

# LGPS salary sacrifice shared cost AVC or standard AVC application form

## How to fill out this form

Please use black ink and CAPITAL LETTERS or tick  as necessary.

Any corrections must be initialled; do not use correction fluid.

## About this form

Before you fill in this Local Government Pension Scheme (LGPS) Additional Voluntary Contributions (AVC) application, you need to read your:

- Key Features
- Fund Guide
- Key Features Illustration
- Client Agreement

They have important information about the risks, benefits, costs and charges of the product and the funds to help you make your decisions. You'll find copies at [pru.co.uk/localgov](http://pru.co.uk/localgov)

Please fill in this form if you:

- want to start paying AVCs OR
- are already paying AVCs and you've changed your employer

## About you

Title Mr  Mrs  Miss  Ms  Other

First name

Last name

Gender Female  Male

Date of birth

National Insurance (NI) number

Address (including post code)

Phone number

Email address

## Where you work

Your LGPS/Administering Authority name

Your payroll provider name

Your employer's name

Your payroll provider address (including post code)

  
  

Your employer's address (including post code)

  
  

Your annual gross pensionable pay

£

Age you expect to start taking your benefits

If you don't give us this, and chose a lifestyle option for your investment choice, the age you expect to start taking your benefits will be the state pension age.

Are you applying as a councillor of your local authority in Northern Ireland, Scotland or Wales?

No

Yes

### LGPS AVC plans from different employers

You must read any information from your LGPS before answering these questions.

Do you have an AVC plan with Prudential from a previous LGPS employer?

No

Yes

If you've an AVC plan with Prudential, are you combining your LGPS from your previous employer with this employer?

No

Yes

If you've an AVC plan with Prudential, are you keeping your AVC plan with your previous employer separate to your AVC plan with this employer?

No

Yes

## About your contributions

Before you tell us what you're contributing, we need to know if you've taken benefits from other pensions. This is because you may have triggered the Money Purchase Annual Allowance (MPAA) when you took these benefits. Your pension scheme or provider will have told you if you've done this. To find out more, please read the 'Important information about pensions allowances' leaflet in your joining pack or at [pru.co.uk/localgov](http://pru.co.uk/localgov) or speak to your financial adviser.

Has your pension scheme or provider told you that you've triggered the MPAA?

No

Yes

If 'yes', please give the date

D	D	M	M	Y	Y	Y	Y
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You have a choice between the salary sacrifice shared cost AVC plan or the standard AVC plan. After reading your employer pack, which plan do you want to apply for?

Salary sacrifice shared cost AVC

Standard AVC

If you chose the salary sacrifice shared cost AVC plan, £1 will be deducted from your salary before tax as an employee contribution for each salary payment made to you. The remainder will be paid as an employer contribution and your pay will be reduced by the same amount through salary sacrifice.

How often are you paid at the moment? We'll take your contributions as often as you're being paid.

Weekly

Fortnightly

Four-weekly

Monthly

I want to pay regular contributions from my salary as EITHER  % of pensionable pay OR £  gross

AND/OR

I want to pay a lump sum of £  gross from my salary over  months

Each contribution amount is taken from your pay before it's taxed, and we'll invest the full amount. The UK Government limits the amount that can be contributed every year into pension schemes before incurring tax penalties. To find out more, please read the 'Important information about pensions allowances' leaflet in your joining pack or at [pru.co.uk/localgov](http://pru.co.uk/localgov)

Councillors can't apply for a salary sacrifice shared cost AVC plan.



## About your personal information and how we use it

We, Prudential UK, may receive your personal information from the trustees of a pension scheme, your employer, or other financial services organisations (known as a Data Provider) and/or direct from you. Regardless of where we obtain such information from, we take the privacy and protection of your personal information seriously. We own the personal information we hold about you and decide what happens to it. This makes us a Data Controller in respect of the personal information. You should note that the Data Provider will also be a data controller in respect of the personal information they hold about you.

We've set out below information about our processing of your personal information, what rights you have, and how you can get in touch if you want to know more.

When we say personal information, we mean information about you which we receive from a Data Provider or any other personal information you provide directly to us. For example, this may include your name, date of birth and contact details. We collect personal information from you that is necessary for us to either provide you with the product or service you've requested or to comply with statutory or contractual requirements. Unfortunately if you don't provide all of the information we require this may mean we are unable to provide our products and services to you.

### Part A – How we use your personal information and why

We, M&G plc and our Business Partners, will use the personal information for the following purposes:

- the administration of our products and services, including to enable us to perform our obligations under any contracts or policies to you and to provide any relevant services as discussed with you prior to any purchase of a product or service
- complying with any regulatory or other legal requirements
- carrying out checks using agencies such as credit reference agencies, tracing companies, or publicly available information (See Part B for more)
- the provision of customer services – like to reply to a question, or tell you that something's changing
- automated decision-making or profiling (see Part C for more)
- keeping your information on record and carrying out other internal business administration

In addition, we, M&G plc, and our Marketing Partners, will use the personal information you provide to us, together with other information, to send you direct marketing offers by electronic and non-electronic means including by post, as well as sending you

introductions to products and services from carefully selected third parties also by post. Please see Part G for further details.

