Zurich Self Invested Personal Pension (Zurich SIPP) and/or Zurich Protected Rights Transfer Plan
Additional transfer application form
Your application
This application is to be used to make an additional transfer from either a pension scheme or a drawdown pension plan.
The declaration applicable to your Zurich SIPP and/or Protected Rights Transfer Plan also applies to this application.

Please note that if you wish to take additional capped or flexi-access drawdown, take drawdown for the first time, or convert capped drawdown to flexi-access drawdown and you have not sought and taken relevant financial advice or guidance regarding this, then you must complete the relevant risk questionnaire and answer all relevant questions about your options. If you have not done this in conjunction with this request, then please do so now by calling Zurich Retirement Services on 0345 850 8898. Please note that if this is not completed prior to this application being received then this will cause a delay in the processing of your request.

Taking a lump sum out of your pension could have tax implications and is a complex decision.
We recommend you get guidance or advice to help you with this decision. Pension Wise is a new service from the government that will offer free and impartial guidance. You can visit their website www.pensionwise.gov.uk. Alternately, you should speak to your adviser regarding the best option for your circumstances.

Refer to ‘A guide to minimum payment amounts’ if you wish to check that your payments exceed the minimum level accepted.

Please complete this form in blue or black ink and return it to Zurich Retirement Services, Suite 3 West Port House, 144 West Marketgait, Dundee, DD1 1NJ. They will be pleased to provide you with a copy of the application form on request.

You may wish to take your retirement savings as an uncrystallised fund pension lump sum and not take any income. This application form cannot be used for taking an uncrystallised fund pension lump sum (UFPLS) out of your pension. If you wish to take an UFPLS from your plan please contact your financial adviser or Zurich Retirement Services on 0345 850 8898 for the relevant form.

How to fill in this form
The application form is divided into colour coded sections explained below. It is important that the appropriate sections are fully completed:

- **Personal information**
  All these pages must be completed. Any pages not fully completed will cause delay or could result in the application form being returned.

- **Transfers**
  This is essential information. The pages in this section must be completed and you must sign the consent declaration.

- **Investments**
  This is also essential information. The Zurich pension fund selection details must be completed and additional instructions must be given if you also wish to invest in wider SIPP assets.

- **Drawdown pension**
  The pages in this section must be completed if you require drawdown pension on funds you are transferring now or if you are transferring benefits from an existing drawdown pension plan. The pages should NOT be completed to provide drawdown pension instructions on funds not being transferred in. A separate form must be used for this.

- **Adviser**
  This is also essential information. We will only process this application if you received advice about it from an adviser. Your adviser must complete this section.
**Personal information**

It is essential that you provide all the information requested. If you do not there will be a delay in setting up your transfer(s).

1 Your personal details

Existing plan number

Surname

Forename(s)

<table>
<thead>
<tr>
<th>Title</th>
<th>Mr</th>
<th>Mrs</th>
<th>Miss</th>
<th>Ms</th>
<th>Other (please specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
<td>Female</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Date of birth</td>
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<td>M</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
</tr>
</tbody>
</table>

National insurance number (This must be provided)

Telephone number

Email address

If you intend to correspond with us via email, for security reasons we will only respond via email to the address stated here.

Nationality

Marital status

- Married or Registered Civil Partner
- Divorced or dissolved Registered Civil Partnership
- Single
- Widowed

Please tell us below if your contact details have changed, for example address or telephone number.

I have taken relevant financial advice or guidance in respect of my instruction in this application form

| Yes | No |

If you have answered ‘Yes’ to the above question, did you take the advice from the adviser detailed in the ‘Adviser’ section in this application form

| Yes | No |

If you have answered ‘no’ please complete the relevant adviser name, company address and Financial Services Register number here.

If you obtained guidance from the Pension Wise service, please indicate this here.

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2 Adviser declaration

IMPORTANT NOTE. WE WILL ONLY PROCESS THIS APPLICATION IF YOU INDICATE ADVICE WAS GIVEN.

Please tick if you did not give advice in relation to this application

If you do not tick you are indicating advice has been given

I understand that it is my responsibility to determine whether VAT is payable on my adviser remuneration and make any payment due to HMRC.

