

Pension Annuity

Application



Please fill in this form using black ink and BLOCK CAPITALS. Please send this completed application and our other requirements to:

Aviva
Annuity New Business
PO Box 520
Norwich
NR1 1BB

Annuity plan number, if known

How to fill in the form

- Please use BLOCK LETTERS and complete in black ink.
- Please correct and initial any alterations
- Please ensure that all questions are fully answered. Failure to do so may lead to delays processing the application
- When you have completed all the relevant sections of this application please read and sign the Declaration.
- If any other person fills in this application for you, please remember that they act on your behalf and you must satisfy yourself before signing the Declaration that they have accurately recorded all of your answers and provided any other relevant information you have volunteered.
- You can find notes to assist you in completing certain questions on the page overleaf.

For adviser use only

Preferred method of contact (*)

Your name

Your telephone number

Your email address

Your fax number

Your agent code 0 for example ABC0123

printed at the bottom of each page of the illustration.

*Please note if we are unable to reach you via your preferred method we will try alternatives.

It is an FSA requirement that we provide data as to whether advice was given on the sale of this product.

Was financial advice given? YES NO (Tick one)

Please fold this page out so that you can refer to the notes whilst completing this application



Documents we need to set up this plan

(i) Evidence of age and name

We can accept several types of documentation to verify evidence of age and name, the following list shows what we can accept.

- Photocopy of valid passport
- Photocopy of valid new style photo driving licence
- Original birth certificate
- Original marriage certificate/civil partnership certificate (and original decree absolute if necessary)

(ii) Supplementary Pension Annuity application form

To be completed for all open market options where the money is coming from occupational schemes (including monies that come from a Defined Benefit Scheme), or the trustees are remaining the planholders.

(iii) EPP / SSAS

Where money is coming from either an Executive Pension Plan or a Small Self Administered scheme, Aviva is required to carry out the prevention of money laundering verification. In these cases the following is required;

- verification of the annuitant in the form of a money laundering verification form
- the previous pension provider's name;
- the previous scheme or plan name, its reference or PSTR / PSO number where relevant and the type of plan.

Where the funds are not provided by a regulated financial services company, we also need to obtain verification in the form of a 'money laundering form' for:

- the trustees if the funds are being drawn on the trustees account, or
- the employer if the funds are being drawn on the company account
- any pensioner trustee that is not on the HM Revenue & Customs Pensioner Trustee Approved List.

(iv) Pension and divorce

For all monies originating from a divorce settlement we would require the following:

- decree nisi / decree absolute

(v) Bankruptcy

We will not request funds until we have all our requirements to put a contract in force.

We require the following:

- Certified copy of bankruptcy order
- Certified copy of certificate of appointees
- Confirmation whether regular income payments should be paid to client or trustee in bankruptcy
- Trustee in bankruptcy's address, contact and payment details
- Application signed by the annuitant

Notes to assist in the completion of this application

Certain questions have notes listed on this page to assist you; they are highlighted by instructions within square brackets e.g. [see note...]. **If you leave the page open as you complete the application form, you can easily refer to each note as indicated.**

Section 1 – Type(s) of plan being applied for

[Note 1] The minimum purchase price for the Pension Annuity and Enhanced Pension Annuity is £10,000 after any tax-free cash has been taken.
The minimum purchase price for the With Profits Pension Annuity is £20,000 after any tax-free cash has been taken.

[Note 2] Full fund transfer
Under a transfer, your whole pension fund(s) will be moved to Aviva. The money will be put into the Aviva Personal Pension Scheme and you will become a member of the scheme. Aviva will check that the benefits to be taken will not exceed your lifetime allowance and will pay you an income and any tax-free cash you are entitled to. By choosing this option, you may be able to combine your pension funds if you have more than one.

Before selecting a transfer, please talk to a financial adviser if any of the following apply:

- Your fund allows you to have more than 25% tax-free cash
- Your fund comes from an occupation which permits you to retire early
- You have guaranteed minimum pension benefits
- You are entitled to a defined benefit pension at retirement
- You already have guaranteed annuity rates promised.

We can also accept monies arising from a pension sharing order on divorce.

Note - A plan cannot include both pension credit benefits and non pension credit benefits.

If the amount arises from a pension already in payment to your ex-spouse or civil partner, this is often known as a disqualifying pension credit and means that tax-free cash is not available.

