

LV Retirement Solutions
Keynes House
Tilehouse Street
Hitchin
Herts
SG5 2DX

Your Plan Number: 084618ALAN

Things to consider:

- Do any of your investments attract an early surrender charge, or Market Value Adjustment.
- Do you hold any scheme protected benefits, for example the ability to retire early, or have an enhanced tax free cash entitlement

If you are unsure of the answers to these, or you believe one or more of these impact your plan, you should seek advice from your financial adviser before transferring.

What you need to do:

Please tick the option you require below, and then fully complete the section(s) illustrated.

You will also need to provide any supporting documentation requested.

We at LV= use an online transfer service called 'Origo Options', which enables transfers to be processed on a paperless basis. This means these forms may not be needed, but the company you are transferring to will let you know (this service cannot be used for In Specie transfers).

Please let us know below your intentions:

☐ **Cash Transfer**

This means we will sell any investments held within your plan, and once all the proceeds have been received, the cash will be forwarded to your new provider. Any Investments within LV= or ReAssure Limited Insured Funds will be valued and sold on the date all requirements are received, in the case of external investments the valuation date will be determined by the investment company.

☐ **Partial Cash Transfer**

This means we will pay the requested amount from your plans bank account to your new provider. Your plan with us will remain active. In order to make use of this option you will need to ensure sufficient cash is held within your plan bank account, and you will need to provide an additional investment sale instruction if you wish to make further cash available.

☐ **Open Market Option**

This means we will sell any investments held within your plan, and once all the proceeds have been received the cash will be forwarded to your new provider, with any available pension commencement lump sum paid to your personal bank account.

☐ **Partial Open Market Option**

This means we will pay the requested amount from your plans bank account to your new provider, with any available pension commencement lump sum paid to your personal bank account.

Your plan with us will remain active. In order to make use of this option you will need to ensure sufficient cash is held within your plan bank account.

Section 1 – Complete in all cases

Please let us know who you are transferring to:

Pension / Annuity Provider	
Address	
Contact Name	
Plan / Quote Number	

Section 2 – Only Complete if you have selected 'Partial Cash Transfers'

Please indicate your requirement by entering an 'X' against one option	<input type="checkbox"/> Please transfer all cash currently on account
	<input type="checkbox"/> Please transfer £.....

We'll only be able to transfer the value of whole arrangements under the plan. What this means is the amount we pay will not always be the amount you have requested due to the way we calculate the transfer value, but we'll transfer as close to your request as is possible.

You will need to provide the following additional requirement	We can only make payment if you hold sufficient cash in your plans trustee bank account.		
	If you wish to sell some or all of an investment to increase the cash prior to payment you can provide your instruction below:		
	Investment Fund	Amount to be encashed	Or Percentage to be encashed
	You can provide an instruction in a covering letter detailing the investments you wish to sell, or your financial adviser can do so on your behalf if you have previously authorised them to provide investment instructions on your behalf.		
	Please note if you state 'All' we will fully surrender the fund or plan you have elected in its entirety, even if this is valued more than your partial transfer request.		

Section 3 - Only Complete if you have selected 'Open Market Option' or Partial Open Market Option

<p>Do you wish to use all of your pension plan to provide benefits</p>	<p><input type="checkbox"/> Yes (Please proceed to the next table)</p> <p><input type="checkbox"/> No (Please answer the additional questions below before moving to the next table)</p> <p>Please let us know how much of your pension fund you would like to use to provide benefits:</p> <p>£.....</p> <p>If you have a mixture of benefits within your plan (shown as the income and savings elements in your annual valuation) which element of you plan do you want to use to provide benefits:</p> <p><input type="checkbox"/> Income Element (also referred to as Drawdown)</p> <p><input type="checkbox"/> Savings Element</p>
<p>Do you wish us to pay any available Pension Commencement Lump Sum to you before buying your annuity.</p> <p>This option is only available if your plan contains a Savings element, which is shown on your annual review.</p>	<p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p> <p>Please note if you choose not to take this option, you will loose your entitlement, as your new provider can only provide your pension income</p>
<p>Please tell us your personal bank account details.</p> <p>If the account is not in your name please let us know.</p> <p>Please note that we can't make payments to bank accounts outside the UK.</p>	<p>Bank/ Building Society Name:.....</p> <p>Account Name:.....</p> <p>Bank Account Number:.....</p> <p>Sort Code:</p> <p>Building Society Roll Number:.....</p>

As you will be using your fund to purchase an annuity, we are required to check your benefits will not exceed the **lifetime allowance**, and the next section is the declaration for this purpose. If we calculated a tax charge is due or need more information we will contact you before proceeding.

For most people, their personal Lifetime Allowance is the same as the Standard Lifetime Allowance (£1.5 million for the 2012/13 tax year onwards). This is the equivalent fund value used to buy your pensions and annuities rather than the yearly pension or annuity amount you can receive.