Where sums are to be paid from a SIPP account, I understand that it is my responsibility to ensure that there are sufficient funds within the account to meet my adviser remuneration payments and that no payment will be made if insufficient funds are available.

I confirm the client has been provided with key features relevant to this application. I confirm that this business has been solicited, sold, signed and completed in the UK and that all persons involved in transacting this business are authorised or exempt persons as defined in the Financial Services and Markets Act 2000 and are permitted to conduct this type of business.

Adviser must sign here

Adviser’s signature

Date

Adviser details

Capita will send all correspondence and disclose information to your adviser

Adviser’s name

Financial Services Register individual reference number

Financial Services Register number

Business’ name

Business’ address

Postcode

Country (if not within the UK)

Telephone number

Fax number

Email address

If you intend to correspond with us via email, for security reasons we will only respond via email to the address stated here.

If part of an adviser network, please specify the network’s name
Transfers

The pages in this section must be completed and you must sign the consent declaration. Otherwise Capita will be unable to process the transfer.

3 Transfers payments summary

If you have discharge forms from the transferring schemes, they should be completed and returned with the application form. If you provide the discharge form with this application it may speed up the transfer process.

Please give details of all benefits to be transferred

<table>
<thead>
<tr>
<th>Name of scheme/plan</th>
<th>Tick ‘Yes’ below if a drawdown pension plan</th>
<th>Estimated total transfer value to be added to your SIPP</th>
<th>Estimated total transfer value to be added to your Protected Rights Transfer Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>£</td>
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<tr>
<td>Total</td>
<td></td>
<td>£</td>
<td>£</td>
</tr>
</tbody>
</table>

Transferring scheme details

Please now complete the ‘Transferring scheme details’ section on the next page for each transferring scheme and sign the consent to release information declaration.

If you are transferring more than one scheme, your adviser can obtain from the ZIG intermediary website a separate form for each additional transferring scheme. Alternatively page 6 can be photocopied.

If you are transferring death benefits from a deceased member’s drawdown pension plan, there is the different form required to process this type of transfer. Your adviser can provide this.

Important notes

- Capita will let you know if there are any further requirements and will also tell you when the transfer payment(s) are received.
- As Capita is dependent on other organisations during the transfer process, you should be aware this could take a number of weeks to complete.
- Capita is unable to accept a transfer if it is from a UK unregistered scheme.
- Capita cannot accept an Open Market Option. If you have received your tax-free lump sum but not designated your remaining fund for drawdown pension, this is an Open Market Option.
- You can transfer benefits you hold from a defined benefits scheme (sometimes called a final salary scheme) into your Zurich pension plan but you may be giving up valuable guaranteed benefits in your existing scheme. You must take appropriate financial advice before you make such a transfer into your Zurich pension plan or when you convert the transferred funds into flexible benefits.

This section continues on the next page.
Transfers

Name of transferring scheme

Pension Scheme Tax Reference number

Membership/plan/policy number (delete as applicable)

Name and address of Scheme Administrator/Practitioner/Trustee (delete as applicable)

Postcode

Country (if not within the UK)

Contact’s name

Contact’s role

Telephone number

Is any part of the proceeds from this transfer subject to a bankruptcy order?  
If ‘Yes’, the trustee in bankruptcy should also sign the consent, where applicable.

Yes  No

A copy of a bankruptcy order is required if any part of the proceeds from a transfer are subject to such an order.

Is the transfer value amount part of a block transfer of all your benefits arising within:
If ‘Yes’, please note that at least two of the members must usually transfer at the same time.

a) This scheme and/or

Yes  No

b) A previous UK approved, or registered, pension scheme all of whose benefits were subsequently transferred into this scheme either before 6 April 2006 or after 5 April 2006 as part of a previous block transfer (or a series of block transfers)?

Yes  No

Is your transfer a pension credit?
If ‘Yes’, please provide a copy of the pension sharing order.

Yes  No

Transfer of assets in specie

If you are transferring assets within the existing scheme rather than realising them before making the transfer, please tick as appropriate and provide the relevant information.

UK commercial property

Other non-insured assets

Please complete the separate ‘Property purchase/transfer in’ application form which is available on request. Capita will need to check whether the property or properties can be accepted.