If any of the following apply, we can not accept the money into a transfer (see OMO):

- Your fund contains defined benefits or / and guaranteed minimum pension benefits
- Your fund comes from a deceased husband's / wife's / civil partner's pension (death in service).

If you are not a UK resident, we cannot sell you a transfer.

[Note 3] Open market option (OMO)

Under the open market option, your existing pension provider will pay any tax-free cash that you are entitled to and check that you have not exceeded your lifetime allowance.

Before selecting an OMO, please talk to a financial adviser if you have more than one pension fund and you may need to combine these before taking benefits (see full fund transfer)

We can also accept the following:

- Death in service benefits
- Defined benefit / Guaranteed minimum pension benefits
- Benefits purchased by the trustees of a UK registered pension scheme if you are not UK resident.

If any of the following apply, we can not accept the money into an OMO: (see Full fund transfer)

- Funds from more than one registered pension scheme with different PSTR reference numbers (these would require separate OMO's).
- You want us to pay tax-free cash
- Pension credit benefit from divorce settlements

Even different policies with the same insurer may be separately registered with the HMRC (with different PSTR reference numbers) and so cannot be combined.

Section 3 – Pension(s) used to buy the annuity

[Note 4] Please note, this is subject to availability of sufficient funds and applicable maximum limits.

Only enter the amount of tax-free cash required if you are buying a Pension Annuity (Transfer), Enhanced Pension Annuity (Transfer) or With Profits Pension Annuity (Transfer). For these cases, Aviva will pay the tax-free cash, otherwise please leave blank.

The maximum amount of tax-free cash that can be paid under this plan is 25%

For transfers relating to a pension credit benefit, if the amount arises from a pension already in payment to your ex-spouse or former civil partner, this is often known as a disqualifying pension credit and means that tax-free cash is not available.

[Note 5] Where money is coming from either an Executive Pension Plan or a Small Self Administered Scheme, Aviva is required to carry out money laundering verification. In these cases, we require:

- verification of the annuitant
- the previous pension provider's name;
- the previous scheme or plan name, its reference or PSTR number where relevant and the type of plan.

Where the funds are not provided by a regulated financial services company, we also need to obtain verification for:

- the trustees if the funds are being drawn on the trustees account, or
- the employer if the funds are being drawn on the company account
- any pensioner trustee that is not on the HM Revenue & Customs Pensioner Trustee Approved List.

Section 4 – Your bank or building society account details

[note 6] Please note, this must be an account in your own or joint name. If you have an existing annuity with us, we are unable to pay your policies to separate accounts. Please fill in the account where you would like all payments to go.

If your account number is only eight digits, please leave the ninth box blank

1. Type(s) of plan being applied for:

(Please tick either the transfer or open market option. If you require both a transfer and an open market option contract, please complete two separate applications.) [See Note 1]

Full fund transfer [See Note 2]

Tax-free cash will be paid by Aviva (If required).
Pension credit benefits as a result of a pension sharing order on divorce can only be accepted as a transfer.
A plan cannot contain both pension credit benefits and non pension credit benefits.

- Pension Annuity (Transfer)
- With Profits Pension Annuity (Transfer)
- Enhanced Pension Annuity (Transfer)

Open market option (OMO) [See Note 3]

Tax-free cash (if required) will be paid by the previous provider.
For open market option contracts only, funds from one registered pension can be included. If you want to combine funds, the full fund transfer may be suitable for you.

- Pension Annuity (Open Market Option)
- With Profits Pension Annuity (Open Market Option)
- Enhanced Pension Annuity (Open Market Option)

2. Your details

	Your personal details	Your husband's, wife's, civil partner's or dependant's personal details (if a pension is to be paid when you die).
Title	Mr / Mrs / Miss / Ms / Other <input type="text"/>	Mr / Mrs / Miss / Ms / Other <input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Post code <input type="text"/>	
Telephone number (optional)	<input type="text"/>	
E-mail address (optional)	<input type="text"/>	
Sex	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Date of birth	<input type="text"/>	<input type="text"/>
Please tick the option that best describes your personal circumstances. For dependant's benefits, what is your dependant's relationship to you?	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil Partner <input type="checkbox"/> Cohabiting <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>	My husband or wife <input type="checkbox"/> My civil partner <input type="checkbox"/> My child <input type="checkbox"/> Financially dependent on me <input type="checkbox"/> Dependent on me because of disability <input type="checkbox"/>
What is the smoking status for you and your dependant? Current smoker: Someone who has smoked ten or more cigarettes a day, more than three ounces of rolling tobacco a week or a cigar, pipe or other tobacco product on a daily basis for at least the last ten years. This does not include someone who uses nicotine replacement products. Light smoker: Someone who does not meet the definition of a current smoker, but who smokes one or more cigarettes a day, more than 0.3 ounces of rolling tobacco a week, or a cigar, pipe or other tobacco product on a daily basis. This does not include someone who uses nicotine replacement products. Non-smoker: Someone who has never smoked, given up or doesn't come under the two categories described above.	Current smoker <input type="checkbox"/> Light smoker <input type="checkbox"/> Non-smoker <input type="checkbox"/>	Current smoker <input type="checkbox"/> Light smoker <input type="checkbox"/> Non-smoker <input type="checkbox"/>
National Insurance number	<input type="text"/> <i>This must be completed</i>	<input type="text"/> <i>This must be completed</i>

