

LF Stakeholder Pension Scheme

Payment form

Important Information

Please complete this form to increase and/or make additional contributions to your LF Stakeholder Pension Plan. Before completing it, please read the notes below.

- We will apply for basic rate tax relief on your contributions which we will credit to your Plan when received from HMRC.
- Your existing funds and contributions will remain invested in the proportions previously specified. The fund selections you make in this application will only apply to the additional contribution(s) specified in this application.
- If you don't specify a fund selection, we will automatically invest your additional contributions in the LF Tracker Pension Fund.
- If you're within five years of your Selected Retirement Date and the Security Option applies to your Plan, the Option will automatically apply to any individual contributions you make. Additional information is contained in the **Terms and Conditions** of the LF Stakeholder Pension Scheme under section 8 of the Plan Conditions.
- You can make gross contributions of up to 100% of your annual earnings, or £3,600 if greater, each tax year and still get tax relief including higher or additional rate (where appropriate). However, if contributions exceed the Annual Allowance, the excess will be subject to a tax charge.
- If your contributions exceed the Annual Allowance, the excess will be subject to a tax charge. The Annual Allowance for the 2016/17 tax year is £40,000. The allowance will be reduced by £1 for each £2 of income between £150,000 and £210,000. The minimum allowance for those earning £210,000 or more will be £10,000. However, if you have accessed any of your pension savings flexibly, with any provider, your allowance is reduced to £10,000 by the Money Purchase Annual Allowance (MPAA). Your provider will have written to you to confirm when you have accessed your pension savings flexibly.
- Where the total contributions to all your registered pension schemes exceeds the Annual Allowance in a given year, unused allowances from up to three previous tax years may be available. If you think this may affect you we recommend you speak to a financial adviser.

Please complete all the appropriate sections in **BLACK** ink and **CAPITAL LETTERS**.

1. YOUR DETAILS

Plan number

N	W	S	H	P												0	1
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Mr/Mrs/Miss/Ms/Other

Surname

Forename(s)

Address
Postcode

Telephone number

Email address

Important Note

To protect you and us from financial crime, we may need to confirm your identity. We may do this by using reference agencies to search sources of information about you (an identity search). This will not affect your credit rating. If this search fails, we may ask you for documents to confirm your identity.

2. YOUR ANNUAL ALLOWANCE – YOU MUST ANSWER THIS QUESTION

Has your Annual Allowance been reduced to £10,000? Yes No

If you answered 'Yes' on which date was your Annual Allowance reduced?

D	D	M	M	Y	Y	Y	Y
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3. PAYMENT DETAILS

Please provide details of the contributions you wish to make. The minimum total contribution is £20 gross. This is £16 net based on current basic rate tax relief of 20% (see notes 1 and 2).

I wish to make a **single contribution** of Net
(see notes 1 and 3)

I wish to start making or change my existing **regular contributions** to Net
(please complete the Direct Debit instruction) (see note 2)

Please tick one

I wish to start making or change my existing **regular contributions** to Net
(please complete the Direct Debit instruction) (see note 2)

Monthly by Direct Debit Yearly by Direct Debit

What date do you want your Direct Debit taken?

Monthly

Yearly

Do you want your regular contribution indexed? Yes No

If 'Yes', please state the percentage you wish your payments to be indexed by %

This must be a whole number between 3% and 10% (inclusive). Additional information is contained in the **Terms and Conditions** of the LF Stakeholder Pension Scheme under section 3 of the Plan Conditions.

Note 1

The net amount is the amount you want to pay. Your contract is for the gross contribution, which is the amount stated plus basic rate tax relief (at the rate that applies to you when you pay this contribution).

Note 2

The net amount is the amount you want to pay. Your contract is for the gross contribution, which is the amount stated plus basic rate tax relief (at the rate that applies to you when you first pay the regular contribution detailed above). If basic rate tax relief changes at any time, the net amount you pay by Direct Debit will change.

Note 3

Cheques must be made payable to LFS SHP with the Member's name on the payee line, for example 'LFS SHP – J. Smith'.

Alternatively, if you have access to online banking, send your single contribution direct to our bank:

Bank

Sort code

Account

Important note: Please quote your name and Plan number as the payment reference.

4. INVESTMENT DETAILS

Please select the fund(s) in which you would like your additional contributions to be invested by completing the table below. If you do not make an investment choice, your contributions will be invested in the LF Tracker Pension Fund.

Fund	% Investment split	
	Single contributions	Regular contributions
LF Tracker Pension Fund	%	%
LF Corporate Bond Pension Fund	%	%
LF Money Market Pension Fund	%	%
Total	100%	100%

5. DECLARATION

I declare:

- (a) To the best of my knowledge and belief the details contained in this application are correct and complete and in accordance with my original application.
- (b) The gross contributions which I pay to all Registered Pension Schemes in a tax year to which I am entitled to tax relief (under Section 188 of the Finance Act 2004) will not exceed the higher of the basic amount (£3,600 gross for tax year 2016/2017) or my relevant UK earnings in that year.
- (c) The gross contribution is within the unused element of my current year Annual Allowance, or I have unused Annual Allowance from the three previous tax years to cover any amount in excess of the unused current year Annual Allowance. If I have accessed any of my pension savings flexibly, so I am restricted by the Money Purchase Annual Allowance (MPAA), the gross contribution is within the unused element of the current year MPAA.

Print name (in **BLOCK CAPITALS**)

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Please return your completed form:

LFS
 PO Box 1249
 Cheltenham
 GL50 9YL

Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

<p>LFS PO BOX 1249 Cheltenham GL50 9YL</p>	<p>Service user number 9 4 8 1 2 4</p>
<p>Name(s) of account holder(s) <input type="text"/> <input type="text"/></p>	<p>Reference <input type="text"/></p>
<p>Bank/building society account number <input type="text"/></p>	<p>Instruction to your bank or building society Please pay Link Fund Solutions 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 Link Fund Solutions Limited and, if so, details will be passed electronically to my bank/building society.</p>
<p>Branch sort code <input type="text"/></p>	
<p>Name and full postal address of your bank or building society</p> <p>To: The Manager Bank/building society <input type="text"/></p>	
<p>Address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	<p>Signature(s) <input type="text"/> <input type="text"/></p>
<p>Postcode <input type="text"/></p>	<p>Date <input type="text"/></p>

Banks and building societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee

- 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, Link Fund Solutions Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Link Fund Solutions 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 Link Fund Solutions 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 Link Fund Solutions 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.