Some of the purposes above are necessary to allow us to perform our contractual obligations to you and to enable us to comply with applicable laws and regulation. We may also rely on legitimate interests in using and sharing your personal information for the purposes described above to improve our products and services. This allows us to explore ways to develop our business and to gain insights into how our products and services are used. To the extent that we need your consent to use your personal information for the purposes described above, you explicitly provide your consent by signing and returning this form, or as set out in Part G as appropriate. To the extent that your personal information is provided to us by a Data Provider and we need your consent to use your personal information for the purposes described above, the Data Provider is responsible for providing the consent to us.

### Who we share your personal information with and why

We'll share your personal information within M&G plc and with our Business Partners, for any of the purposes set out in Part A. If you have a joint policy or investment, the other person may receive your personal information too. If appropriate, we may also pass on your personal information to financial crime prevention agencies, any legal, regulatory or government bodies.

As we, M&G plc, and some of our Business Partners are global companies, we might need to send your personal information to countries that have different data protection laws to the UK or the European Economic Area. These transfers will only be to countries in respect of which the European Commission has issued a data protection 'adequacy' decision, or to other countries, such as India or the United States of America, where appropriate safeguards have been put in place.

If you want to know more about these safeguards – like our use of the European Commission's Model Clauses which govern the transfer of information outside of the European Economic Area – further information is available on request.

Any transfer of your personal information will always be done securely.

We keep your personal information for a set amount of time.

Your personal information will be stored either for as long as you (or your joint policyholder) are our customer, or longer if required by law or as is otherwise necessary. It'll always be in line with our data retention policy.

### Part B – Reference checks

For certain products, we may use approved credit reference agencies, tracing companies, financial crime prevention agencies, or publicly available information, to help us to check your identity, as well as to prevent fraud and money laundering; this may include checks on your current or previous addresses. Results of these may be recorded for future reference.

These checks may also be carried out for a joint policy holder or person(s) that you provide personal information on. Should we ever lose contact with you, we may use these agencies to verify your address to help us get back in touch.

### Part C – We may use your personal information to make automated decisions or profile you

We, M&G plc, our Business Partners, and our Marketing Partners may use your personal information to make automated decisions affecting you or to conduct other profiling (for example, marketing profiling).

To the extent that we conduct such automated decision making activity, we'll provide you with further information at the appropriate time.

### Part D – Use of your sensitive personal information

For certain products or services, we'll need to process your sensitive personal information, such as information relating to health, genetics, biometric identifiers and sexual orientation, a Data Provider may from time to time provide this to us. In such circumstances the Data Provider is responsible for obtaining any explicit consent necessary for us to process this kind of personal information. Alternatively, if you provide sensitive personal information to us, to the extent that we need your explicit consent to process this kind of personal information in the manner described in Parts A, B, and C, you explicitly provide your consent by signing and returning this form.

### Part E – You're in control

When it comes to how we use your personal information, you've got the right to:

- request a copy of your personal information for free (we may charge you for this if the request is manifestly unfounded or excessive)
- in certain circumstances request that we move your personal information to another organisation if you want us to
- request that we correct anything that's wrong, or complete any incomplete personal information
- ask us to delete your personal information if it is no longer needed for the purposes set out in Part A or if there is no other legal basis for the processing

- limit how we use your personal information or withdraw your consents (including automated decision making) you have given for the processing of your personal information
- object to us using your personal information for direct marketing (including related profiling) or other processing based on legitimate interests
- complain to a data protection authority or another independent regulator about how we're using it.

If you want to do any of these things, or would like an explanation as regards these rights, we've explained how you can get in touch in the Contact Us section.

If you do need to speak to us, it'll be useful to have to hand that the data controller of your personal information is Prudential UK. Prudential UK have also appointed a Data Protection Officer who can be reached at the address shown in the Contact Us section of this document.

We may monitor or record calls or any other communication we have with you. This might be for training, for security, or to help us check for quality.

As set out at the start of this notice, a Data Provider is also a Data Controller in respect of your personal information and you are likely to have similar rights in respect of the personal information held by a Data Provider.

### Part F – Acting on someone else's behalf?

If you give us personal information about another person (or persons), we'll take that to mean they have appointed and authorised you to act on their behalf. This includes providing consent to:

- our processing of their personal information and sensitive personal information (as we've explained in Parts A, B, C, and D above)
- you getting any information protection notices on their behalf.