Please note if any of your personal details have changed since your quote was produced we will use the details provided here to calculate your final annuity value.

3. Pension(s) to be used to buy the annuity

Is the plan required following: *(Please tick only if applicable)*

a Pension Sharing Order resulting from a divorce or a dissolution of a civil partnership (Please enclose decree nisi/absolute)

the death of a scheme member

Name of deceased scheme member

Date of birth of deceased member

If more than four pension plans are buying an annuity / annuities, please photocopy this page and attach it to the application.

<i>For transfer plans only</i> Is the maximum tax-free cash required? If not, what percentage or value is to be taken? [See Note 4]	Maximum <input type="checkbox"/> if not maximum, percentage <input type="text"/> % OR other amount £ <input type="text"/>
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	1	2
Full name of current provider	<input type="text"/>	<input type="text"/>
Full name of pension scheme	<input type="text"/>	<input type="text"/>
Quote ID of how the benefits are to be set up <i>printed at the bottom of each page of your illustration</i>	<input type="text"/>	if different from box 1 <input type="text"/>
Name and address of current trustees / scheme administrator(s)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Post code <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Post code <input type="text"/>
Existing plan number(s) of transferring pension(s)	<input type="text"/>	<input type="text"/>
Is the money from an Executive Pension or a Small Self Administered Scheme? [See Note 5]	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Approximate Protected Rights fund value to be paid to Aviva	£ <input type="text"/>	£ <input type="text"/>
Approximate non-Protected Rights fund value to be paid to Aviva	£ <input type="text"/>	£ <input type="text"/>
Does this represent the full value of the existing plan?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

Full name of current provider	3 <input type="text"/>	4 <input type="text"/>
Full name of pension scheme	<input type="text"/>	<input type="text"/>
Quote ID of how the benefits are to be set up <i>printed at the bottom of each page of your illustration</i>	if different from box 1 <input type="text"/>	if different from box 1 <input type="text"/>
Name and address of current trustees / scheme administrator(s)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Post code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Post code
Existing plan number(s) of transferring pension(s)	<input type="text"/>	<input type="text"/>
Is the money from an Executive Pension or a Small Self Administered Scheme? [See Note 5]	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Approximate Protected Rights fund value to be paid to Aviva	£ <input type="text"/>	£ <input type="text"/>
Approximate non-Protected Rights fund value to be paid to Aviva	£ <input type="text"/>	£ <input type="text"/>
Does this represent the full value of the existing plan?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

4. Your bank or building society account details [see Note 6]

We'll pay your pension and any tax-free cash directly into your UK bank or building society account. We cannot make payments into an overseas bank account.

Name of your bank or building society	<input type="text"/>
Name of account holder(s)	<input type="text"/>
Name of branch	<input type="text"/>
Sort code	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Building society roll number (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

5. Bankruptcy

Only to be completed where the application is taken out at the direction of your trustee in bankruptcy.

I confirm my agreement to this application.

Signature of trustee in bankruptcy Date

Section 8 will still need to be signed by the applicant (as named in section 2) before we will request any of their pension fund(s).

6. Tax-free cash recycling

You only need to read this section if you intend taking a tax-free cash sum from this plan.

What is tax-free cash recycling?

Your plan is designed only to pay you authorised payments as set out in section 164 of the Finance Act 2004. The tax-free cash sum available to you normally falls within this definition. HM Revenue & Customs (HMRC) calls the tax-free cash sum a pension commencement lump sum.

