

Corporate Open Pension Member application form

Take control of your pension



By completing this form you agree to become a Member and abide by the Rules of your Employer's Corporate Open Pension (Corporate Open Pension).

The Professional Trustee and Scheme Administrator is L&C Pensions, 38-42 Perrymount Road, Haywards Heath, West Sussex RH16 3DN.

If you have any queries, you should contact the Scheme Administrator, who is the person responsible for the day-to-day administration of the Corporate Open Pension and who is appointed to administer the Corporate Open Pension by the Principal Employer. The Declaration of Trust and the Scheme Rules govern the Corporate Open Pension.

It is a serious offence to give false statements and it could lead to prosecution. The penalties are severe. You must disclose all 'material' facts (i.e. facts which may affect the acceptance of your application).

I. Personal details of Applicant

Corporate Open Pension name	<input type="text"/>
Title	MR <input type="checkbox"/> MRS <input type="checkbox"/> MISS <input type="checkbox"/> MS <input type="checkbox"/> Other <i>please specify</i> <input type="text"/>
First name (<i>in full</i>)	<input type="text"/>
Middle name(s)	<input type="text"/>
Surname	<input type="text"/>
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Address line one	<input type="text"/>
Address line two	<input type="text"/>
Town	<input type="text"/>
County	<input type="text"/>
Country	<input type="text"/>
Postcode	<input type="text"/>
Marital status	Single <input type="checkbox"/> Married <input type="checkbox"/> Civil partner <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>
Date of birth (<i>dd/mm/yy</i>)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Occupation	<input type="text"/>
Home telephone number (<i>optional</i>)	<input type="text"/>
Business telephone number (<i>optional</i>)	<input type="text"/>
Mobile telephone number (<i>optional</i>)	<input type="text"/>
Email address (<i>optional</i>)	<input type="text"/>
National Insurance 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"/>
Name of your Tax Office	<input type="text"/>
Your Tax Reference number	<input type="text"/>

2. Status declaration

Please indicate which of the following categories is most applicable (if more than one category applies please indicate the category appropriate to your principal source of income):

1. Employed Name of your employer Employer's address line one Employer's address line two Town County Country Postcode	<input type="checkbox"/>
2. A person chargeable to UK tax under Schedule E in respect of pension payments	<input type="checkbox"/>
3. Self-employed	<input type="checkbox"/>
4. Child (<i>under 16</i>)	<input type="checkbox"/>
5. Caring for one or more children aged under 16	<input type="checkbox"/>
6. Caring for a person aged 16 or over	<input type="checkbox"/>
7. In full-time education	<input type="checkbox"/>
8. Unemployed	<input type="checkbox"/>
9. Other (<i>please specify</i>)	<input type="checkbox"/>

3. Eligibility to pay contributions*

Before accepting contributions to the Corporate Open Pension we need to ensure that you are eligible to do so.

Please note that you must be under age 75. All applicants must answer questions 1 and 2 below.

1. Do you have a source of Relevant UK Earnings (i.e. earnings subject to UK tax under Schedule D or Schedule E)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2. Are you resident or ordinarily resident in the UK for tax purposes, or are you a Crown Servant performing duties abroad, or the spouse of such a Crown Servant?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

* Note: If you cannot answer Yes to questions 1 and 2 you will not normally be eligible to receive tax relief on contributions above the earnings threshold (currently £3,600 gross). However, there are special circumstances in which this does not apply and you should discuss these with your financial adviser.

4. Contribution details

If the total contribution to all of your UK registered pension schemes exceeds the Annual Allowance penal tax charges may apply – please ask your financial adviser for more details. If the total personal contribution to all of your UK registered pension schemes is in excess of £3,600, then personal contributions in excess of your remuneration will not be eligible for tax relief.

If you have been granted enhanced protection on your existing pensions, it will be lost if any further contributions are made to your Corporate Open Pension.

Regular contributions

By your employer (<i>Gross</i>)	£
Frequency of payments	Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/>
By you (<i>Gross</i>)*	£
Frequency of payments	Annually <input type="checkbox"/> Half-yearly <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly <input type="checkbox"/>

One-off contributions

By your employer (<i>Gross</i>)	£
By you (<i>Gross</i>)	£
My earnings for this tax year are	£

Employer's Declaration

- I/We will deduct the necessary contributions from the Applicant's salary **before** tax and National Insurance have been deducted as they become due, and
- I/We will complete a standing order form and return this to the Scheme Administrator

Signed	
Name	
Position	
Name of employer	
Dated (dd/mm/yy)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

* Personal contributions are normally paid via your Employer who deducts the amount from your monthly salary. This means you will get immediate tax relief at your highest marginal rate. Employer contributions will be eligible to be treated as a business expense for Corporation Tax purposes subject to meeting the "wholly and exclusively for the purposes of trade" test.

5. Transfer of benefits from other registered pension schemes

Do you wish to arrange for a transfer payment
to your Corporate Open Pension from an existing
registered pension scheme?

Yes

No

If Yes, please list below the sources of funds you wish to transfer to your Corporate Open Pension
(continue on a separate sheet if necessary) and complete a Transfer Request form for each source.

Name/Source of funds	Approximate amount of funds expected
1	£
2	£
3	£
4	£
5	£

6. Nomination of death beneficiaries

In the event of my death I would like any sums payable under my Corporate Open Pension to be paid to the following person or persons in the manner shown below.

I understand that in exercising your discretion in the disposal of the benefits you will not be bound by my nominations but you will bear them in mind.

Nominee A

Name <i>(in full)</i>	
Address line one	
Address line two	
Town	
County	
Country	
Postcode	
Relationship to Applicant and/or extent of financial dependence	
Proportion or precedence in which benefit to be paid	

Nominee B

Name <i>(in full)</i>	
Address line one	
Address line two	
Town	
County	
Country	
Postcode	
Relationship to Applicant and/or extent of financial dependence	
Proportion or precedence in which benefit to be paid	

You may request that either

A The benefits would be divided between two or more persons. The proportion that you would wish each person to receive should be entered appropriately.

OR

B The benefits should be paid wholly to one person if still alive or to another if the first person has died and so on. The order of precedence should be entered appropriately.

7. Benefit payments

Do you wish to commence immediate benefit payments from your Corporate Open Pension on receipt of all declared transfer payments and contributions?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	<i>If Yes, please fill in the Benefits Questionnaire form.</i>	
Are you already in receipt of income from any of the transfer payments identified in section 5?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

8. Data Protection Notice – Important please read.

The personal information you have provided by completing this form will be used by us to set up and service your Corporate Open Pension. We may disclose this information to third parties for the purposes of servicing your Corporate Open Pension or if we are required to do so by law. We may transfer the personal information we hold about you to another country if necessary for any of the purposes previously described. We will not use this information or disclose it to any third parties for any purposes other than those stated above.

If you have appointed a financial adviser to act on your behalf, we will make details of the contract available to him/her to enable him/her to give you advice.

If you would like to request a copy of the personal data we hold about you, please write to

The Data Protection Co-ordinator

L&C Pensions

38-42 Perrymount Road

Haywards Heath

West Sussex

RH16 3DN

We do not currently charge for providing this information, but we reserve the right to charge the maximum fee allowed by the (UK) Data Protection Act 1998.

9. Declarations

Your Declaration

- 9.1 If my application is accepted, I undertake to be bound in all respects by my Employer's Corporate Open Pension Scheme Rules in force from time to time.
- 9.2 I declare that to the best of my knowledge and belief, the statements made in this application are true and complete.
- 9.3 The total annual contributions to any registered pension schemes to which I am entitled to tax relief will not exceed the higher of:
- A** £3,600 or
- B** My Relevant UK Earnings for that tax year
- 9.4 I agree that I will immediately inform L&C Pensions if as a result of an event I will no longer be entitled to tax relief on my contributions.
- 9.5 I consent to L&C Pensions obtaining details from the Scheme Administrator/Scheme Trustee or Insurance Company or other pension provider of any scheme, arrangement or contract of which I am or have been a Member and authorise the giving of such details to L&C Pensions.
- 9.6 I have read the Data Protection Notice in section 8 and consent to the use of my personal data as described. I understand that if any answer I have given discloses details of my physical or mental health or other sensitive data within the meaning of the (UK) Data Protection Act 1998, then that information may also be used and my signature below confirms my consent to this.
- 9.7 I request and consent to the payment of the transfer value(s) from my previous registered pension scheme(s), as indicated in section 5, to the Corporate Open Pension.
- 9.8 This declaration is to the best of my knowledge, correct.
- 9.9 I hereby agree that this declaration shall be the basis of the proposed contract to provide benefits under my Employer's Corporate Open Pension.

Signed

Dated (dd/mm/yy)

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Intermediary details

Title	MR <input type="checkbox"/> MRS <input type="checkbox"/> MISS <input type="checkbox"/> MS <input type="checkbox"/>
	Other please specify _____
First name (<i>in full</i>)	_____
Surname	_____
Name of firm	_____
FSA Authorisation number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Correspondence address line one	_____
Correspondence address line two	_____
Town	_____
County	_____
Country	_____
Postcode	_____
Signed (<i>Intermediary signature</i>) _____	
Dated (<i>dd/mm/yy</i>)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Checklist of enclosures required

	Enc	To follow
All Applicant's		
• Original birth certificate or birth certificate verification form	<input type="checkbox"/>	<input type="text"/>
• Original marriage certificate or marriage certificate verification form (<i>if appropriate</i>)	<input type="checkbox"/>	<input type="text"/>
• Passport/Certified copy of passport and recent utility bill	<input type="checkbox"/>	<input type="text"/>
OR Identity Verification Certificate		
If funds are being received from other registered pension schemes		
• Transfer Request form for each payment from another registered pension scheme	<input type="checkbox"/>	<input type="text"/>
Applicants in or going into drawdown		
• P45 (<i>if appropriate</i>)	<input type="checkbox"/>	<input type="text"/>
• Benefits Questionnaire	<input type="checkbox"/>	<input type="text"/>
If applicant is expecting third party contributions		
• Identity Verification Certificate for source of funds	<input type="checkbox"/>	<input type="text"/>

Please: POST the original application and enclosures to
L&C Pensions, 38 – 42 Perrymount Road, Haywards Heath, West Sussex RH16 3DN.

**For more information about
L&C Pensions please contact:**

L&C Pensions
38 – 42 Perrymount Road
Haywards Heath
West Sussex
RH16 3DN

Tel: 0870 7566696

Fax: 0870 7566697

Email: info@lcpensions.com

Web: www.lcpensions.com

