credit reference agencies below and can access more information about how else we share your information in our full privacy notice.

Where we collect your personal information from

We will collect personal information about you from a number of sources including:

- information given to us on application forms, when you talk to us in branch, over the phone or through the device you use and when new services are requested.
- from analysis of how you operate our products and services, including the frequency, nature, location, origin and recipients of any payments.
- from or through other organisations (for example card associations, credit reference agencies, insurance companies, retailers, comparison websites, social media and fraud prevention agencies).
- in certain circumstances we may also use information about health or criminal convictions but we will only do this where allowed by law or if you give us your consent.

You can find out more about where we collect personal information about you from in our full privacy notice.

Do you have to give us your personal information

We may be required by law, or as a consequence of any contractual relationship we have, to collect certain personal information. Failure to provide this information may prevent or delay us fulfilling these obligations or performing services.

What rights you have over your personal information

The law gives you a number of rights in relation to your personal information including:

- the right to access the personal information we have about you. This includes information from application forms, statements, correspondence and call recordings.
- the right to get us to correct personal information that is wrong or incomplete.
- in certain circumstances, the right to ask us to stop using or delete your personal information.
- from 25 May 2018 you will have the right to receive any personal information we have collected from you in an easily re-usable format when it's processed on certain grounds, such as consent or for contractual reasons. You can also ask us to pass this information on to another organisation.

You can find out more about these rights and how you can exercise them in our full privacy notice.

Other Individuals you have financial links with

We may also collect personal information about other individuals who you have a financial link with. This may include people who you have joint accounts or policies with such as your partner/spouse, dependents, beneficiaries or people you have commercial links to, for example other directors or officers of your company.

We will collect this information to assess any applications, provide the services requested and to carry out credit reference and fraud prevention checks. You can find out more about how we process personal information about individuals with whom you have a financial link in our full privacy notice.

How we use credit reference agencies

In order to process your application we may supply your personal information to credit reference agencies (CRAs) including how you use our products and services and they will give us information about you, such as about your financial history.

We do this to assess credit worthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We may also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time, information on funds going into the account, the balance on the account and, if you borrow, details of your repayments or whether you repay in full and on time. CRAs will share your information with other organisations, for example other organisations you ask to provide you with products and services. Your data will also be linked to the data of any joint applicants or other financial associates as explained above.

You can find out more about the identities of the CRAs, and the ways in which they use and share personal information, in our full privacy notice.

How we use fraud prevention agencies

The personal information we have collected from you and anyone you have a financial link with may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity. If fraud is detected, you could be refused certain

6. Important notes (continued)

services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies, and your data protection rights, can be found in our full privacy notice.

How we share personal information about insurance products

If you apply to us for insurance, we may pass your details to the relevant insurer and their agents. If a claim is made, any personal information given to us, or to the insurer, may be put onto a register of claims and shared with other insurers to prevent fraudulent claims.

Our full privacy notice

It is important that you understand how the personal information you give us will be used. Therefore, we strongly advise that you read our full privacy notice, which you can find at **www.scottishwidows.co.uk/legalprivacy** or you can ask us for a copy.

How you can contact us

If you have any questions or require more information about how we use your personal information please contact us using **https://www.scottishwidows.co.uk/secure/forms/contact_us/individual_customers/policy-enquiries** You can also call us on **0345 300 2244**.

If you feel we have not answered your question Lloyds Banking Group has a Group Data Privacy Officer, who you can contact on **0345 300 2244** and tell us you want to speak to our Data Privacy Officer.

Money Laundering

Under current regulations we are required to verify the identity of our customers. In order to meet this requirement and for the prevention and detection of fraud, we will access information from a credit reference agency* to confirm your identity. They will authenticate your name and address and date of birth, which involves checking the details you supply against those held on any databases that the company carrying out the checks on our behalf (or any similar company) has access to. This includes information from the Electoral Register. We will use scoring methods to authenticate your identity. Our search will not be used by lenders or insurers when assessing lending or insurance risks. We may also pass information to financial and other organisations involved in money laundering and fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this and share this information with other organisations.

If you provide us with information about another person, we will treat this as confirmation that they have appointed you to act for them to consent to the processing of their personal data. This means that you have informed them of our identity and the purpose for which their personal data will be processed, namely to verify their name and address and date of birth. Where Clerical Medical receives notification affecting the legal ownership of the plan, or the appointment of an attorney under a Power of Attorney or other circumstances where there are new parties associated with the contract, the same process as set out above will apply.

Please note that if we cannot confirm your name and address by using a credit reference agency we may contact you to ask you to supply certain documents to verify this information. If you ask, we will tell you which credit reference agency we have used so you can get a copy of your details from them.

***Please note we only use this agency to verify identity to fulfil anti-money laundering regulations and not to check credit worthiness.**

7. Declaration

Once completed and signed, please pass this application to your employer.

Note for employers – a copy of this completed application should be retained by the trustees.

For your own benefit and protection you should read the important notes in section 6 before you sign this application. Clerical Medical will rely on these when administering your contract. You should also read the key features document, which describes what the plan is and what options you have once the contract is in place. If you do not understand any point please speak to your financial adviser for further information.

I confirm all the statements made by me are correct and complete to the best of my knowledge and belief.

I have read (or have had read to me) any statements completed other than in my own handwriting and confirm they are correct.

I authorise my employer to deduct the amount of AVCs due by me from my salary and request that my employer pays these AVCs to the trustees of the pension plan named overleaf.

I understand that Clerical Medical will run the Scheme according to the rules of the Scheme and will administer the policy in accordance with its terms and conditions.

I apply to become a member of the Scheme.

7. Declaration (continued)

MARKETING PREFERENCES

We would like to keep you up to date on products and offers that may be of interest to you. Please select how you would like to hear from us below. These choices won't affect any necessary information we need to send you such as statements and, don't worry, you can change your mind and update your preferences at any time.

SCOTTISH WIDOWS WEBSITES

You may see relevant messages when you log in to our online services.
If you choose 'no', you may still see messages, but they will not be tailored to you. Yes ☐ No ☐

EMAIL Yes ☐ No ☐

POST Yes ☐ No ☐

DEVICE NOTIFICATIONS

As we develop mobile applications you'll receive relevant notifications to your mobile device Yes ☐ No ☐

TEXT MESSAGES Yes ☐ No ☐

PHONE Yes ☐ No ☐

By saying yes you are giving consent for Scottish Widows to use your personal information to send you relevant offers and information about our products. Scottish Widows includes the following legal entities: Scottish Widows Ltd, Scottish Widows Unit Trust Managers Limited, Scottish Widows Administration Services Limited, HBOS Investment Fund Managers Limited. Occasionally we will send you selected offers from other companies within Lloyds Banking Group that may be relevant to you.

Signature _____ Date (DD MM YYYY) _____

Name in CAPITAL LETTERS _____

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