It is possible that HMRC may consider you to have benefited from tax-free cash recycling if:

- You plan to use part or all of your cash sum to significantly increase contributions into any registered pension scheme; or
- You significantly increase contributions in anticipation of receiving it.

This could result in the cash sum being regarded as an unauthorised payment, which would have significant tax implications for both you and Aviva or you and the scheme administrator, depending on the type of plan that you have.

If Aviva or the scheme administrator incurs a tax charge as a result of your use of the tax-free cash sum, they may seek reimbursement of this charge from you.

Providing your tax-free cash sum and any other tax-free cash sums you have taken in the previous 12 months do not exceed 1% of the standard lifetime allowance (£17,500 in the 2009/2010 tax year), any associated increase in contributions to a registered scheme will not be treated as tax-free cash recycling.

What do I need to do?

If you wish to take any part of your benefits as a tax-free cash sum, we require you to declare that at least one of the statements (A and/or B) below applies.

You make this declaration by signing section 8. Until you provide this, we are unable to pay your cash sum. If you are in any doubt, we recommend you contact your financial adviser.

- A. The total tax-free cash sums from one or more registered pension schemes (including the one I am about to receive from this plan) that I will have received in the 12 month period ending on the day that the current cash sum will be paid will not exceed 1% of the standard lifetime allowance on the day it will be paid.

And/or

- B. I do not propose to use more than 30% of the tax-free cash sum to significantly increase contributions to one or more registered pension schemes. This includes any contributions I may have made in anticipation of receiving the cash sum.

HMRC have produced detailed guidance on all aspects of recycling, including the requirement for individuals to notify both HMRC and scheme administrator if recycling occurs. This is available at: www.hmrc.gov.uk.

7. Lifetime allowance information

Only to be completed for a Pension Annuity (Transfer), Enhanced Pension Annuity (Transfer) or a With Profits Pension Annuity (Transfer)

The government has put a limit on the total value of all retirement benefits (excluding State Pensions) you can normally take without paying a tax charge. The limit is called the lifetime allowance and the tax is called a lifetime allowance charge. Normally, only very high earners are affected.

This section gives us the information we need to check whether a lifetime allowance charge will apply. You may have already provided similar information to the scheme administrator / trustees of your current pension scheme. If so, this information should help you to answer the questions below. Please complete all sections. The first section consists of three questions.

<p>Q1 Have you taken any retirement benefits since 6 April 2006 from a registered pension scheme?</p> <p>If yes (tick box) <input type="checkbox"/></p> <p>Please provide us with the percentage of any lifetime allowance you've used up since 6 April 2006: <i>This does not include the amount relating to this application. If this applies your scheme administrator or the insurance company paying your pension will have given you a statement showing the percentage figure we need.</i></p> <p>If no (tick box) <input type="checkbox"/></p> <p>Please proceed straight to Q3 in this section if you have answered 'No'. Otherwise, continue to Q2.</p> <p>Q2 Are you also currently receiving any retirement income which started before 6 April 2006?</p> <p>If yes (tick box) <input type="checkbox"/></p> <p>Please answer a) or b), depending on the information you have available. For retirement income which started before 6 April 2006, please provide us with either;</p> <p>a) The date of your first benefit crystallisation event after 6 April 2006 and the amount of retirement income you were receiving at that date before tax. <i>This should not include the amount crystallised on that date.</i></p> <p>OR</p> <p>b) The percentage of the standard lifetime allowance represented by the retirement income you were receiving at the date of your first benefit crystallisation event after 6 April 2006 before tax. <i>State pensions and pensions following the death of a scheme member should be ignored. If a pension is paid by taking income withdrawals, the maximum income withdrawal allowed each year should be used.</i></p> <p>If no, please tick here. <input type="checkbox"/></p> <p>(Question 3 does not need to be completed if you have answered questions 1 and 2).</p> <p>Q3 Are you currently receiving any retirement income which started before 6 April 2006?</p> <p>If yes (tick box) <input type="checkbox"/></p> <p>What is the current amount of these pensions each year, before tax? Please include any increases which are due in the next 12 weeks. <i>This should not include the amount crystallised on that date.</i></p>	<p><input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %</p> <p>Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> £ <input type="text"/></p> <p><input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %</p> <p>£ <input type="text"/></p>
<p>Are you entitled to primary protection or any other lifetime allowance enhancement factors?</p> <p>If yes (tick box) <input type="checkbox"/></p> <p>Please provide us with the following information:</p> <p>Type of allowance</p> <p>Enhancement (%)</p> <p>Certificate number (please also send us a copy of the certificate)</p>	<p><input type="text"/></p> <p><input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %</p> <p><input type="text"/></p>
<p>Are you entitled to enhanced protection?</p> <p>If yes, please tick here. <input type="checkbox"/></p> <p>Please provide a copy and a reference number of the certificate issued by HMRC: <i>This will apply if you have registered with HMRC for Enhanced Protection and have not lost the protection since then.</i></p>	<p><input type="text"/></p>
<p>Do you expect to start any other pensions before or at the same time as this crystallisation event?</p> <p>If yes, please tick here. <input type="checkbox"/></p> <p>Please provide us with the details:</p>	<p><input type="text"/></p>