Please provide a list of assets on a separate sheet. Capita will need to check whether the asset(s) can be accepted before the plan can be set up.

Consent to release information

I apply to transfer my existing pension benefits from the pension scheme shown above into my Zurich pension arrangement(s). I consent to the Trustee and Scheme Administrator obtaining details from the provider of the transferring scheme, arrangement or contract of which I am or have been a member. I also authorise the disclosure of information to the Trustee and Scheme Administrator of Zurich’s pension arrangement(s).

You must sign here.

Full name

Signature

Date

The Zurich Self Invested Personal Pension and the Zurich Protected Rights Transfer Plan are written under a UK registered pension scheme provided by Zurich Assurance Ltd. (the Zurich Personal Pension (No.32) Scheme (“the Scheme’’)). Zurich Pension Trustees Limited is the Trustee of the Scheme. Capita Life & Pensions Regulated Services Limited is the Scheme Administrator.

Capita Life & Pensions Regulated Services Limited is authorised and regulated by the Financial Conduct Authority.
Registered in England No. 2424853. Registered Office: 71 Victoria Street, Westminster, London SW1H 0XA.

Zurich Assurance Ltd, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales under company number 02456671. Registered Office: The Grange, Bishops Cleeve, Cheltenham, GL52 8XX. Telephone: 0345 850 8898

We may record or monitor calls to improve our service.
Investments

The Zurich pension fund selection details must be completed and additional instructions must be given if you also wish to invest in wider SIPP assets.

4 Investments

We shall assume all of your payments are to be invested in Zurich pension funds unless you indicate below the gross amount to be invested in wider SIPP assets.

Amount to be invested in wider SIPP assets

<table>
<thead>
<tr>
<th>SIPP transfer £</th>
<th>Protected Rights Transfer Plan transfer £</th>
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</table>

If drawdown pension is required no investments will be made until tax-free lump sum and any income due has been paid.

Zurich pension fund selection

If you want to change the mix of funds applicable to your existing investment, please complete a fund switch form. The section below will apply to your additional transfer payment only.

Please confirm the following;

I wish to invest my additional transfer payment in the same Zurich Pension funds using the same percentage as my original investment

I wish to invest my additional transfer payment in the same Zurich Pension funds using the same percentage that currently apply to my investment

If ‘No’ to both the above, please show below how you would like your additional payment to be invested in Zurich pension funds.

The SIPP and Protected Rights Transfer Plan can both invest in a maximum of 20 funds.

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<thead>
<tr>
<th>Funds</th>
<th>SIPP</th>
<th>Protected Rights Transfer Plan</th>
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You must make your choice in whole percentages adding up to 100%.

Phased investment

☐ Please tick this box if you require phased investment for your SIPP.

☐ Please tick this box if you require phased investment for your Protected Rights Transfer Plan.

Note: Phased investment is not available if you select the ‘money market’ fund used for phasing. For details of this fund please see ‘Your choice of pension funds’.

Wider SIPP assets

If part of your investment is to be applied to wider SIPP assets, Capita requires you to appoint your adviser to give instructions on your behalf.

Capita will contact your adviser for wider SIPP investment allocation instructions. Please note that all payments invested into wider SIPP investment will be held on deposit in your SIPP account until Capita receives instructions.
The pages in this section must be completed if you require drawdown pension on funds you are transferring in now or if you are transferring benefits from an existing drawdown pension plan. The pages should NOT be completed to provide drawdown pension instructions on funds not being transferred in. A separate form must be used for this.

Please note that if you wish to take additional flexi-access drawdown, take drawdown for the first time, or convert capped drawdown to flexi-access drawdown and you have not sought and taken relevant financial advice or guidance regarding this, then you must complete the relevant risk questionnaire and answer all relevant questions about your options. If you have not done this in conjunction with this request, then please do so now by calling Zurich Retirement Services on 0345 850 8898. Please note that if this is not completed prior to this application being received then this will cause a delay in the processing of your request.

5 Drawdown pension

Your key features document explains the drawdown pension options. Please complete details of either full, partial or phased drawdown pension in sections a) and b) as applicable.

