

This application form should be used if you are:

- using an Open Market Option to purchase an i2Live Annuity.
- transferring an uncrystallised pension fund (a pension fund from which benefits are not yet in payment) from a registered pension scheme to i2Live Annuity.

Please note that i2Live Annuity is unable to accept Protected Rights or Guaranteed Minimum Pensions (GMPs).

**Complete the full form in block capitals and ink, sign the declaration and return to:**

**Lincoln Retirement Income**  
**PO Box 2139**  
**Gloucester**  
**GL4 3WJ**

**If you need any assistance when completing this form, please call our Service Team on 0845 642 22 22**

#### Document Checklist

On completion of your application, please check you have **completed** and **enclosed** the following forms as relevant to your application:

- Personal Illustration.
- Birth certificate (for admittance of age).
- Confirmation of Verification of Identity certificate (money laundering form).
- Marriage or Civil Partnership certificate (if applicable).
- Transfer Authority forms. **Please do not detach.**
- Signed declarations.

### 1. Your details

Title

Gender  Male  Female

Forename(s)

Surname

Date of birth

Are you an existing *Lincoln i2Live* planholder?  Yes  No

Marital status  Single  Married  Civil partnership  Divorced  Widowed  Separated

National Insurance number  -  -  -  -

#### Permanent residential address

Address line 1

Address line 2  Postcode

Please advise if a separate communication address is applicable. Please provide details on an additional sheet if required.

Daytime telephone number



Continued

## 2. Source of funds

Please confirm the source of the funds:

An Open Market Option (OMO)  If selected, please go to section 3

OR

A transfer  If selected, please go to section 4

## 3. Open Market Option

Any pension commencement lump sum is payable by your registered pension scheme before the funds are received by Lincoln.

The minimum initial investment into *Lincoln i2Live* across all the products is £50,000. Any additional payments or single contributions must total at least £5,000.

Name of scheme	<input type="text"/>	Your policy or scheme reference number	<input type="text"/>
Scheme administrator	<input type="text"/>		
Address line 1	<input type="text"/>		
Address line 2	<input type="text"/>	Postcode	<input type="text"/>
Estimated open market value	£ <input type="text"/>		

## 4. Transfer details

Note: Transfers of uncrystallised pension funds (pension funds from which benefits are not yet in payment) only can be made to *i2Live* Annuity. If you wish to invest an existing income withdrawal/unsecured pension plan the Open Market Option can be used. If this is not possible the existing income withdrawal plan can be transferred to *i2Live* Drawdown and then immediately converted to *i2Live* Annuity.

Before any pension commencement lump sum has been taken, the minimum initial investment into *Lincoln i2Live* across all the products is £50,000. Any additional payments must total at least £5,000.

Please complete the details below and a Transfer Authority form (at the back of the application) for each transfer. Should you have extra transfers, please complete an Additional Transfer Details form or provide details on an additional sheet. By signing the Transfer-in authorisation you are consenting to Lincoln contacting the administrator and/or the insurer of the transferring scheme to give or obtain any information required to complete the transfer.

If the transfer value we receive is within 10% of the amount shown on your personal illustration, we will proceed on that basis. If the difference is more than 10%, we will send you and your financial adviser a new personal illustration and ask for confirmation that you wish to proceed.

Name of transferring scheme	Pension commencement lump sum (PCLS). Please specify the PCLS you require, either the maximum available or a specific amount for each transfer value.*	Estimated transfer value (£)
A	<input type="text"/>	£ <input type="text"/>
B	<input type="text"/>	£ <input type="text"/>
C	<input type="text"/>	£ <input type="text"/>
D	<input type="text"/>	£ <input type="text"/>
<b>Total estimated transfer amount from all transfer payments</b>		£ <input type="text"/>

\*PCLS is normally restricted to a maximum of 25% of the fund value. You may be entitled to a higher amount if you have registered for additional protection.



Continued







## 7. Income payment details

Please specify details of your personal Bank or Building Society account into which income will be paid.

Name of Bank/ Building Society	<input type="text"/>
Address of Bank/ Building Society	<input type="text"/>
Postcode	<input type="text"/> <input type="text"/>
Name in which account is held	<input type="text"/>
Sort code	<input type="text"/> - <input type="text"/> - <input type="text"/>
Bank/Building Society account number	<input type="text"/>
Building Society roll number	<input type="text"/>
Payment date	<input type="text"/> <input type="text"/> (day or day/month if annual)

Please note payments will be received in your account 3 to 4 working days after the payment date.

## 8. Benefits payable on death

Please specify which death benefit option you require (Please tick one box).

- No death benefit payable  Proceed to section 11 (Lifetime Allowance check – self certification)
- Dependant's guarantee period  Please complete section 9 (Dependant's guarantee period)
- Joint life option  Please complete section 10 (Joint life details)
- Both joint life and dependant's guarantee period  Please complete both sections 9 and 10  
(If this is chosen, the nominated person must be the same for both sections 9 and 10)

## 9. Dependant's guarantee period

Select this option if you want income to be paid to a nominated person, should you die within the guarantee period. Income will be paid to the nominated person for the remaining term of the guarantee period. Please refer to the Key Features for further details.

- Dependant's guarantee period (please select one)  5 years from the start of your i2Live Annuity
- 10 years from the start of your i2Live Annuity

<b>Nominated person's name</b>	<input type="text"/>
Gender	<input checked="" type="checkbox"/> Male <input checked="" type="checkbox"/> Female
Date of birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Address line 1	<input type="text"/>
Address line 2	<input type="text"/> Postcode <input type="text"/> <input type="text"/>
Relationship to you	<input type="text"/>



Continued

## 10. Joint life details

The joint life option allows an income to continue, after your death, to a dependant (your spouse, partner or a person who is financially dependent on you) should they survive you.

Joint life percentage of your fund

 %

**Nominated person's name**

Gender

 Male  Female

Date of birth

Address line 1

Address line 2

Postcode

Relationship to you

## 11. Lifetime Allowance check (self certification)

To be completed if funds have been transferred from an uncrystallised pension arrangement.

You must confirm whether or not the value of all the pensions you have already taken, together with the benefits that you are taking now, is below the Lifetime Allowance before we can arrange to pay your benefits. To do this, please select the relevant options below.

1) I confirm that this is my first Benefit Crystallisation Event (BCE) since 5 April 2006

 Yes  No

If 'Yes', I have pension(s) in payment which started before 6 April 2006

 Yes  No

2) I confirm that the total value (with Lincoln and other providers) is less than the current Lifetime Allowance

3) I confirm that the total value (with Lincoln and other providers) is more than or close to the current Lifetime Allowance

4) I have registered with HMRC for protection of pre 6 April 2006 benefits

Type of protection

 Enhanced Primary Other

5) I have a protected retirement age (please specify)

If you have completed 3, 4 or 5 above, we will send you a Benefit Crystallisation form. Please discuss with your financial adviser and complete a Benefit Crystallisation form and return to us.

Tax years	HMRC Lifetime Allowances
2008 - 2009	£1,650,000
2009 - 2010	£1,750,000
2010 - 2011	£1,800,000



Continued

## 12. Declaration and Signatures

### Member's Declaration

#### The Scheme

This is an application for an *i2Live* Annuity, which is issued by Lincoln Assurance Limited ('Lincoln'). If a transfer payment of uncrystallised non-Protected Rights and/or Safeguarded Rights funds has been made from a registered pension scheme, this is also an application for an *i2Live* Accumulator under the rules of the *Lincoln i2Live* Personal Pension Scheme ('the Scheme'). The Scheme is registered under the Finance Act 2004. It is issued by Lincoln Assurance Limited. Lincoln, as scheme administrator, undertakes to administer the scheme in accordance with its rules ('the Rules'). A copy of the Rules under which the Scheme is set up is available on request. A copy of this completed application form will be available on request.

#### Commitment to the scheme

- I have read and understood the Key Features and my personal illustration for *i2Live* Annuity.
- If a transfer payment of uncrystallised funds has been made, I hereby apply to become a member of the Scheme.
- I understand and agree to Lincoln's standard form of policy terms and conditions.
- I understand that Lincoln has not advised me in relation to taking out this policy (or policies) and has not therefore assessed whether this policy(ies) is/are suitable for me.
- I understand that I am responsible for taking my own independent financial advice in relation to my decision to become a member of the Scheme.

#### Conditions of contract

- I understand that no benefit may be assigned, commuted or surrendered except in accordance with the provisions of the Welfare Reform and Pensions Act 1999 and in certain circumstances, with the scheme administrator's consent, the provisions of the Finance Act 2004.
- I understand that Lincoln has the power to adjust the policy terms if there should be any change in law or taxation or in the event of a statutory levy being imposed.
- I understand that failure to disclose any material fact, that may affect the acceptance of this application, may make this application invalid. If I am not sure if a fact is material, I understand it should be disclosed on the form.
- I understand that you will review my *i2Live* Annuity every five years from the start date, and you will pay an income to me which is within HMRC limits. The five yearly review date is based on the start date for the *i2Live* Annuity. There will be a different five yearly review date for each subsequent payment into *i2Live* Annuity.
- I understand that revised instructions regarding my policy can be received either directly from me or from the financial adviser who arranged my policy (or from any other financial adviser I appoint in writing and accepted by Lincoln) provided that such revisions are allowed in the terms and conditions of the policy.
- I understand that I am responsible for any tax charge on unauthorised payments.
- I agree to the level of commission that will be paid to my financial adviser as disclosed to me by them or as shown on my personal illustration.

#### Please note

It is a serious offence to make false statements in order to obtain tax relief under a pension plan. To do so may result in prosecution and the penalties involved are severe.

#### Anti Money Laundering declaration

Under the Money Laundering Regulations 2007 we are required, in certain circumstances, to obtain independent documentary evidence of the identity and permanent address of persons seeking to invest with us. Until we receive the documentation, we are required to delay processing your instructions and/or withhold any payments due to you from us in respect of your investment.

We may check your details with credit reference agencies, who may add details of our search to your record and with fraud prevention agencies, who may record details of any false or inaccurate information provided by you where we suspect fraud. We may also disclose details of your conduct in relation to your application, account or policy to these agencies. We or other organisations may use and search these records to help make decisions about applications, accounts, claims and other services for you and members of your household and to prevent fraud and money laundering. We cannot accept responsibility for the accuracy of information provided by these agencies nor can we accept any liability for the consequences of our undertaking these checks or declining to accept your application. Please contact us if you would like details of these agencies and how they may use your information.



Continued

**🔒 Data Protection Statement: Using your Personal Information**

Personal information provided in connection with your application will be used by Lincoln to set up and administer any subsequent policy. We may also use it for market research statistical purposes and the prevention and detection of fraud. Your information may be shared with financial advisers or other people acting on your behalf. It may also be shared with our agents and others in conjunction with administering your policy and services for you.

Of the information we may request of you in order to process your application, the Data Protection Act 1998 ('the Act') classifies certain information as sensitive and requires that we obtain your consent to use it. When you provide such information to us, we will not use it for any purpose other than to set up and administer your policy.

Telephone calls may be monitored and recorded to help staff training, customer service and for the purposes of security and fraud prevention.

**By signing this form:**

- **I declare to the best of my knowledge and belief that the details and declaration given on this application form, whether in my own handwriting or not, are true, correct and complete and that these details, together with all information provided by me or on my behalf, including anything I may have said, or transmitted by facsimile or email may be relied on by Lincoln in considering whether to accept my application and in administering any subsequent policy.**
- **I confirm I have read and understood the above declarations and statements and agree to be bound by them, the Rules of the Scheme and the policy terms and conditions.**

Signature

Date



Continued

Issued by Lincoln Assurance Limited, incorporated in England registration number 830572, registered office Barnett Way, Barnwood, Gloucester GL4 3RZ. Telephone 01452 374 500, Fax 01452 634 300, [www.lincolnuk.co.uk](http://www.lincolnuk.co.uk). Lincoln Assurance Limited is authorised and regulated by the Financial Services Authority and is a member of the Lincoln Financial Group. Member of the Association of British Insurers. Any information offered will relate to the life assurance, pension and unit trust products of the Lincoln Financial Group. No personal financial advice or recommendations will be given. Calls may be monitored and recorded for security and training purposes.

**For financial adviser use only**

Financial adviser name

Firm name

Registered Individual number

Address line 1

Address line 2

Postcode

**OR**

Financial adviser stamp

**Commission details**

Initial commission: % of payment

 %

**OR**

Amount

 £

Renewal commission

 %

of fund value per annum

I confirm that I have given advice and have agreed commission details with my client.

Signature

Date

 D D M M Y Y Y Y

**Office use only**

**(not to be completed by the applicant)**

Cheque acknowledgement  
number

Cheque amount

 £

Date Stamp



Continued

## Transfer Authority Form

### Transfer Payment A

Please complete a separate authority form for each policy that you wish to transfer. These transfer forms will be forwarded to your existing provider as your instruction to transfer your existing pension to i2Live Annuity.

Name of transferring scheme	<input type="text"/>
Scheme administrator (if different)	<input type="text"/>
Policy or scheme reference number	<input type="text"/>
Address of scheme administrator	<input type="text"/> <small>Postcode</small>
Telephone number	<input type="text"/>

### Transfer-in authorisation:

I request that my accrued benefits under the above pension scheme are transferred to i2Live Annuity.

I also authorise you to deal directly with Lincoln in all matters relating to the transfer of my benefits held with you.

Client signature	<input type="text"/>	Date	<input type="text"/>
------------------	----------------------	------	----------------------

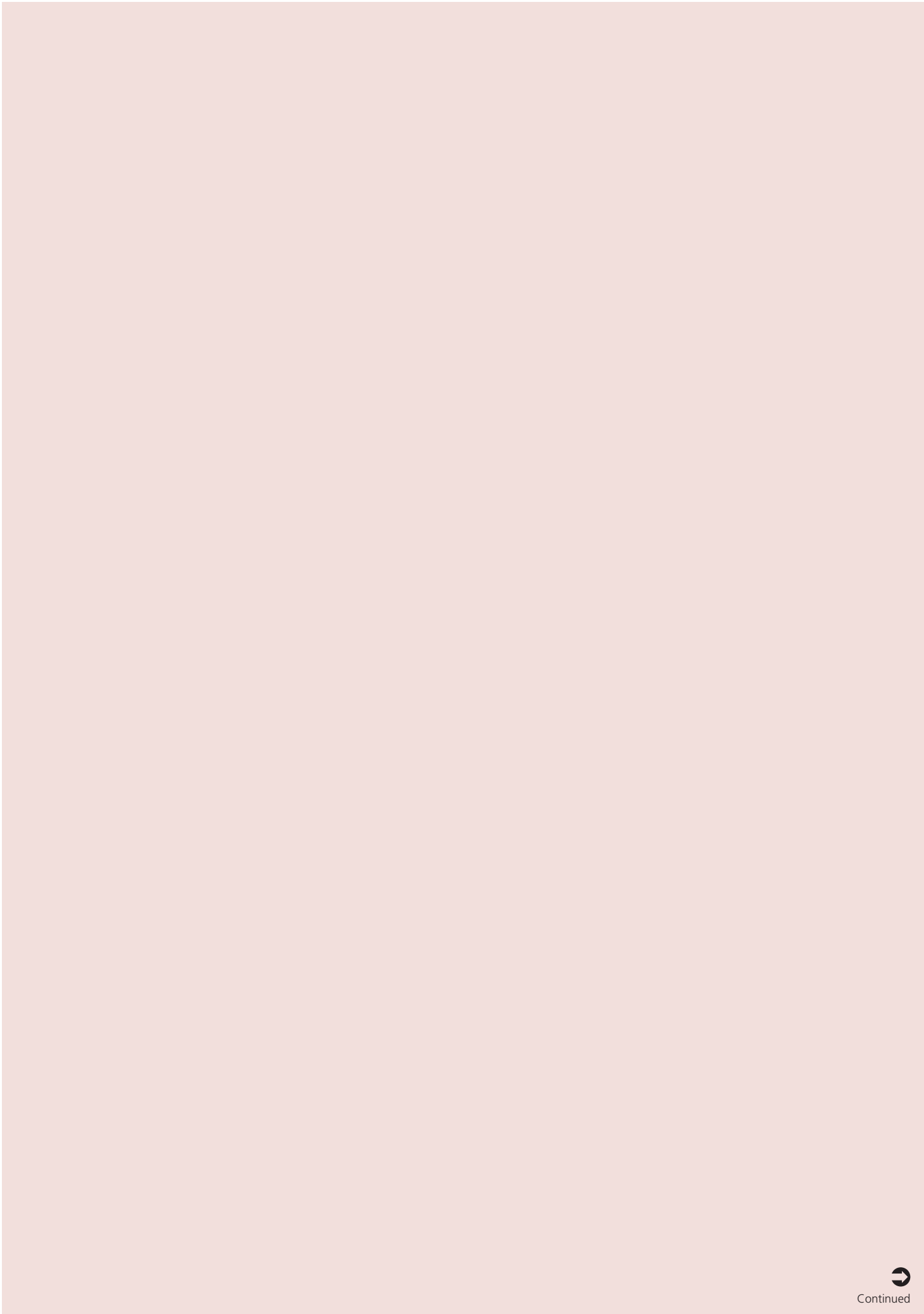
---

Name	<input type="text"/>
Date of birth	<input type="text"/>
National Insurance number	<input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/>

If you require additional transfer forms, please call the Service Team on **0845 642 22 22** or log onto **[www.lincoln-ifa.co.uk](http://www.lincoln-ifa.co.uk)**.



Continued



Continued

## Transfer Authority Form

### Transfer Payment B

Please complete a separate authority form for each policy that you wish to transfer. These transfer forms will be forwarded to your existing provider as your instruction to transfer your existing pension to i2Live Annuity.

Name of transferring scheme	<input type="text"/>
Scheme administrator (if different)	<input type="text"/>
Policy or scheme reference number	<input type="text"/>
Address of scheme administrator	<input type="text"/> <small>Postcode</small>
Telephone number	<input type="text"/>

### Transfer-in authorisation:

I request that my accrued benefits under the above pension scheme are transferred to i2Live Annuity.

I also authorise you to deal directly with Lincoln in all matters relating to the transfer of my benefits held with you.

Client signature	<input type="text"/>	Date	<input type="text"/>
------------------	----------------------	------	----------------------