If for any reason you are concerned as to whether you are permitted to provide us with the other person's information, please contact us on the phone number below before sending us anything.

### Part G – Direct marketing

We and M&G plc will still send you information by post about the Prudential UK and M&G plc's products and services and carefully selected third parties.

Additionally, from time to time, Prudential UK and M&G plc would like to contact you by electronic means with details about products, services and any special offers. Please note that any consent you give will not apply to M&G Investments Group and Prudential International Assurance plc as they operate their own customer databases and may contact you separately.

## About your personal information and how we use it – continued

If you consent to us contacting you for this purpose by electronic means, please tick to say how we may contact you (tick as many or as few as you like):

Email  Phone  Text

And if you change your mind, and / or you would like to opt-out of receiving non-electronic direct marketing, it's easy to let us know. Just call us on 0800 000 000.

### Contact us

If you want to exercise your rights in Part E or if you require any other information about any other part of this notice, you can contact us in a number of different ways.

Write to us at: **Customer Service Centre  
Prudential  
Lancing  
BN15 8GB**

Call us on: **0800 000 000**

Or visit: **pru.co.uk**

Prudential UK means The Prudential Assurance Company Limited and Prudential Pensions Limited as appropriate.

M&G plc means any affiliates of Prudential UK (including, Prudential Distribution Limited, Prudential International Assurance plc, PGDS (UK ONE) Limited, Prudential Life Time Mortgages Limited, Prudential Global Services Private Limited, M&G Investments Group, Prudential Financial Planning Limited and Prudential Corporate Pensions Trustee Limited).

Business Partners means our service providers, accountants, auditors, IT service and platform providers, intermediaries, reinsurers, retrocessionaires, investment managers, agents, pension trustees (and other stakeholders), scheme advisors, introducers, selected third party financial and insurance product providers, and our legal advisers.

Marketing Partners means our service providers, intermediaries, pension trustees (and other stakeholders), scheme advisors, introducers and selected third party financial and insurance product providers.

## Important notice

For your own benefit and protection, you should read the following statements carefully before submitting your application. If you do not understand any point, please ask for further information.

By signing and returning this application, you:

- confirm that you're a contributing member of the Local Government Pension Scheme (LGPS).
- authorise the deductions from your earnings of the AVCs specified in this AVC application form.
- declare that the total of your deductions doesn't exceed the contributions limit set out in the Key Features document.

Neither the LGPS Administering Authority, nor employers, are responsible for the accuracy or otherwise of any statements or representations made in Prudential's literature.

Because individual circumstances vary, before starting your AVCs, you should consider whether AVCs are the appropriate savings vehicle for you. You may want to get independent advice on whether it's right for you.

Because the plan is a way of investing money in order to provide benefits later in life, those benefits will depend on the contributions paid, how long contributions have been invested, the performance of the investments, any charges taken and, on the annuity rates at retirement (if you choose to take an annuity). Neither the LGPS nor Prudential can guarantee that any particular level of benefit will be available to you. Your fund value can go down as well as up and you may not get back the amount you invested.

Before submitting this application, you should make sure you've read the information above and your Key Features, Fund Guide, Key Features Illustration and Client Agreement documents. If there's anything in these that you don't understand, you should ask for more information.

Your signature

Date

D	D	M	M	Y	Y	Y	Y
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Print your full name (in CAPITAL LETTERS)

When you've finished the application, please post it to us at:

**Prudential  
Lancing  
BN15 8GB**

## Get in touch

For information about AVCs go to [pru.co.uk/localgov](https://pru.co.uk/localgov)

For general enquiries about an existing AVC plan, call our support team on **0345 600 0343**. Lines are open Monday – Friday, 8.30am – 6.00pm.

The AVC arrangements are governed by, and any benefits which become payable, will be paid in accordance with, the LGPS regulations. You can get information about your scheme regulation from your main scheme administrator.

There may be a number of alternative ways of saving for later life including the other options for which you are eligible within the LGPS. For information about these options, you should contact your main scheme administrator. It may also be possible for you to pay contributions to another registered pension scheme.

Re-investing a tax-free lump sum, either directly or indirectly, from another pension arrangement into this AVC plan (known as 'recycling'), either as regular or single premium payments, means you could be liable to an unauthorised payment charge from HM Revenue and Customs (HMRC). If you think you could be affected, please speak to a financial adviser.

The Key Features document provides information on how you can find out if your AVC benefits could cause the HMRC lifetime allowance limit to be exceeded at the time they're taken. It also has information on the options you have when you access your benefits.

You can contribute into your AVC plan until age 75 as long as you remain a contributing member of the LGPS.

Once you sign and return your application you won't be able to cancel your AVC plan and receive a refund of your contributions. However, you can reduce or stop your contributions at any point in the future. If contributions stop, charges will continue to be deducted.

[pru.co.uk/localgov](https://pru.co.uk/localgov)

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