If you already have funds in drawdown pension, when providing details of your required level of income, please indicate only the income you will be drawing from the funds now being moved into drawdown pension and not the total income payments including any existing income payments.

Important notes

- If you are transferring any existing capped drawdown funds into your Zurich pension these will remain as capped drawdown unless you are already taking or are now requesting flexi-access drawdown from your Zurich plan.
- If you are taking or have previously taken advantage of the pension benefit flexibilities introduced in April 2015 then a lower annual allowance will normally apply to your money purchase pension savings. This lower annual allowance is called the Money Purchase Annual Allowance. This means that you would incur a tax charge if you exceed this limit. Additionally, you would have a reduced Annual Allowance for any defined benefit savings. It is important to tell any of your money purchase pension providers of which you are an active member that you are subject to the Money Purchase Annual Allowance within the necessary timescale, which is currently 91 days.

Your adviser would be able to explain the implications of this to you.

You should note that your annual allowance could be higher if you have not flexibly accessed your pension benefits.

With flexi-access drawdown you decide exactly how much income you need each year, but taking high levels of income will increase the risk that your money will run out before you die.

If you have requested flexi-access drawdown from funds being transferred in, and this is your first request for flexi-access drawdown, upon your first payment of flexi-access drawdown you will need to comply with the HMRC requirements information requirements for any other pension schemes you hold. Your adviser will be able to provide you with more information regarding this.

- If you select a different frequency and/or payment date to any existing arrangements we will change those arrangements in line with the new instructions in this application.

There are restrictions on the level of capped drawdown benefits you can draw from your plan. Please speak to your adviser if you would like more information.

- If you choose drawdown pension, no investments will be made until any tax-free lump sum and any income due has been paid.
- Please note that, if not already provided, an original birth and, if applicable, marriage certificate or civil partnership registration certificate or a certified copy passport or a photo driving licence must be provided before drawdown pension benefits can be paid. This applies even if you are transferring from a drawdown pension plan.
- Where multiple transfer payments are expected into one plan, we will wait until all payments are received into that plan before paying any tax-free lump sum in respect of each type of payment. Any tax-free lump sum is paid in one instalment in the first month (of each year for phased drawdown pension) assuming multiple transfers are all received and the funds are available.
- When we refer to tax-free lump sum we are assuming total benefits are within your personal lifetime allowance. Please see page 11 for information about the taxation of funds when they exceed this allowance.
- If tax-free lump sum or income is to be paid from wider SIPP assets, you should ensure sufficient funds are kept in the SIPP account to provide the amounts required.
- Any tax-free lump sum is paid in one instalment in the first month (of each year for phased drawdown pension), assuming the funds are available.
- No tax-free lump sum will be paid in respect of any transfer of benefits already in drawdown pension.
- With effect from 6 April 2015 you can convert your current capped drawdown fund to flexi-access drawdown or you can start to take drawdown for the first time by taking flexi-access drawdown. Alternatively, you may be able to continue to take capped drawdown from any uncrystallised funds you may still hold. Please indicate below what sort of benefits you wish to take.
- Please note it can take up to 20 days for payments to be set up, therefore you may receive your first payment on the next available payment date. For example if you have chosen the 1st December and this cannot be achieved, the first payment would be made on the 1st January.
Drawdown pension

The level of any income will be based on the fund after tax-free lump sum has been taken.

a) SIPP investments

I wish to (please tick the relevant box to indicate what benefits you wish to take)

☐ Transfer in uncrystallised funds not yet used to take benefits and start to take flexi-access drawdown
☐ Transfer in funds already being used for capped drawdown and convert these funds into flexi-access drawdown
☐ Transfer in funds already being used for capped drawdown and continue to take capped drawdown

Full drawdown pension

Required amount of tax-free lump sum
(only applicable where new funds are being designated into drawdown)

Required level of income before tax (please tick one box or specify the amount)

<table>
<thead>
<tr>
<th></th>
<th>Nil</th>
<th>Maximum</th>
<th>or other £</th>
</tr>
</thead>
</table>

or, for capped drawdown only, % of maximum %

or amount a year before tax £

Partial drawdown pension

Please indicate the amount of funds or the percentage of your SIPP that you want to move into drawdown pension

Required amount of tax-free lump sum
(only applicable where new funds are being designated into drawdown)

Required level of income before tax (please tick one box or specify the amount)

<table>
<thead>
<tr>
<th></th>
<th>Nil</th>
<th>Maximum</th>
<th>or other £</th>
</tr>
</thead>
</table>

or, for capped drawdown only, % of maximum %

or amount a year before tax £

Phased drawdown pension

Capita will assume that maximum tax-free lump sum is taken unless otherwise advised.