Data Protection Act 1998

The information provided on this form, together with medical and other information about you provided in connection with this application will be used for the operation of insurance which covers you.

This includes the process of underwriting, administration, claims management, rehabilitation and customer concern handling.

In order to do this, the information may be shared with group companies and third party insurers, re-insurers, insurance intermediaries and service providers.

Your data will be processed fairly and securely in accordance with the Data Protection Act 1998. Details of your rights under the Act, the data which the provider holds, the data which may be passed to organisations outside of the provider and the organisations which might be involved, can be obtained by writing to the Provider's Data Protection Officer.

Your personal data will be available only to those who need to see it. For example, sensitive data, such as medical records, will be used for the purposes of underwriting or claim management and rehabilitation and will be seen only by the people authorised by the provider's Chief Medical Officer or equivalent.

You are entitled to receive a copy of all your personal data held by contacting either your financial adviser or the provider.

Please note that during the processing of any proposals and administration, information may be transferred outside the European Economic Area. You are consenting to this transfer by signing and returning this document.

Notice of statutory rights

Under the Access to Medical Reports Act 1988 and the Access to Personal Files and Medical Reports (Northern Ireland) Order 1991 and the Access to Health Records and Reports (Isle of Man) Act 1993, the provider reserves the right to apply for a medical report from any doctor who has at any time attended you. The declaration gives us your consent to apply for such a report if we need to.

Your rights:

- You do not have to give your consent, but, without it, the provider will not be prepared to accept your request.
- If you do give your consent, you can indicate whether or not you wish to see any report before it is sent to us.

If you indicate that you do not wish to see any report:

- The doctor can forward it to us immediately and we should be able to process your proposal without delay.
- You can, however, still change your mind at any time within six months and notify the doctor that you wish to see the report. If the doctor has already forwarded the report to us, he/she will send you a copy and, if not, he/she will give you 21 days to arrange to see it.

If you indicated that you do wish to see any report:

- This may delay the processing of your proposal.
- The doctor is allowed to charge you a fee to cover the cost of supplying you with the report.
- You should follow the procedures outlined below.

Procedures for access to reports

1. If you indicate that you do wish to see any report we will notify you if we apply for one, and will inform the doctor of your wishes. You will then have 21 days to contact the doctor to arrange to see the report.
2. If you do see the report, the doctor must obtain your consent before sending it to us.
3. You have the right to request that the doctor amends any part of a report you consider incorrect or misleading, and can attach your written views on any part the doctor refuses to amend.
4. The doctor does not have to let you see any part of a report that he/she considers would be likely to cause serious harm to the physical or mental health of yourself or others, or that would indicate his/her intentions towards you. He/she also does not have to let you see any part that would be likely to disclose information about, or the identity of, another person who has supplied information about you, unless that person has consented or the information relates to, or has been supplied by, a health professional caring for you. If the doctor does not let you see any part of the report he/she must notify you of that fact.

8. Declaration

Part 1 – for all plans

- I confirm that I have read the 'Your right to think over your options' document (attached to the back of the illustration) and understand my cancellation rights.
- I authorise Aviva to obtain any outstanding information from the current scheme administrators or trustees, request funds to be sent directly to them to set up the plan, make pension payments and (if applicable) pay the tax-free cash. A copy of this authorisation is as valid as the original.
- I agree that unless the scheme administrator/trustees notify Aviva of an earlier date, the plan(s) shall have a start date of the date Aviva receives this fully completed application or the total payments, whichever is later.
- I confirm that (if applicable) I am signing this application at the direction of my trustee in bankruptcy and that the plan will form part of the property of my trustee in bankruptcy.
- I confirm that, where I am transferring Protected Rights to take benefits immediately, I wish to transfer these from the ceding scheme to Aviva. These are to be used to provide the benefits set out in this application.
- Where:
 - my benefits are provided under a defined benefits arrangement (e.g. a 'final salary' scheme), and
 - my accepted illustration shows that where a lump sum is payable on my death it will be taxed at 35% (current rate),then I confirm that I have chosen this option, and the lump sum will not count towards my lifetime allowance.
I have chosen this as an alternative to receiving a lump sum that would not be liable to the 35% tax mentioned above, but would count towards my lifetime allowance.

