

Application form

Fixed Term Retirement Plan

Once you've completed this form, please return it to:

Legal & General Retirement
 PO Box 809
 Cardiff
 CF24 0YL

To process your application we need to know your quote number(s) so it's **very important you complete this section**. We cannot progress with verbal quotes, **they must be in writing**. Please use the boxes below.

<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"/>	<input type="text"/>	/	<input type="text"/>
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This application is for the benefits and terms chosen in the quote number(s) listed above.

The rate used in your quote is guaranteed for a limited period. For this rate to apply, we must receive all funds and this application form before the date shown in the 'Important information' section of your quote. If the funds are received after this date then the rate available at that time will apply.



You should read the Key Features and the Terms and Conditions of this contract before you buy. If you haven't received these, or if you have any questions, then please ask your financial adviser or intermediary (if you have one), or please contact us.

Please make sure you read our privacy policy on page 12.

We will not accept this application if:

- It's for anything other than a Fixed Term Retirement Plan.
- It's in respect of an undischarged bankruptcy or where the pension has been vested in a Trustee in Bankruptcy.
- The pension benefits being used to buy this plan are coming from an Open Market Option, death settlement (Death in Service) or post-retirement divorce settlement (Disqualifying Pension Credit). We can accept benefits arising from pre-retirement divorce settlements (Non-Disqualifying Pension Credit).
- The pension benefits being used to buy this plan relate to a Defined Benefit/Final Salary, Guaranteed Minimum Pension or Guaranteed Annuity Rate transfer, valued at greater than £30,000 and you have not received advice.
- It's in respect of a partial transfer from a drawdown arrangement.
- You are currently living overseas.
- You have exceeded the Lifetime Allowance and you do not have an Enhanced Protection certificate.

If your application takes longer than six months to complete, we'll require you to sign a new declaration confirming the information previously provided is still valid. We will not complete the application until the new declaration is received.



1. Proof of identity:

- Confirming your identity – to protect you and us from financial crime, we may need to confirm your identity from time to time. 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 identity search fails, we may ask you for documents to confirm your identity.
- If you have changed your name by deed poll, please send us a copy of this with your application.

2. For taxation purposes please enclose:

- P45 for this tax year, if applicable (without this, a temporary tax code, which is confirmed by HM Revenue & Customs (HMRC), will be applied to your payments until we receive confirmation of your correct code). The P45 will not be returned to you. If we make payments before receiving confirmation of your tax code, and later learn that you have paid too much tax, we will return the overpaid tax to you by adjusting your next income payment.
- Please contact us on the phone number stated in your Key Features document if you have any protection in place against the Lifetime Allowance tax charge, as we will need to discuss this with you before your application can proceed. We will not be able to accept your application if your Lifetime Allowance protection is anything other than Enhanced Protection. Call charges will vary. We may record and monitor calls.

3. What needs to be signed and dated:

- The declaration in Part 6 must be signed and dated by the person who we'll be paying the income to.

4. Information you should note:

- You must have a permanent National Insurance number.

5. Changes to your details

- If any of your details change after you have sent this application to us, please contact us immediately to let us know.

1 About you and your plan

 Please complete this section in full.

1. What is your full name and title? Mr/Mrs/Miss/Ms/ Other
Surname
First name(s)

2. What is your date of birth?

3. What is your gender?

4. What is your marital status.

5. What is your current permanent residential address including postcode and telephone number?

Address

Postcode

Email address

Home phone

Mobile phone

6. What is your National Insurance number?

You must have a permanent National Insurance number.

Male Female

Single Married Registered civil partnership

Divorced/Dissolved Separated Widowed

Cohabiting

For example, AB 123456 C

Lifetime allowance

 Understanding the Lifetime Allowance rules is important because if you provide incorrect or incomplete information you may become liable to a Lifetime Allowance tax charge.

7. Is the value of all your pension benefits, including the benefits from this plan, and any tax-free cash taken above the standard Lifetime Allowance (£1,073,100 for the tax year 2022/2023)?

Yes No

If 'Yes', please contact us on the phone number stated in your Key Features document as we will need to discuss this with you before your application can proceed.

Please be aware that if you do not have Lifetime Allowance protection in place (Enhanced Protection only) then we will not be able to proceed with your application.

2 About your spouse, registered civil partner or dependant

 Only complete this section if you have chosen an income for your dependant (shown as 'Joint Life' on your quote).

1. What is their full name and title?

Mr/Mrs/Miss/Ms/
Other

Surname

First name(s)

2. What is their date of birth?

3. What is their gender?

Male

Female

4. What is their marital status?

Single

Married

Registered civil
partnership

Divorced/
Dissolved


Separated

Widowed


Cohabiting

5. What is their relationship to you?

For example, husband, wife or partner.

 If you have chosen benefits for your dependant, the recipient of these payments must not be a child and must be financially dependent on or interdependent with you, or your spouse, or civil partner at the time of your death. Any nomination you make in this regard will be binding on us. If the person you have chosen dies before you there will be no dependant's benefits.


3 Payment details

 Please give details of where any income and tax-free cash is to be paid.
Any tax due will normally be deducted before you receive each payment.
All payments will be made to you in British Pounds Sterling. Any conversion to another currency will be at your own expense.

1. What is the name and address of your bank or building society?
Name
Address
Postcode
2. What is the bank or building society sort code?
3. What is the bank or building society account number?
4. What name is your account in?
You must be either the sole or joint account holder.
5. What is the building society roll number (if applicable)?

		-			-				

4 Guaranteed minimum payment period


 If your plan has a Guaranteed Minimum Payment Period, you can nominate one or multiple beneficiaries to receive any payments due if you die during that period (this can be changed or updated at any time).
I wish for any payments due within the Guaranteed Minimum Payment Period following my death to be paid to:

Nomination One

1. What is their full name and title?
Mr/Mrs/Miss/Ms/
Other
Surname
First name(s)
2. What is their date of birth?
3. Nomination split (For example 1, 2 or 3)
Please see the wording at the bottom of the next page for more information.
4. Percentage of payments due on my death to this nominee.

									%

4 Guaranteed minimum payment period (continued)

 If your plan has a Guaranteed Minimum Payment Period, you can nominate one or multiple beneficiaries to receive any payments due if you die during that period (this can be changed or updated at any time).


I wish for any payments due within the Guaranteed Minimum Payment Period following my death to be paid to:

Nomination Two

1. What is their full name and title? Mr/Mrs/Miss/Ms/
 Other
 Surname
 First name(s)
2. What is their date of birth?
3. Nomination split (For example 1, 2 or 3)
Please see the wording at the bottom of this page for more information.
4. Percentage of payments due on my death to this nominee. %

Nomination Three

1. What is their full name and title? Mr/Mrs/Miss/Ms/
 Other
 Surname
 First name(s)
2. What is their date of birth?
3. Nomination split (For example 1, 2 or 3)
Please see the wording at the bottom of this page for more information.
4. Percentage of payments due on my death to this nominee. %


 The guaranteed minimum payment period benefit will be shared between your nominations equally next to their name. If an exact equal split can't be achieved, please indicate the priority of each share by numbering each nomination accordingly. For example, nomination 1 would receive the highest share.

Please note: Any nomination you make is not binding on us. The recipient will be chosen at our discretion but we will consider your nomination carefully. The recipient must be a dependant or a 'nominee' for the purposes of tax legislation.

The way that a 'nominee' is defined by tax legislation could stop the payments being offered to suitable beneficiaries in some situations. To avoid us stopping payments you may wish to make a broad nomination of all beneficiaries by ticking the box below. This will give us greater scope to ensure payments are made to an appropriate beneficiary, particularly where your wishes become out of date. We'll still consider your nomination (or nominations) and this can be changed or updated by you at any time.

In addition to any specific nomination above, I agree to make a broad nomination of any individual chosen by you to receive any payments due following my death.

5 About the transferring pension scheme(s)

 If you wish to transfer the value of existing pension benefits into your plan, please give details of each transferring pension scheme(s) including any Legal & General schemes. If there is insufficient space for you to provide details of all your schemes, please photocopy this page before going any further. You can then complete the additional scheme details on a separate page(s).

Scheme one

1. Name of the current provider.
2. Address and telephone number of the current provider.
3. Full name of the pension scheme.
4. Existing plan number.
5. Are the funds already in drawdown?
 Yes No
6. Is this a full or partial transfer?
 Full Partial
7. Approximate fund value to be paid to us.
£
8. Do you want to take a tax-free cash sum?
Is the maximum tax-free cash required (normally 25% of the fund value)?
 Yes No
 Yes No
If not 25%, what percentage or value do you want to take?
 % £

<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Full	<input type="checkbox"/> Partial
£ <input type="text"/>	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="text"/> %	<input type="text"/> £

 We will normally pay any tax-free cash due. Your current provider can only pay tax-free cash to you if your existing plan is in drawdown or has been designated for drawdown.

Scheme two

1. Name of the current provider.
2. Address and telephone number of the current provider.
3. Full name of the pension scheme.
4. Existing plan number.
5. Are the funds already in drawdown?
 Yes No
6. Is this a full or partial transfer?
 Full Partial
7. Approximate fund value to be paid to us.
£
8. Do you want to take a tax-free cash sum?
Is the maximum tax-free cash required (normally 25% of the fund value)?
 Yes No
 Yes No
If not 25%, what percentage or value do you want to take?
 % £

<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Full	<input type="checkbox"/> Partial
£ <input type="text"/>	
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="text"/> %	<input type="text"/> £

 We will normally pay any tax-free cash due. Your current provider can only pay tax-free cash to you if your existing plan is in drawdown or has been designated for drawdown.