Please specify the total amount you wish to lump sum a year:

Please state the basis for calculating income

<table>
<thead>
<tr>
<th></th>
<th>Nil*</th>
<th>Maximum</th>
<th>or, for capped drawdown only, % of maximum %</th>
</tr>
</thead>
</table>

*If 'Nil' is selected, payments will consist purely of tax-free lump sum.

5 Selection of investments to provide income (complete if you have requested income)

Please state which investments you would like your income to be paid from.

Is income to be paid solely from Zurich pension funds?

☐ Yes ☐ No

If 'No', please indicate the percentage to be paid from Zurich pension funds and the percentage to be paid from your SIPP account within your Zurich SIPP. Please ensure the total percentages add up to 100%.

<table>
<thead>
<tr>
<th>Zurich pension funds</th>
<th>%</th>
<th>SIPP account</th>
<th>%</th>
</tr>
</thead>
</table>

Where any income is taken from Zurich pension funds, do you want benefits to be taken proportionately across your Zurich pension funds?

☐ Yes ☐ No

If 'No', please specify how the income is to be taken in the table below.

<table>
<thead>
<tr>
<th>Zurich pension fund name</th>
<th>Required %</th>
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</tr>
</tbody>
</table>

Total 100%

Please ensure the percentages add up to 100%.

This section continues on the next page.
**Selection of investments to provide income (continued)**

Please note income may differ from that shown on your illustration, if the actual transfer payment differs from the estimated amount.

### Income details

How often are the income payments to be made?

- [ ] Monthly
- [ ] Quarterly
- [ ] Half yearly
- [ ] Yearly

Please indicate the first payment date

The day must be the 1st, 7th, 14th or 21st. We will make future payments on the same day of the month as your first payment.

Please note it can take up to 20 days for payments to be set up, therefore you may receive your first payment on the next available payment date. For example if you have chosen the 1st December and this cannot be achieved, the first payment would be made on the 1st January.

### b) Protected Rights Transfer Plan investments

I wish to (please tick the relevant box to indicate what benefits you wish to take)

- [ ] Transfer in uncrystallised funds not yet used to take benefits and start to take flexi-access drawdown
- [ ] Transfer in funds already being used for capped drawdown and convert these funds into flexi-access drawdown
- [ ] Transfer in funds already being used for capped drawdown and continue to take capped drawdown

Please refer to the Important Notes section on page 8.

### Full drawdown pension

The level of any income will be based on the fund after tax-free lump sum has been taken

- Required amount of tax-free lump sum (only applicable where new funds are being designated into drawdown)
  - [ ] Maximum or other £
  - [ ] Nil

- Required level of income before tax (please tick one box or specify the amount)
  - [ ] Maximum
  - [ ] Nil

  or, for capped drawdown only, % of maximum %

  or amount a year before tax £

### Partial drawdown pension

Please indicate the amount of funds or the percentage of your PRTP that you want to move into drawdown pension

- Required amount of tax-free lump sum (only applicable where new funds are being designated into drawdown)
  - [ ] Maximum or other £
  - [ ] Nil

- Required level of income before tax (please tick one box or specify the amount)
  - [ ] Maximum
  - [ ] Nil

  or, for capped drawdown only, % of maximum %

  or amount a year before tax £

### Phased drawdown pension

Capita will assume that maximum tax-free lump sum is taken unless otherwise advised.

- Please specify the total amount you wish to lump sum a year:

- Please state the basis for calculating income

  - [ ] Nil*
  - [ ] Maximum

  or, for capped drawdown only, % of maximum %

*If ‘Nil’ is selected, payments will consist purely of tax-free lump sum.
5 Selection of investments to provide income (complete if you have requested income)

Please state which investments you would like your income to be paid from.