Part 2 - for open market option plans only

- I confirm that the value of all the pensions and tax-free cash I have already taken combined with the benefits I am taking now are below the current standard Lifetime Allowance threshold of £1.75 million for 2009/2010 (£1.8 million in 2010/2011). If you are unsure how to calculate the value of your benefits, please refer to your financial adviser or the current provider.
- Where I have chosen to take tax-free cash, it is not 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 tax-free cash you receive in the 12 month period ending on the day the tax-free cash from this plan is paid, exceeds 1% of the standard lifetime allowance, and;
 - more than 30% of those tax-free cash sums is used to make contributions (either directly, indirectly or by someone making contributions on your behalf, such as your employer) to one or more registered pension schemes over and above the expected level of contributions. This includes any contributions you may have made in anticipation of receiving the tax-free cash.

Part 3 – for Pension Annuity (Transfer), Enhanced Pension Annuity (Transfer) and With Profits Pension Annuity (Transfer) plans only

- I apply to become a member of the Aviva Personal Pension Scheme and agree to be bound by the rules of the scheme.
- I confirm that (if applicable), any individual trust under the current plan has ended.
- I understand that (if applicable), my entitlement under my current scheme to a tax-free cash sum greater than 25% of the fund will be lost on transfer.
 - tax-free cash recycling – where I have selected tax-free cash, I confirm that
 - I have read the tax-free cash recycling section and
 - Statement A and/or B within that document applies

Part 4 – these apply to all plans and the trustees of an occupational pension scheme

- I request Aviva to set up the plan(s) in the manner and on the basis of this application and the accepted illustration(s) as shown in section 3. Aviva will confirm the actual amounts payable in the plan document.
- I declare that the information given on this application is true and complete to the best of my knowledge and belief. I agree to immediately notify Aviva of any changes before the plan comes into force.
- I understand that Aviva may deduct income tax from the pension payments.
- I will be solely responsible for any additional tax charges or any penalties which arise if the information provided in this application is incorrect or if I have failed to comply with any aspect of this application.
- In addition, I promise to accept responsibility in respect of any claims, losses and expenses that Aviva and the ceding scheme(s) may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.
- I understand that you may undertake a search with third party companies who provide identity verification services for the purposes of verifying my identity and the details I have submitted as part of this application. To do so, the third party companies may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained.
- I consent to Aviva using the information supplied on this application to administer the plan and acknowledge that the plan may be processed by any company within the Aviva Group, by reinsurers, or by third parties who provide services to Aviva. It may be transferred to any country, including those outside the European Economic Area, for any of these purposes. Any information may be disclosed in confidence to regulatory bodies, your insurance intermediary and to other Aviva Group companies. Aviva Group may also use information for marketing activities such as market research or contacting you by post, telephone, e-mail, fax or other means regarding your insurance, investment, and financial needs.
If you do not wish to receive marketing approaches, please tick this box.

Part 5 - Authority to ceding scheme to transfer funds to Aviva

- I would like to take benefits from the plan(s) listed in section 3 of this application.
- I authorise you to release all necessary information to Aviva to enable the transfer of funds to Aviva.
- I authorise and instruct you to transfer the funds from the plan(s) as listed in section 3 of this application directly to Aviva.
- I authorise you to obtain from and release to the financial adviser named in this application any additional information that may be required to enable the transfer of funds.
- Please pay me any tax-free cash as instructed and pay the balance of funds to Aviva to provide me with an annuity on the basis set out in the illustration indicated in section 3 of this application.
- I confirm that, where Protected Rights are included in this purchase, this is how I wish to give effect to these Protected Rights.
- Please transfer the fund(s) listed in section 3 of this application to Aviva. Where you have asked me to give you the original policy document(s) in return for the transfer of funds and I am unable to do so, I promise to accept responsibility for any claims, losses and expenses of any nature which you may incur as a result of having made the transfer(s) listed in section 3 of this application.
- Until this application is accepted and complete, Aviva's responsibility is limited to the return of the total payment(s) to the ceding scheme(s).
- Where the payment(s) made to Aviva represent(s) all of the funds under the plan(s) listed in section 3 of this application, then payment made as requested will discharge the ceding scheme(s) of all claims and responsibilities in respect of the plan(s) listed.
- Where the payment(s) made to Aviva represent(s) part of the funds under the plan(s) listed in section 3 of this application, then the ceding scheme(s) will be discharged of all claims and responsibilities only in respect of the part of the plan(s) represented by the payment(s).