5 About the transferring pension scheme(s) (continued)

Scheme three

1. Name of the current provider.

2. Address of the current provider.

3. Full name of the pension scheme.

4. Existing plan number.

5. Are the funds already in drawdown?

6. Is this a full or partial transfer?

7. Approximate fund value to be paid to us.

8. Do you want to take a tax-free cash sum?

Is the maximum tax-free cash required
(normally 25% of the fund value)?

If not 25%, what percentage or value do you want to take?

<input type="text"/>			
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<input type="text"/>			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Full	<input type="checkbox"/>	Partial
<input type="text"/>		£	
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="text"/>	%	<input type="text"/>	£

 We will normally pay any tax-free cash due. Your current provider can only pay tax-free cash to you if your existing plan is in drawdown or has been designated for drawdown.

Scheme four

1. Name of the current provider.

2. Address of the current provider.

3. Full name of the pension scheme.

4. Existing plan number.

5. Are the funds already in drawdown?

6. Is this a full or partial transfer?

7. Approximate fund value to be paid to us.

8. Do you want to take a tax-free cash sum?

Is the maximum tax-free cash required
(normally 25% of the fund value)?

If not 25%, what percentage or value do you want to take?

<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Full	<input type="checkbox"/>	Partial
<input type="text"/>		£	
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="text"/>	%	<input type="text"/>	£

 We will normally pay any tax-free cash due. Your current provider can only pay tax-free cash to you if your existing plan is in drawdown or has been designated for drawdown.

6 Declaration and member's agreement

 Please remember that it is a serious offence to make false statements; the penalties are severe and could lead to prosecution.

A. Scheme membership

I apply to become a member of Legal & General Retirement Pension Scheme (the 'Scheme').

I agree to be bound by the Rules of the Scheme and the terms and conditions of the Fixed Term Retirement Plan. I acknowledge and agree that Legal & General has not provided and will not provide me with financial advice concerning the suitability of joining the Scheme.

I confirm that I have been provided with copies of the Terms and Conditions and Key Features Document for the Fixed Term Retirement Plan.

A1 Applies to all applicants (who on joining the Scheme become Scheme Members)

1. I confirm that I do not currently intend, as a result of receiving a cash lump sum from this arrangement, to significantly increase contributions to one or more Registered Pension Schemes by an amount equal to more than 30% of my lump sum. (This is known as 'recycling' – please see section PTM133800 of HM Revenue & Customs' Pension Tax Manual online for more information.) If I do recycle my cash lump sum then I will inform Legal & General within 30 days as required by HMRC's regulations.
2. I confirm that:
 - In this tax year I am resident in the UK or am a Crown servant or the husband, wife or registered civil partner of a Crown servant.
 - The total contributions that I pay to all Registered Pension Schemes in the tax year to which I am entitled tax relief (under section 188 of the Finance Act 2004) will not exceed the higher of the basic amount of my relevant UK earnings in that tax year within the meaning of section 189 of the Finance Act 2004.
 - The information I have given and declarations I have made in this application are, to the best of my knowledge and belief, correct and complete. I also agree this will form the basis of my application.
 - I agree that my chosen quote and the information contained in this application will be used to determine the benefits paid and if any of the information is found to be incorrect my benefits may be adjusted accordingly.
 - I agree to comply with the rules of the Scheme.
 - I will give notice to Legal & General if an event occurs as a result of which I am no longer entitled to relief for my contributions pursuant to section 188 of the Finance Act 2004 and that the notice will be provided by the later of (i) 5 April in the tax year in which the event occurs; and (ii) the date which is 30 days after the occurrence of that event.

A2 Applies to applicants who wish to transfer the value of benefits from another pension scheme

1. Applies to the previous scheme trustee/administrator

I authorise and instruct you to transfer funds from the plan(s) as listed in Part 5 directly to Legal & General, and to provide any instruction and/or discharge required by any relevant third party to do so. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.

I authorise you to release all necessary information to Legal & General to enable the transfer of funds to Legal & General.

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.

If an employer is paying contributions to any of the plans as listed in Part 5 of this application, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

Until this application is accepted and complete, Legal & General's responsibility is limited to the return of the total payment(s) to the previous scheme.

When payment is made to Legal & General as instructed, this means I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in Part 5 of this application where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

2. Applies to the previous scheme trustees/administrator and Legal & General

I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Legal & General and my current provider may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.

3. Applies to Legal & General

I understand that:

- I will be subject to the money purchase annual allowance (MPAA) from the date of my first flexi-access payment, or
- I am already subject to the MPAA.

I authorise and request Legal & General to contact the trustees or administrator of my previous scheme and to obtain on my behalf the necessary information concerning my pension benefits.

I authorise Legal & General to accept the transfer payment and understand that on receipt of the transfer payment, Legal & General will apply this sum to my Fixed Term Retirement Plan and that on acceptance of the transfer payment by Legal & General, the liability of the trustees or administrators of the previous scheme to provide benefits ceases.

I understand that the banking of the transfer payment by Legal & General does not constitute acceptance by Legal & General of the transfer payment. The transfer payment will only be accepted once Legal & General has received all the necessary information from the trustees or administrator of my previous scheme.

B. Lifetime Allowance Declaration

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, is below the current standard Lifetime Allowance. If it is not, I have Enhanced Protection in place against the Lifetime Allowance tax charge and I have provided a copy of the certificate of protection.

6 Declaration and member's agreement (continued)

C. Marketing consent

Here at Legal & General we take your privacy seriously; this is why we never share your personal details with anyone else for their own marketing purposes. However, from time to time we would like to contact you with news, useful information and exclusive offers on our products and services. If you'd like to be kept up to date, please let us know how you would like to hear from us:

<input type="checkbox"/>	Post	<input type="checkbox"/>	Email	<input type="checkbox"/>	SMS
<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Personalised online marketing*		

If now or at any time in the future you wish to withdraw your consent (including any consent that you may have previously given) please contact us as directed in our privacy policy.

*e.g. via our own systems such as My Account, social media platforms and third-party websites such as YouTube.

D. Data protection

Protecting your personal information is extremely important to us. Please take the time to read our privacy policy in Part 8.

By signing this application form you agree to the use of your personal information as set out in the privacy policy.

I agree to the terms set out above and the use of my information as described in the privacy policy.

E. Adviser Charge Declaration

If I have asked Legal & General to arrange payments of an adviser charge, details of this charge will be shown in the 'How much does the advice cost?' section of my quote. By signing this application, I instruct Legal & General to:

- Deduct that adviser charge in accordance with my quote; and
- Pay it to my financial adviser's firm as shown in the 'Financial Adviser/ Intermediary' section of this application.

Once the Fixed Term Retirement Plan has been set up and the cancellation period has passed, I cannot change or cancel the adviser charge. For more information on adviser charges, please read the section 'Will you make any payments to my financial adviser or intermediary?' in the Key Features.

I confirm that any adviser charge arranged on my behalf by Legal & General on the initial set up of this Plan:

- Is wholly connected to the purchase of this Fixed Term Retirement Plan; and
- Is appropriate to the advice and services my adviser provided in relation to this Fixed Term Retirement Plan purchase.

If this is not the case, then some, or all, of the adviser charge and any tax-free cash sum may become liable to tax charge, that I may be responsible for.

I agree to the terms set out in the 'Declaration and member's agreement' and the use of my information as described in the privacy policy.

Name	<input type="text"/>
Signature	<input type="text"/>
Today's date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

7 Financial adviser/intermediary section

 This section should only be completed by your financial adviser if you are using one to apply for a Fixed Term Retirement Plan policy.

A. Basis of advice declaration

To meet the Financial Conduct Authority (FCA) regulatory reporting requirements, Legal & General must record whether advice was given to your client regarding the sale of this product. Please tick the relevant box.

Yes No

B. Adviser Declaration

The applicant is applying on their own behalf and not as a nominee, trustee or in a fiduciary capacity for any other person. I can confirm that any transfer is from a UK Registered Pension Scheme. Please process any transfer under the following details:

Full name of firm

Firm's contact telephone number

Firm's contact email address

FCA Firm reference number

What is your Legal & General agency number?

If the wrong number or no number is given, this will cause delays.

Firm address

Firm postcode

C. DB to DC Transfers

Does this application relate to a Defined Benefit/Final Salary, GMP or GAR transfer into the Legal & General Retirement Pension Scheme for Immediate Vesting?

If 'Yes', Is the value of the gross transfer value greater than £30,000?

For Defined Benefit/Final Salary, GMP or GAR transfers valued at greater than £30,000, it is a regulatory requirement for full advice/a personal recommendation to be given by a financial adviser with the required permissions.

Was the advice for the customer to proceed with the transfer?

We will only accept the transfer if the advice/recommendation was for it to proceed.

What is your full name and title as the financial adviser/intermediary?

Mr/Mrs/Miss/Ms/
Other

Declaration

I confirm that to the best of my knowledge my answers are full and accurate.

As the agent who is submitting this application, I hereby instruct Legal & General to record the pension transfer under my firm's agency details as stated above.

Surname

First name(s)

Position


Today's date

Signature

Yes No

Yes No

Yes No

 As the financial adviser/intermediary it is your responsibility to forward the quote, Key Features document and Terms and Conditions booklet to your client. You must also provide your client with the appropriate risk warnings in accordance with FCA COBS 19.7.

8 Privacy policy

Last updated: October 2021

Protecting your personal information is extremely important to us at Legal & General. It's especially important for a large financial company like ours, as our customers trust us to look after a huge amount of sensitive information on everything from their business affairs to their medical history.

The way we collect, use, store and share your information is equally important. Our customers expect us to manage their information privately and securely. If we don't, they'll lose their trust in us.

This policy tells you how we collect and process your personal information. Please take a few minutes to read it, and show it to anyone else connected to your product or whose data you have shared with us. This policy may be subject to future change.

Unfortunately, sending information via e-mail is not completely secure; anything you send is done so at your own risk. Once received, we will secure your information in accordance with our security procedures and controls.

What does this policy cover?

This privacy policy relates to retail customers and/or any individual consumers of our goods and/or services, including users of our application based technology and those individuals who request financial advice, obtain quotes, utilise our services, purchase our products, enter into agreements with us, individuals that we cover under employer sponsored schemes and/or individuals that we may otherwise interact with us in the course of our business. We have a separate privacy policy for professional business clients, which can be found on our website at [legalandgeneral.com/institutional/privacy-policy](https://www.legalandgeneral.com/institutional/privacy-policy).

What is personal information?

When we talk about personal information we mean information about an individual that can identify them, like their name, address, e-mail address, telephone number and financial details. It can relate to customers (including prospective customers), their appointed representatives (e.g. powers of attorney), employees, shareholders, business contacts and suppliers. Any reference to "information" or "data" in this policy is a reference to personal information about a living individual.

What information do we hold?

We may collect and process the following personal information about you:

Type of data	Description	Examples of how we use it
Contact	<ul style="list-style-type: none">Who you areWhere you live (including previous addresses)How to contact youThird party contacts (e.g. family members or friends)	<ul style="list-style-type: none">Servicing your productPension tracingMarketingAnalysis & profilingEnhancing our product and service offeringTo provide financial adviceProduct underwriting and pricing
Personal Details	<ul style="list-style-type: none">AgeGenderFamily detailsVisual images & personal appearanceFinancial DetailsLifestyle and social circumstancesHealth detailsEmployment Details	<ul style="list-style-type: none">Pension tracingMarketingAnalysis & profilingTo provide financial adviceProduct underwriting and pricingAffordability checks (mortgages only)
Transactional	<ul style="list-style-type: none">Bank and/or card detailsHow you use your productsChanges you make to your products or account	<ul style="list-style-type: none">Servicing your productsProvision of financial adviceMaking sure our products and services are fit for purpose
Contractual	<ul style="list-style-type: none">Your claims historyYour creditworthiness	<ul style="list-style-type: none">Making sure the product is right for youProvision of financial adviceProduct underwriting and pricingAffordability checks (mortgages only)
Consent & preferences	<ul style="list-style-type: none">Ways you want us to market to youInformation obtained from third parties acting on your behalf	<ul style="list-style-type: none">MarketingPension tracing
Technical	<ul style="list-style-type: none">Details on the devices and technology you use	<ul style="list-style-type: none">Making sure our products and services are fit for purpose
Open data & public records	<ul style="list-style-type: none">Electoral registerLand registerOther information about you that is openly available on the internet (including social media platforms)	<ul style="list-style-type: none">Provision of financial adviceProduct & service administration including processing claims
Documentary data & national identifiers	<ul style="list-style-type: none">Details about you that are stored in documents like:<ul style="list-style-type: none">Your passportDrivers licenceBirth certificateNational Insurance number	<ul style="list-style-type: none">Identification and verificationPrevent financial crime

8 Privacy policy (continued)

Type of data	Description	Examples of how we use it
Location data	<ul style="list-style-type: none"> Your device's current location Use of location services such as the location services of your operating system or browser, sensor data from your device (e.g. Bluetooth data, beacon data, Wi-Fi access points, GPS data and cell tower data). 	<ul style="list-style-type: none"> In limited circumstances some products and/or services will require location data for the purpose of access control functionality, however you can change location setting on your device at any time. We will never share your location with others, except with your express consent or as permitted under this Privacy Policy.

If you have turned on persistent background location services on your device, we may obtain your device's location even while you are not using the services or products on your device. The persistent background location services use various technologies to determine your precise location, such as the location services of your operating system or browser, sensor data from your device (e.g. magnetometer, barometer, gyroscopes, accelerometers, compasses, Bluetooth data, beacon data, Wi-Fi access points, GPS data, and cell tower data). If you have opted-in to sharing your background location with us as part of using our services or products, you can opt-out at any time by going into your device settings and switching off background sharing / location services.

Where do we get our information from?

- Directly from you – information you provide when you fill in forms or contact us by phone, email, etc.** We may record phone calls for our mutual protection and to improve our customer service standards.
- Information we collect about you or receive from other sources.** This could be information you provide to us electronically (through our website or an online portal, for example), information we get from your online browsing activity, information from a third party (e.g. pension providers) or from publicly available sources such as social media platforms or the electoral register (e.g. to detect fraudulent claims). We may also receive information if you have been dealing with a financial adviser or broker, or have been introduced to us by another company (e.g. a bank, insurer, building society, your employer or their financial adviser).
- We use cookies and similar technologies to support the functioning of our websites and applications. This includes allowing you to browse between pages effectively, recording and storing your preferences and generally improving your online experience. They can also help to ensure that adverts you see online are more relevant to you. You can find more information about setting your cookie preferences by using the 'Cookie Policy' link at the bottom of our websites e.g. legalandgeneral.com.

How do we use your information?

We use personal information that we hold about you:

- To carry out our responsibilities resulting from any agreements you've entered into with us (e.g. to provide financial advice, underwrite and administer your products, including processing claims, checking for false or inaccurate information against previous Legal & General product applications and mortgage affordability checks) and to provide you with the information, products and services that you've asked from us (e.g. quotes and pension tracing).
- To provide you with marketing information about services and products we offer across the Legal & General group which may be of interest to you. If you have opted in to receive marketing from us, based on your marketing preferences we may deliver this information by post, telephone, e-mail, SMS or personalised online marketing via our own systems such as My Account, social media platforms and/ or other third party websites e.g. YouTube. Please note that if you choose not to receive online marketing, you will not see personalised messages using your personal data, however you may still see generic online advertising about our products and services. We will not sell your data to third parties for them to market to you. We may also send marketing to you using our "legitimate interests", please see the next page for further information.
- To tell you about changes to our services and products.
- To comply with any applicable legal or regulatory requirements (including "know your customer" checks, or to comply with any applicable regulatory reporting or disclosure requirements).
- For carrying out market research, statistical analysis and customer profiling to help us to improve our processes, products and services and generate new business (e.g. to understand digital behaviours, identify financial attitudes, find new audiences with similar attributes and develop more engaging communications). This may also include sharing your personal information with our third-party

platform and media suppliers to prevent you seeing adverts for products you already have with us.

- To define our actuarial, pricing and underwriting strategies.
- To run our business in an efficient and proper way. This includes testing our systems, managing our financial position, business capability, planning, communications, corporate governance, and audit.
- For any other purpose that we've agreed with you from time to time.

When you apply for a product or to receive a service from us, the application form you fill out or the resulting contract may contain additional conditions relating to the way we use and process your personal information. These will apply in addition to the uses described in this document.

In some cases, we may use software or systems to make automated decisions (including profiling) based on the personal information we have, or collect from others. These may include:

- The prevention and detection of fraud and financial crime**
To perform transaction monitoring, identity verification, money laundering and sanctions checks, and to identify politically exposed individuals. We are required by law to perform these activities which may be achieved using solely automated means to make decisions about you or any individual related to your products or application. We may use these activities to decline the services you have requested or to stop providing existing services to you.
- Providing quotes, calculating premiums and underwriting decisions**
We may assess a number of factors including information about you and your health, lifestyle information such as your postcode, occupation and hazardous pursuits that you perform. These factors will be assessed against our pricing and underwriting criteria which may include statistics regarding life expectancy, illness, injury and demographic risks. For general insurance the factors may include your claims history, where you live, and the value of items you wish to insure. We may use these activities to determine the price of your product and whether we should undertake the risk of insuring you – including how much insurance should be granted to you, how much you should pay for it and whether or not to insure you in the first place. For mortgage purposes the factors may include your creditworthiness, assessment of mortgage affordability, property value and checks against records held by credit referencing and fraud prevention agencies.
- The provision of financial advice and recommendations**
We may perform computer-based assessments with your personal and financial information in order to produce your financial advice recommendations. These activities are not solely based on automated processing and our qualified financial advisers will always validate the outcome to ensure that the decisions are suitable based on the information that you have provided.
- Speech Analytics**
We may use speech analytics on recorded phone calls to help us meet our regulatory obligations e.g. identify vulnerable customers, complaints, staff training needs, process and product development, quality control and audit. These profiling activities are not solely based on automated processing. The results are manually reviewed to decide if we need to take further action.

8 Privacy policy (continued)

- **Servicing activities such as (i) Personalising the content and design of communications and online services (such as My Account) and (ii) Determining when to provide tailored communications about your Legal & General product (e.g. as a result of changes in your personal circumstances or lifestyle) and the appropriate channel(s) to use.**

These may be achieved using profiling in order to predict certain characteristics about you (e.g. your economic situation, interests, personal preferences or transactional behaviour). The activities will not have a detrimental effect on you.

Using your information in accordance with data protection laws

Data protection laws require us to meet certain conditions before we're allowed to use your personal information in the way we describe in this privacy policy. We take these responsibilities extremely seriously. To use your personal information, we'll rely on the following conditions, depending on the activities we're carrying out:

- **Providing our contracts & services to you:** We'll process your personal information to carry out our responsibilities resulting from any agreements you've entered into with us and to provide you with the information, products and services you've asked from us, which may include online services.
- **Complying with applicable laws:** We may process your personal information to comply with any legal obligation we're subject to.
- **Legitimate interests:** To use your personal data for any other purpose described in this privacy policy, we'll rely on a condition known as "legitimate interests". It's in our legitimate interests to collect your personal data as it provides us with the information that we need to provide our services to you more effectively. We may use your information to:
 - Carry out market research and product development, which can include creating customer demographics and/or profiling.
 - Continue to send marketing information, via post only, to customers who purchased a product before 25th May 2018 and did not opt-out, until such time as they have reviewed their marketing preferences (which can be done at any time).
 - Send marketing information, via post only, to customers who have a relevant and appropriate relationship with Legal & General.
 - Develop and test the effectiveness of marketing activities.
 - Develop, test and manage our brands, products and services.
 - Study and also manage how our customers use products and services from us and our business partners, including customer surveys.
 - Manage risk for us and our customers.

This requires us to carry out an assessment of our interests in using your personal data against the interests you have as a citizen and the rights you have under data protection laws.

The outcome of this assessment will determine whether we can use your personal data in the ways described in this privacy policy (except in relation to marketing, where we'll always rely on your consent). We'll always act reasonably and give full and proper consideration to your interests in carrying out this assessment.

- **Consent:** We may provide you with marketing information about our services or products where you've provided your consent for us to do so.

You may opt out of marketing at any time by e-mailing or telephoning your customer servicing team, details of which can be found at [legalandgeneral.com/contact-us](https://www.legalandgeneral.com/contact-us). You can also manage your marketing preferences on our customer self-service systems, My Account.

Where you have consented, we will contact third parties (e.g. pension providers) to obtain information on your behalf.

- **Special category (sensitive) data:** Where you have consented, we will process any medical & health, racial & ethnic origin, genetic & biometric or sex life & sexual orientation information you have provided, and any other sensitive information obtained from a third party (e.g. your GP or other medical professional), solely for the purposes of allowing us to underwrite and administer new and existing products, provide other services (e.g. financial advice) and deal with claims.

Alternatively, we may process special category data for reasons of substantial public interest in accordance with applicable law. We will only process data that is needed for specific purposes.

- **Criminal Conviction Data:** Where you have consented, we will process this type of information solely for the purposes of allowing us to underwrite and administer your product and deal with claims.

Please be aware that the personal information you provide to us, and which we collect about you, is required for us to be able to provide our services to you and without it we may not be able to do so.

How long do we keep your information for?

We'll keep your personal information in accordance with our internal retention policies. We'll determine the length of time we keep it for based on the minimum retention periods required by law or regulation. We'll only keep your personal information after this period if there's a legitimate and provable business reason to do so.

For pension products, we may retain your personal information indefinitely using the legitimate interests condition in order to support future enquires from you, your family or financial adviser and our regulators.

For certain research and statistical activities, we may indefinitely retain minimised personal information about you, including medical information, to solely to define our actuarial, underwriting and pricing risk strategies. These activities will not be used to make a decision, or take measures, against you.

Who do we share your personal information with?

We'll only disclose your information to:

- Other companies within the Legal & General Group, third-party suppliers, contractors and service providers for the purposes listed under "**How do we use your information**" on the previous page.
- Selected third parties, so that they can contact you with details of the services that they provide, where you have expressly opted-in or consented to the disclosure of your personal data for these purposes.
- Our regulators, government agencies (e.g. HMRC), law enforcement agencies, credit reference agencies, fraud prevention agencies, reassurers, as well as our professional advisers etc. You can find an up to date list of reassurers at [legalandgeneral.com/privacy-policy/consent-controllers](https://www.legalandgeneral.com/privacy-policy/consent-controllers).

Additionally, we may disclose your personal information to third parties:

- In the event that we sell or buy any business or assets, in which case we'll disclose your personal data to the prospective seller or buyer of such business or assets.
- If we, or substantially all of our assets, are acquired by a third party, in which case personal data held by us about our customers will be one of the transferred assets.
- If you have been dealing with a financial adviser, we'll provide information about your products and, where appropriate, with other information about your dealings with us, to enable the adviser to give you informed advice.
- For employer sponsored schemes, we may share some details of your plan with your employer and any professional advisor(s) they appoint on their or your behalf to service and provide accurate financial advice about the scheme.
- In order to enforce or apply the terms of any contract with you.
- If we're under a duty to disclose or share your personal data in order to comply with any legal obligation or regulatory requirements, or otherwise for the prevention or detection of fraud or crime.
- To protect you and Legal & General from financial crime, Legal & General may be required to verify the identity of new and sometimes existing customers. This may be achieved by using credit reference agencies to search sources of information relating to you (an identity search). This will not affect your credit rating. If this fails, Legal & General may need to approach you to obtain documentary evidence of identity.
- If you make a claim, we'll share your information (where necessary) with other insurance companies to prevent fraudulent claims.
- Legal & General Surveying Services may use a third party surveyor to carry out the survey or valuation of the property.

8 Privacy policy (continued)

Additionally, your information, including special category and criminal conviction data, may be disclosed to our reinsurers and to any other insurance company to whom you apply for products or services.

If you've been introduced to us by another company (e.g. bank, insurer, building society, your employer or their financial adviser), we may share your information with them to enable them to:

- Administer and service your products.
- Carry out market research, statistical analysis and customer profiling.
- Where you have consented, send you marketing information by post, telephone, e-mail and SMS about their products and those of carefully selected third parties.
- Assist you with your application process (aggregator and price comparison websites only).

Credit Reference Agencies (mortgage customers)

In order to process your mortgage application, we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

A hard footprint will be left on your credit file, which may affect your credit score when an application has been submitted. This may or may not affect your ability to obtain credit from other providers.

Legal & General will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The identities of the CRAs, and the ways in which they use and share personal information, are explained in more detail at:

Call Credit - callcredit.co.uk/crain

Equifax - equifax.co.uk/crain

Experian - experian.co.uk/crain

Fraud prevention

The personal information Legal & General collects from you may be shared with fraud prevention agencies who will use it to prevent fraud and money laundering and to verify your identity.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We may also share information about you with other organisations and public bodies, including the police and we may check and/or file your details with fraud prevention agencies and databases.

If fraud is detected, you could be refused certain services, finance or employment. Further details of how your information will be used by us and these fraud prevention agencies can be found by accessing these links:

- CIFAS - cifas.org.uk/fpn
- National Hunter - nhunter.co.uk/privacypolicy

Legal & General and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities.
- Managing credit and credit related accounts or facilities.
- Recovering debt.
- Checking details on proposals and claims for all types of insurance.
- Checking details of job applicants and employees.
- Checking sources of income and tax details.

Legal & General and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact our Group Financial Crime department if you wish to receive the relevant details of the fraud prevention agencies:

Address: **Group Financial Crime, 7th Floor, Brunel House, 2 Fitzalan Road, Cardiff CF24 0EB**

Legal & General may also check the details of other parties related to your contract, including verification of identity. This includes beneficiaries, trustees, settlors, third party premium payers, executors or administrators of your estate, parties with power of attorney and any other beneficial owner.

8 Privacy policy (continued)

General insurance only: claims history

Under the conditions of your product you must tell us about any insurance-related incidents, whether or not they give rise to a claim. When you tell us about an incident we'll pass information relating to it to a database.

We may search these databases when you apply for insurance, in the event of any incident or claim or at a time of renewal, to validate your claims history or that of any other person or property likely to be involved in the product or claim.

Protecting your data outside the UK

The data that we collect from you may be transferred to, and stored at, a destination outside the UK to third-party suppliers, delegates or agents. We'll take all reasonably necessary steps to make sure that your data is treated securely and in accordance with this privacy policy, to ensure your personal information is handled with the same protections that we apply ourselves.

We'll only transfer your data to a recipient outside the UK where we're permitted to do so by law (for instance, (A) where the transfer is based on standard data protection clauses adopted or approved by the UK's Information Commissioner's Office, (B) where the transfer is to a territory that is deemed 'adequate' by the UK, or (C) where the recipient is subject to an approved certification mechanism and the personal information is subject to appropriate safeguards, etc).

Your rights

You have rights under data protection law that relate to the way we process your personal data. More information on these rights can be found on the Information Commissioner's website. If you wish to exercise any of these rights, please get in touch with your customer services team, details of which can be found at [legalandgeneral.com/contact-us](https://www.legalandgeneral.com/contact-us).

Your rights

1. The right to access the personal data that we hold about you. For medical data that we have obtained from a health professional, we may need to seek their opinion before releasing the information to you. This is a legal requirement to ensure that the disclosure of the medical data will not seriously harm you or anyone else.
2. The right to make us correct any inaccurate personal data we hold about you.
3. The right to make us erase any personal data we hold about you. This right will only apply where for example:
 - We no longer need to use the personal data to achieve the purpose we collected it for
 - You withdraw your consent if we're using your personal data based on that consent
 - Where you object to the way we use your data, and there is no overriding legitimate interest.
4. The right to restrict our processing of the personal data we hold about you. This right will only apply where for example:
 - You dispute the accuracy of the personal data we hold
 - You would like your data erased, but we require to hold it in order to stop its processing
 - You have the right to require us to erase the personal data but would prefer that our processing is restricted instead
 - Where we no longer need to use the personal data to achieve the purpose we collected it for, but you need the data for legal claims.
5. The right to object to our processing of personal data we hold about you (including for the purposes of sending marketing materials to you or using your personal information for profiling purposes).
6. The right to receive personal data, which you have provided to us, in a structured, commonly used and machine-readable format. You also have the right to make us transfer this personal data to another organisation.
7. The right to withdraw your consent, where we're relying on it to use your personal data (for example, to provide you with marketing information about our services or products).
8. For automated decisions (including profiling), you have right to:
 - Obtain an explanation of the decision and challenge it
 - Request for the decision to be reviewed by a human being.

Contacts and complaints

If you have any questions about this privacy policy or wish to exercise any of your rights, including changing your marketing preferences, please get in touch with your usual Legal & General contact or your customer services team, details of which can be found at [legalandgeneral.com/contact-us](https://www.legalandgeneral.com/contact-us).

If you have any concerns about the way we process your personal data, or are not happy with the way we've handled a request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is:

First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF

Data Protection Officer

Legal & General has appointed a Data Protection Officer to provide independent expert advice and monitor compliance with data protection laws:

Name: **Liz Gaspar**

E-mail address: **Data.Protection@landg.com**

Address: **1 Coleman Street, London, EC2R 5AA**

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