Is income to be paid solely from Zurich pension funds?  
☐ Yes  ☐ No

If ‘No’, please indicate the percentage to be paid from Zurich pension funds and the percentage to be paid from your SIPP account within your Zurich Protected Rights Transfer Plan. Please ensure the total percentages add up to 100%.

<table>
<thead>
<tr>
<th>Zurich pension funds</th>
<th>%</th>
<th>SIPP account</th>
<th>%</th>
</tr>
</thead>
</table>

Please ensure the percentages add up to 100%.

Where any income is taken from Zurich pension funds, do you want benefits to be taken proportionately across your Zurich pension funds?  
☐ Yes  ☐ No

If ‘No’, please specify how the income is to be taken in the table below.

<table>
<thead>
<tr>
<th>Zurich pension fund name</th>
<th>Required %</th>
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</tbody>
</table>

Total 100%

Please note income may differ from that shown on your illustration, if the actual transfer payment differs from the original estimate amount.

Income details

How often are the income payments to be made?  
☐ Monthly  ☐ Quarterly  ☐ Half yearly  ☐ Yearly

Please indicate the first payment date

D E M M Y Y Y

The day must be the 1st, 7th, 14th or 21st. We will make future payments on the same day of the month as your first payment.

Please note it can take up to 20 days for payments to be set up, therefore you may receive your first payment on the next available payment date. For example if you have chosen the 1st December and this cannot be achieved, the first payment would be made on the 1st January.

c) Drawdown pension payment details

Even if you are not taking an income, we shall require your payment instructions for any tax-free lump sum payable

Income payments will be made directly to your bank or building society using the BACS system. They must be paid into an account in your name. Payments will not be made to a third party (except for a Trustee in bankruptcy or someone who possesses a Power of Attorney for you). Please complete the bank/building society details below.

Any tax-free cash you have requested will be paid directly to your bank or building society using the BACS system. It must normally be paid into an account in your name. Payments will not be made to a third party (except for a trustee in bankruptcy or someone who possesses a Power of Attorney for you). Please complete the bank / building society details below.

If you want to change the amount of income payable you need to notify Capita in writing. Any change to the income amount for capped drawdown must remain within the maximum annual limit set by government limits.

Bank/Building society details

Please check with your bank/building society that direct payments by the BACS system (for income payments) or by telegraphic transfer for tax-free lump sum can be accepted into this account and that the details are sufficient for their requirements.

Bank/Building society

Name of account

Address

Account/roll number

Sort code

Postcode

Building society reference number
d) Existing benefits

HM Revenue & Customs has set a limit on the benefits that you may receive from all your UK Registered Pension Schemes before incurring a tax charge. This limit is known as the lifetime allowance. Each time you start taking benefits from a pension plan (this is a benefit crystallisation event) you use a percentage of your lifetime allowance. Capita has to check whether or not your new benefits bring you over this allowance.

When answering these questions, please ignore state pensions, other state benefits and any pension or lump sum benefits from any UK unapproved or unregistered pension scheme(s) which you are currently receiving.

Are you registered for primary protection?

Are you registered for lump sum protection?

If ‘Yes’, and you have taken lump sum benefits, what is the remaining percentage of lump sum protection?

Are you registered to receive a personal lifetime allowance that is above or below the standard lifetime allowance?

Are you registered for enhanced protection and do you remain entitled to it?

Are you registered for fixed protection 2012 or fixed protection 2014 and do you remain entitled to it?

Are you registered for individual protection 2014?

If ‘No’ to all questions, please go to the ‘Benefits you have already taken’ section immediately below. If ‘Yes’ to any of these questions, please attach a copy of the member protection registration certificate that HMRC sent to you.

Benefits taken before 6 April 2006

Is this the first time you have started to draw benefits since 6 April 2006?

If ‘Yes’, we need to calculate what percentage of the lifetime allowance you will have used. You need to tell us the following:

Current gross yearly amount of any annuities or secured pensions in payment (from all UK registered pension schemes) £

Current maximum yearly income limit for any capped drawdown pensions (from all UK registered pension schemes) £

If you have converted previous capped drawdown into flexi-access drawdown, what was the maximum annual amount you could take from the capped drawdown pension plan(s) at the point it became a flexi-access drawdown plan £

Benefits taken since 6 April 2006

You must tell us the total percentage of the lifetime allowance that you have used.