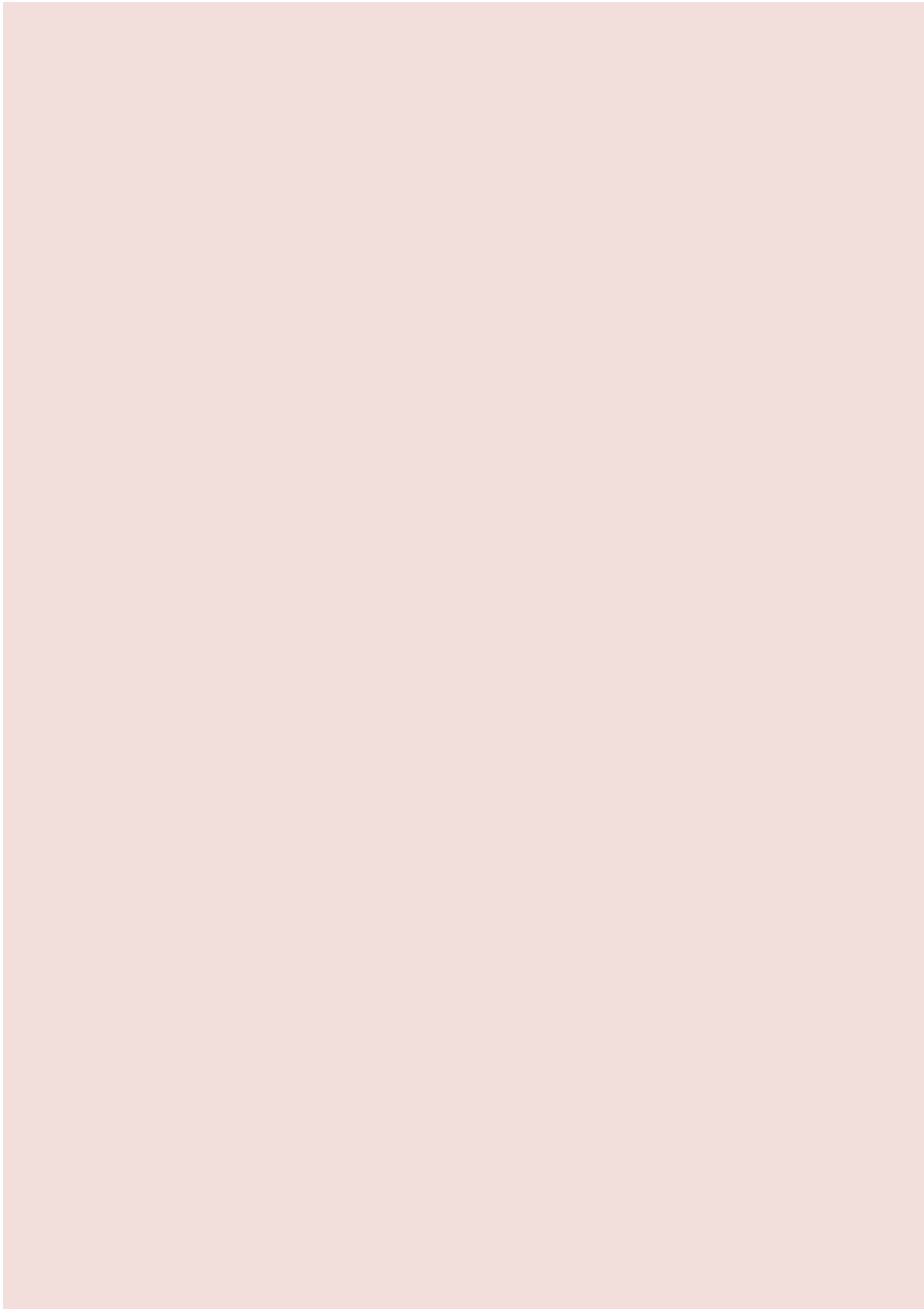
---

Name	<input type="text"/>
Date of birth	<input type="text"/>
National Insurance number	<input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/>

If you require additional transfer forms, please call the Service Team on **0845 642 22 22** or log onto **[www.lincoln-ifa.co.uk](http://www.lincoln-ifa.co.uk)**.



Continued



# Transfer Authority Form

## Transfer Payment C

Please complete a separate authority form for each policy that you wish to transfer. These transfer forms will be forwarded to your existing provider as your instruction to transfer your existing pension to i2Live Annuity.

Name of transferring scheme	<input type="text"/>
Scheme administrator (if different)	<input type="text"/>
Policy or scheme reference number	<input type="text"/>
Address of scheme administrator	<input type="text"/> <span style="float: right;">Postcode</span>
Telephone number	<input type="text"/>

### Transfer-in authorisation:

I request that my accrued benefits under the above pension scheme are transferred to i2Live Annuity.  
I also authorise you to deal directly with Lincoln in all matters relating to the transfer of my benefits held with you.

Client signature	<input type="text"/>	Date	<input type="text" value="D D M M Y Y Y Y"/>
------------------	----------------------	------	--

---

Name	<input type="text"/>
Date of birth	<input type="text" value="D D M M Y Y Y Y"/>
National Insurance number	<input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/>

If you require additional transfer forms, please call the Service Team on **0845 642 22 22** or log onto **[www.lincoln-ifa.co.uk](http://www.lincoln-ifa.co.uk)**.