Lifetime Allowance Are the total value of all your pensions and annuity benefits you've already taken, including any lump sum, when added to the benefits you are taking with LV=, more than the Standard Lifetime Allowance? Is your personal Lifetime Allowance different from the Standard Lifetime Allowance, or do you have enhanced protection, fixed protection, or a protected early retirement age? If you've answered 'Yes' to either of these questions we'll contact your financial adviser for more details. If you don't know the answers to these questions please speak to your financial adviser. We also have a help sheet to help you work out the value of all your pension and annuity benefits. If you'd like a copy, please speak to your financial adviser. Lifetime Allowance Check – for over 75s only (please complete this section if you're 75 or over and are taking a lump sum) If you're 75 or over and are taking a lump sum, is the amount that you are taking within 25% of your remaining personal Lifetime Allowance?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
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You will need to provide the following additional requirements	Evidence of Age If you have not provided us with evidence of your age in the past, please also provide your original photo driving licence, passport or birth certificate. Please tick here if you are enclosing evidence <input type="checkbox"/>
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Please complete in all cases

If you have received financial advice in connection with your request, please let us know	Please tick here if you are receiving advice <input type="checkbox"/> Name of the advice firm: _____
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Member Declaration

- I request you to pay the benefits set out in this application form.
- I agree that if I receive benefits (lump sum and/or income) from NM Pensions Trustees Ltd to which I'm not entitled, I'll pay back any such payments.
- I agree that payment by you in accordance with this request shall mean that I will no longer be entitled to receive pension or other benefits from Liverpool Victoria Friendly Society or NM Pensions Trustees Limited in respect of the arrangements representing the transfer payment.
- For partial cash transfers and partial open market options, Liverpool Victoria Friendly Society and NM Pensions Trustees Limited will be discharged of all claims and responsibilities only in respect of the part of the plan represented by the payment.
- I agree that if I instruct NM Pensions Trustees Ltd to pay any benefits (lump sum and/or income) and then subsequently change my mind and cancel the plan (where a cancellation right exists), I'll pay back in full any such payments received. In addition, I'll also pay LV=s and/or NM Pensions Trustees Limited's administration and/or legal costs in recovering this money.
- I declare that if I've chosen to take a lump sum, it isn't my intention to make, either directly, indirectly, or by someone making contributions on my behalf, a significant increase in my total expected contributions to registered pension schemes. A significant increase is where:
 - the total lump sum I receive in the 12 month period ending on the day the lump sum from this plan is paid, exceeds 1% of the standard lifetime allowance, and more than 30% of those lump sums is used to make contributions (either directly, indirectly, or by someone making contributions on my behalf such as my employer) to one or more registered pension schemes over and above the expected level of contributions. This includes any contributions I may have made in anticipation of receiving the lump sum.
 - I'm aware that the period of assessing any significant increase covers the year in which the lump sum is paid, the previous two tax years, and the following two tax years.
 - I'm aware that if I do make, or have already made, such pension contributions, all or part of the lump sum will be an unauthorised payment and I will be personally liable for any resulting tax charges.
 - I'm also aware that this includes reimbursing NM Pensions Trustees Ltd in full for any tax charges that they may incur.
 - I'm aware that if I intend to take an unauthorised payment I must inform NM Pensions Trustees Ltd within 30 days of the date of the unauthorised payment.

Important Note: Data Protection

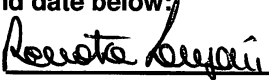
LV= may use information given to make searches about me at credit reference agencies and other organisations that hold my information (such as from the electoral roll). The agencies and other organisations check my identity and will keep records of these searches, even if my application doesn't go ahead. LV= may use scoring methods to check my identity and may ask me for supporting documents

The credit search we carry out can only be seen by you if you request a credit report and not by any other company who may conduct a search.

If we identify fraud, we'll pass your details to agencies which aim to prevent fraud and money laundering.

If you want to know more about these agencies please write to us at Group Financial Crime, LV=, County Gates, Bournemouth, BH1 2NF.

Please sign and date below:

Signature: 

Full Name: RENATA LANZONI

Date: _____

Scheme Questionnaire

Please ask you pension or annuity provider to complete this section:

Please indicate the type of transaction you are expecting:

☐ Pension Transfer ☐ Open Market Option

Pension Scheme Name	
Please confirm your pension scheme bank details:	Bank/ Building Society Name:..... Address:..... Account Name:..... Bank Account Number:..... Sort Code: Payment Reference:
Please confirm your pension scheme registration number	
Please confirm the date your scheme was established	
Please confirm the type of pension arrangement being operated:	<input type="checkbox"/> UK Registered Defined Benefit Occupational Pension Scheme <input type="checkbox"/> UK Registered Defined Contribution Occupational Pension Scheme <input type="checkbox"/> Other UK Registered Pension Scheme, please confirm..... <input type="checkbox"/> Deferred Annuity Contract (to be registered with HMRC)

Transfer Declaration

We declare that the information given above is true and correct.

We confirm that the transfer value will be applied to provide benefits that are consistent with the legislation applicable to UK registered pension schemes.

Open Market Option Declaration

We confirm that the member's fund will be used to secure a non-assignable, non-commutable annuity.

Where the fund originates from a trustee based pension scheme, the grantee of the policy will be the trustees of the purchasing scheme unless otherwise instructed.

Please note that no pension commencement lump sum will be provided on receipt of the member's fund.

Signed:for and on behalf of the Receiving Scheme or Annuity Provider

Name: Position: Date: