

Pension Annuity (Open Market Option)



Supplementary application form for occupational pension scheme trustees

Please fill in this form using black ink and block capitals.

Please send this completed form along with the main Pension Annuity application form and our other requirements to:

Aviva
Annuity Contact Centre
PO Box 520
Norwich
NR1 3WG

For adviser use only	
Your name	<input type="text"/>
Your telephone number	<input type="text"/>
Your email address	<input type="text"/>
Aviva Account Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Printed at the bottom of each page of the illustration	
It is an FCA requirement that we provide data as to whether advice was given on the sale of this product.	
Was financial advice given?	Tick one Yes <input type="checkbox"/> No <input type="checkbox"/>

Additional information needed to set up the plan

1. Member's full name	<input type="text"/>
2. Scheme name	<input type="text"/> <input type="text"/>
3. Pension scheme tax reference number (PSTR) (This is allocated by HMRC)	<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"/> R <input type="text"/>
If the scheme is an existing scheme as at 5 April 2006 and has not been allocated this number, please give the existing SF approval number instead.	<input type="text"/>
4. Scheme administrator(s)	Full name(s) <input type="text"/> <input type="text"/>
	Address <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"/> <input type="text"/> <input type="text"/>

5. Who is to be the planholder of the Pension Annuity?

If trustees:

Are the trustees the same as the scheme administrator(s)?

If no, please give their details.

Annuitant Trustees

No Yes

Full name(s) of trustees

Address

Post code

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6. Type of arrangement

If money purchase:

Does this include additional voluntary contributions?

Defined benefits Money purchase

No Yes

7. Effective date of relevant benefit crystallisation event

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

No

Yes Start date

D		D		M		M		Y		Y		Y		Y
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If no, the start date will be the date that Aviva receives the fully completed application or the total payments, whichever is the later.

If yes, and the total payment is received after the chosen start date, a backdating fee may be payable.

9. Where a dependant's pension is to be provided on the member's death

Do your scheme rules allow for the spouse/civil partner of the member at the **start date** to be a dependant on the member's death?

No Yes

10. Type of pension to be provided

A defined benefits arrangement must provide a scheme pension.

Scheme pension Lifetime Annuity

11. Where a scheme pension is to be provided:

a. Do you want Aviva to issue a yearly statement to the member on behalf of the scheme administrator?

No Yes

If yes, please give the member's cumulative total amounts of Lump Sum Allowance and Lump Sum & Death Benefit Allowance crystallised by relevant benefit crystallisation events in respect of:

- your scheme; and
- any scheme from which a transfer value was received.

This is the information we will include on the yearly statement. You will need to keep us up to date with any changes – for example, if the member starts another scheme pension under your scheme.

Lump Sum Allowance £

Lump Sum & Death Benefit Allowance £

b. Amount of tax-free lump sum taken with the scheme pension.

£

We only need this if the dependant's pension payable on the member's death can be more than the member's pension. We need it to check the maximum dependant's pension allowed if the member dies after age 75.

12. Where a lifetime annuity is to be provided:

a. What is the amount of Lump Sum Allowance and Lump Sum & Death Benefit Allowance used by any relevant benefit crystallisation event in relation to the purchase of this lifetime annuity (including any related dependant's annuity)?

Lump Sum Allowance £

Lump Sum & Death Benefit Allowance £

b. Please give the member's cumulative total amounts of Lump Sum Allowance and Lump Sum & Death Benefit Allowance crystallised by relevant benefit crystallisation events in respect of:

- your scheme; and
- any scheme from which a transfer value was received.

Same as a. above or Lump Sum Allowance £

Lump Sum & Death Benefit Allowance £

13. For money purchase arrangements:

Total pension fund

£

Has any tax-free lump sum already been paid?

No Yes

14. For defined benefit arrangements:

Pension earned before 6 April 1997

£

Pension earned after 5 April 1997

£

Pension earned after 5 April 2005

£

15. Guaranteed minimum pension (GMP)

a. Date contracted-out employment ceased

| | | | | | |

b. Amount of GMP:

up to 5 April 1988

At start date of plan

At State pension age

£ p.a.

£ p.a.

from 6 April 1988

£ p.a.

£ p.a.

c. Rate of revaluation

4% 4.5% 5% 6.25%
7% 7.5% 8.5% 4.75%

Notes

- If the annuitant is to be the planholder of the Pension Annuity (see section 5), we require:
 - the relevant form which confirms the amount of the GMP; and
 - the form which transfers liability to Aviva.
- If the trustees are to be the planholder and we later find out that the GMP details are incorrect, we may re-write the plan. We may charge you for this.

Not applicable

Enclosed

To follow

We won't set up the plan until this is received.

16. Maximum pensions

This section is only to be completed if the pension will increase by more than 3% each year.

Do your scheme rules restrict pensions in line with HMRC's maximum approvable pension limits which applied prior to 6 April 2006?

No Yes

If yes, please complete the following:

a. Member's maximum approvable pension (before tax-free lump sum and after deduction of any retained benefits)

£ p.a.

b. Pension equivalent of any tax-free lump sum taken. (For a post 1989 member, the pension equivalent should be calculated using a commutation factor of 12:1.)

£ p.a.

c. When calculating the pension equivalent of the tax-free lump sum, were pension increases taken into account?

No Yes

d. Dependant's maximum approvable pension

£ p.a.

e. Are there any benefits being provided elsewhere in respect of this employment which **do not** increase in payment?

No Yes

If yes, please state:

i. single life pension

£ p.a.

ii. dependant's pension

£ p.a.

f. Are there any benefits being provided elsewhere in respect of this employment which **do** increase in payment?

No Yes

If yes, please state:

i. single life pension

£ p.a.

ii. dependant's pension

£ p.a.

Notes

If we are unable to pay part or all of a pension increase then:

- If the trustees are to be the planholder of the Pension Annuity (see section 5), we will hold the excess pension as a credit. Any excess pension held which cannot be paid at the next pension increase date will be returned to the trustees.
- If the annuitant is to be the planholder, we will hold the excess pension as a credit and pay it as and when the maximum limit allows. If we are holding any excess pension as a credit when the annuitant dies, we will aim to use it to provide a pension to a dependant. If there is not a dependant, the credit will be retained by Aviva.

Payment

Enclosed To follow

Please make your cheque payable to Aviva.

For Direct Credits pay: Aviva Annuity; Sort code 40-02-50, Account number 41241125, Bank Address: HSBC Bank, 18 London Street, Norwich, NR2 1LG. Please use the policy number as the reference.

Declaration

This is to be completed by the trustees of an occupational scheme in all cases, regardless of whether the policy is in the name of the trustees or the annuitant.

- We 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. Aviva will confirm the actual amounts payable in the plan document.
- We declare that to the best of our knowledge and belief the information given in this application is correct. We agree to immediately notify Aviva of any changes to the information given before the plan comes into force.
- We know that Aviva may deduct income tax from the pension payments.
- We 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 we have failed to comply with any aspect of this application.
- In addition, we 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 us in this application or of any failure on our part to comply with any aspect of this application.
- We know Aviva may undertake a search with third party companies who provide identity verification services for the purposes of verifying our identities and the details we have submitted as part of this application. To do so the third party companies may check the details we supply against any particulars on any database (public or otherwise) to which they have access. They may also use our details in the future to assist other companies for verification purposes. A record of the search will be retained.
- We appoint Aviva to exercise discretion over the choice of payee for lump sum death benefits, and to receive and consider nominations in respect of these benefits during the annuitant's lifetime.

Authorised signatory for the trustees of the scheme

Date

D	D	M	M	Y	Y	Y	Y
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The authorised signatory must not be the member who will receive the Pension Annuity.