Customer due diligence – prevention of money laundering

In accordance with EU and UK legislation relating to the prevention of money laundering, we are obliged to verify the identity and address of all parties (e.g. planholder, premium payer, settlor, third parties including beneficial owners) to this contract. In the case of legal arrangements, we are also required to establish the identity of any controllers that are not named parties as well as individuals who have a specific beneficial interest in the contract.

Where a financial adviser or Aviva representative is involved, they will let you know what evidence you need to produce. If you are applying to us direct we will verify your identity with a third party identity verification company. In certain circumstances, you may be required to provide further evidence of your identity and confirmation of address, in which case Aviva will contact you.

If the product you are applying for allows payment by cheque and you wish to pay with a building society cheque or banker's draft, the society or bank must endorse the cheque with the full name of the person whose account from which the funds are drawn.

You have 30 days to change your mind about this plan from the date you sign this application. Please refer to your Key Features for further information.

trustee signature

Only to be signed in respect of Part 4 of the declaration where the trustees of an occupational pension scheme are providing the pension.

Please ensure that signatures correspond to the numbered pension sources in section 3.

Please tick if you have completed a supplementary application form.

1. Authorised signatory for the trustees of the scheme	<input type="text"/>	Date	<input type="text"/>	<input type="checkbox"/>
2. Authorised signatory for the trustees of the scheme	<input type="text"/>	Date	<input type="text"/>	<input type="checkbox"/>
3. Authorised signatory for the trustees of the scheme	<input type="text"/>	Date	<input type="text"/>	<input type="checkbox"/>
4. Authorised signatory for the trustees of the scheme	<input type="text"/>	Date	<input type="text"/>	<input type="checkbox"/>

The member who will receive the Pension Annuity must not sign as an authorised signatory.

Trustees are obliged to provide lifetime allowance details for open market options within three months of sending money.

Part 6 – Your health and smoker status for all plans

- I confirm that the information I have given on the Health Questionnaire is still correct (applicable to the Enhanced Pension Annuity only).
- I authorise those asked to provide medical information when they see a copy of this consent within six months of the start of the annuity, or after my death to verify application form disclosure.
- I understand that Aviva:
 - may write to any doctor I have consulted about my physical or mental health to confirm any medical/lifestyle information provided. This is not done for every case, but determined according to a number of set criteria.
 - reserves the right to offer revised policy terms should they issue the policy and subsequently find that I/we misrepresented any material facts. This may result in a lower income than I/we could have received by purchasing an annuity elsewhere, and in any overpayments already made being recovered by Aviva.

It is your responsibility to provide us with accurate information about your smoker status. We may approach your doctor or ask you to carry out a medical test to confirm that the information you have provided is correct. If it is discovered that information provided by you is inaccurate, or if a medical test is refused, this may result in a reduction of your annuity payments and/or recovery of any payments already made.

By signing below I confirm the information above is, to be the best of my knowledge, true and complete.

I/we have read and understood my rights under the relevant legislation as detailed overleaf governing access to medical records.

ANNUITANT

I do not* wish to see the report before it is sent to the provider

*Only delete the word "NOT" if you wish to see the report prior to it being sent to the provider.

DEPENDANT

I do not* wish to see the report before it is sent to the provider

*Only delete the word "NOT" if you wish to see the report prior to it being sent to the provider.

	ANNUITANT	DEPENDANT
Name (BLOCK CAPITALS)	<input type="text"/>	<input type="text"/>
Signature	<input type="text"/>	<input type="text"/>
Date	<input type="text"/>	<input type="text"/>

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

A copy of this completed application and the plan terms and conditions are available on request.

What happens next?

- We will process your application as quickly as possible, but will need additional information from the scheme administrator or trustee before we can start to pay your benefits.
- We will write to the scheme administrator or trustee for this information, as soon as we receive this application.