The UK registered pension scheme will have informed you of the percentage of the lifetime allowance that was used when you started those benefits. You may have started benefits from more than one scheme. If so, you will have details of how much of the lifetime allowance was used for each scheme.

Total percentage of lifetime allowance used (for all benefits) %

Benefits you intend to start taking at the same time

Please tick here if you intend to start taking benefits from any other UK registered pension scheme at the same time as you take benefits from this scheme.

Capita will contact you for further information.

Transfers to overseas schemes

Please tick here if you have transferred any benefits to a qualifying recognised overseas pension scheme since 6 April 2006.

If you have ticked the above box Capita will contact you for further information.

Funds in excess of your remaining personal lifetime allowance

If the amount of your Plan to be crystallised to provide your drawdown pension exceeds your remaining personal lifetime allowance, please indicate how you would like to deal with the excess amount below:

- A lump sum minus a 55% lifetime allowance excess tax charge.
- Drawdown pension after a 25% tax charge has been deducted.
- To purchase an annuity with the excess after a 25% tax charge has been deducted.
- A combination of lump sum and/or drawdown pension as shown below.

Lump sum %

Drawdown pension %

Reduce the amount which this application specifies should be crystallised so that it equals my remaining personal lifetime allowance.

If it emerges that your intended benefit crystallisation event will produce benefits in excess of your remaining personal lifetime allowance and you have not completed this section, Capita will contact you to determine how you wish to proceed.

Any excess taken as income will also be taxed in accordance with PAYE.
6 Money Purchase Annual Allowance

Please complete in all circumstances.
I am subject to the Money Purchase Annual Allowance

I understand that if I have flexibly accessed my pension after 6 April 2015 then a lower annual allowance will normally apply to my money purchase pension savings and that if I exceed this limit the annual allowance tax charge will normally apply. I will advise my money purchase pension providers of which I am an active member that I am subject to the Money Purchase Annual Allowance with the necessary timescale which is currently 91 days.

7 Declaration

General terms
I declare that I am not a US national for federal income tax purposes.

I formally request Zurich to carry out the instructions contained in the application form.

Zurich and Capita base the terms of your Zurich SIPP and/or your Zurich Protected Rights Transfer Plan on the information which you supply. If any information is untrue, Zurich or Capita upon instruction of the Trustee may cancel your arrangements. If any information changes at any time, you must inform Zurich and/or Capita immediately.

Transfers
I hereby confirm that I wish to transfer benefits, and that the total amount of the transfer payment detailed in the transfer section should be transferred as shown.

I consent to Capita seeking any necessary information regarding the transfer of benefits from the Transferor detailed in Section 3 and I authorise the giving of such information.

I confirm that where a transfer is made to the Protected Rights Transfer Plan, it consists of former contracted-out benefits.

I am aware that I will lose any entitlement to either a protected pension age and/or protected tax-free lump sum within another UK registered pension scheme, where applicable, if I make:

a) A partial transfer (where some pension entitlement remains in the transferring pension scheme) or
b) A split transfer (where the total transfer value is paid out of the transferring scheme and divided between two, or more, receiving pension schemes) or
c) Any transfer which is not part of a block transfer, from the transferring pension scheme into my arrangements.

Transfers from a drawdown pension
I confirm that I am currently receiving (or that I am entitled to receive) a drawdown pension from the transferring pension scheme.

I am aware that this transfer will not be a benefit crystallisation event and no tax-free lump sum is payable.

I am aware that a drawdown pension fund must be transferred into a new drawdown pension arrangement within the Scheme.

Payment of benefits
I am aware that a transfer of any capped drawdown funds that are transferred into a new capped drawdown arrangement within the scheme will remain as capped drawdown benefits unless the relevant regulatory triggers convert the fund into flexi-access drawdown or I request conversion.

I am aware that any transfers of flexi-access drawdown funds will remain as flexi-access drawdown funds. I have requested income to be paid as indicated. I will communicate any changes to my requested income, in writing to Capita.

I request and consent to the payment of benefits as set out in this form, where appropriate.

I request that Capita open the relevant account on my behalf, where appropriate.

If I take a capped drawdown pension I am aware that if at any time, I choose to receive any income and the total proposed amount payable in a year would exceed the Government Actuary’s Department maximum limit or any limit applied in the Scheme Rules, you will only pay an income equal to the upper limit, or else the fund will automatically convert to flexi-access drawdown.

I understand that if I have requested flexi-access drawdown from funds being transferred in, and this is my first request for flexi-access drawdown, upon my first payment of flexi-access drawdown I will need to comply with the HMRC information provision requirements for any other pension schemes I hold.
Declaration (continued)

I am aware that:

- Any tax-free lump sum associated with a drawdown pension must be paid when the money is moved into drawdown pension and the drawdown pension commences.
- When income is being paid out of wider SIPP assets, it is my responsibility in consultation with my adviser to ensure that sufficient money is held in my SIPP account to make any tax free lump sum and any income payments from this account.

I am aware that the capped drawdown pension year under my arrangement will be the same as under the transferring scheme and that the maximum level of capped drawdown pension before this transfer will continue to apply until the end of its reference period. It will then be recalculated every three years up to the end of the capped drawdown pension year after age 75 and then yearly after that.

Data Protection

I agree to the information contained within this application being used in accordance with the Data Protection Statement agreed to at the outset of this contract.

Capita will process your updated personal data and information in accordance with the Data Protection Act 1998.

I authorise Capita to pass my personal information to:

- Zurich and the Trustee (Zurich Pension Trustees Limited)
- any professional financial or investment adviser(s) that you have appointed under the terms and conditions
- any necessary third party in connection with administering the Scheme (including Zurich’s, the Trustee’s or Capita’s professional advisers) and affiliated companies to whom it has sub-contracted or delegated the carrying out of functions related to the Scheme administration including such affiliated companies which are outside of the EEA in countries which do not have similar protections in place regarding your personal information and its use.

In order for Zurich to meet its legal obligations, we need to undertake a search with a credit reference agency for the purposes of verifying your identity. The credit reference agency will check the details you supply against any particulars on any database (public or otherwise) to which they have access. A record of the search will be retained by the credit reference agency. The credit reference agency will use these details in the future to assist other companies for verification purposes. Zurich will not be able to provide services in the absence of this verification taking place.

Zurich and the Trustee may also process personal data and information about you in connection with your Plan in accordance with the Data Protection leaflet ‘Your privacy is important to us’ given to you at the outset of the contract. A further copy of that leaflet can be obtained from your adviser.

If any of my transfer value payments, if applicable, form part of a Block transfer of all the benefits relating to at least one other person and myself, I consent to my details being stored on the records of the other transferring applicant(s). I understand that this information would be held solely for the purposes of calculating the pension and tax-free pension commencement lump sum (PCLS) entitlement of the other applicant(s) and that no information regarding my benefits will be disclosed to any such applicant. Similarly, I consent to the details of any such person being stored on my records for the purposes of calculating my pension and PCLS entitlement.

Important: Information given in this application is required for tax purposes. Providing false information is a serious offence and could lead to prosecution and severe penalties. It is your responsibility to resolve with HMRC any incorrect information provided which affects protection of your personal lifetime allowance.

You confirm that everything stated by you in this form and any other written statements which you make to Zurich and/or Capita are true and complete.

I have read and agree to this declaration.

Customer to sign

Signature

Date D M Y Y Y Y Y Y

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Essential

Declaration (continued)

If you have:

a) signed as a person who possesses a Power of Attorney for the applicant, or

b) countersigned as a Trustee in Bankruptcy, please print your name, address and capacity below:

Title __________________________ Full name __________________________

Address __________________________

Postcode __________________________

Country (if not within the UK) __________________________

Capacity __________________________

Signature __________________________

Date D M Y Y Y

Please also provide documentary evidence that you possess a Power of Attorney for the applicant or that you are acting as their Trustee in Bankruptcy, as appropriate.
Please let us know if you would like a copy of this in large print or braille, or on audiotape or CD.