

# A-DAY MAXIMUM BENEFIT CALCULATION FORM

For executive pension members

**It is essential that you give full details on this form. Failure to do so could mean that Old Mutual Wealth is unable to carry out a maximum tax-free cash calculation.**

Please use BLOCK CAPITALS only and blue or black ink. Please complete all sections. If any are incomplete, we will return the form for completion. All references to Old Mutual Wealth in this form mean Old Mutual Wealth Life Assurance Limited.

<b>A</b>	<b>MEMBER'S DETAILS</b>
Employer's name	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>
Plan/Account number	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>
Member's full name	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>
	<div style="display: flex; justify-content: space-between;"> <div>Male <input type="checkbox"/></div> <div>Single <input type="checkbox"/></div> <div>Civil Partnership* <input type="checkbox"/></div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div>Female <input type="checkbox"/></div> <div>Married <input type="checkbox"/></div> <div></div> </div>
	<p style="text-align: right; font-size: small;">*As defined by the Civil Partnership Act 2004.</p>
Spouse's/Civil partner's date of birth (dd/mm/yyyy)	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>
Are you a controlling director (see explanatory note 1 on page 7) for this employment?	<div style="display: flex; justify-content: space-between;"> <div>Yes <input type="checkbox"/></div> <div>No <input type="checkbox"/></div> </div>
Date of entry to service for the employment this pension scheme relates to (dd/mm/yyyy)	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>
Have you left this service?	<div style="display: flex; justify-content: space-between;"> <div>Yes <input type="checkbox"/></div> <div>No <input type="checkbox"/></div> </div>
If Yes, the date you left service (dd/mm/yyyy)	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>
Have you opted out of pensionable service?	<div style="display: flex; justify-content: space-between;"> <div>Yes <input type="checkbox"/></div> <div>No <input type="checkbox"/></div> </div>
If Yes, the date you opted out (dd/mm/yyyy)	<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"></table>

## B SALARY DETAILS

Please enter details of your annual salaries for this employment. We only require earnings information up to 5 April 2006. You should include all variable benefits. These are benefits earned in addition to salary and include company car benefits, taxable bonus payments and any additional benefits in kind shown in your P11D form.

**Please note, if you were defined as a controlling director or an individual earning in excess of £105,600 a year prior to 5 April 2006 we need at least three years' consecutive earnings.**

Year ending (mm/yy)	Basic salary	Variable benefits	Total remuneration
<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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<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
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<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

If you have joined the scheme since August 1991 were you:

- i) a 20% controlling director for that employment in the 10 years prior to joining the scheme?
- ii) in the year of joining the first occupational pension scheme related to this employment, were you earning more than 25% of the earnings cap (see explanatory note 2 on page 7) which applied in that tax year, from this employment?

Yes

No

Yes

No

## C OTHER PENSION ARRANGEMENTS

If providing any information in Parts C1 – C3 please **ignore** the value of any pension funds built up from contracting-out rebates while in this employment.

### Part C1

Do you have any other benefits from service with the employer this pension scheme relates to?

Yes

No

ie one or more of the following arrangements:

- Benefits in other money purchase or final salary schemes of your employer.
- Personal Pensions in regard to this employer (see explanatory note 3 on page 7).
- Section 32s from an earlier transfer out or buyout (please also confirm the original type of scheme before it became a Section 32 policy).
- Free-Standing Additional Voluntary Contribution (FSAVC) in regard to this employment.
- Retirement Annuity Contract (RACs) in regard to this employment.

**If 'No', please go to Part C2.**

**If 'Yes', please provide details below.**

1. Name of life office

Type of  
arrangement  
(eg personal pension)

Name of employer

Date the Plan started (dd/mm/yyyy)

Transfer value as at 5 April 2006

£

Lump sum payable as at 5 April 2006

£

Pension payable prior to commutation (see explanatory note 4 on page 7)

£

If a pension is in payment please state the date benefits were paid. This should only be filled in if benefits came into payment on or before 5 April 2006 (dd/mm/yyyy)

2. Name of life office

Type of  
arrangement  
(eg personal pension)

Name of  
employer

Date the Plan started (dd/mm/yyyy)

Transfer value as at 5 April 2006

£

Lump sum payable as at 5 April 2006

£

Pension payable prior to commutation (see explanatory note 4 on page 7)

£

If a pension is in payment please state the date benefits were paid. This should only be filled in if benefits came into payment on or before 5 April 2006 (dd/mm/yyyy)

continued

<b>C</b>	<b>OTHER PENSION ARRANGEMENTS (CONTINUED)</b>
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[illegible]

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£							.		
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[illegible][illegible]

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If necessary, please continue on a separate sheet and attach to this form.

## Part C2

Yes	
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No	
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This is where you have pension benefits from another concurrent employment with an employer who is controlled by your main employer, or both are controlled by another employer.

**If 'No' please go to Part C3.**

**If 'Yes' we will contact you directly, as we may require further information with regard to your connected employment.**

continued

<b>C</b>	<b>OTHER PENSION ARRANGEMENTS (CONTINUED)</b>
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### Part C3

Yes		No	
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**If 'No' please go to Section D**

**If 'Yes' please provide the details below:**

[illegible][illegible][illegible]

Date the Plan started (dd/mm/yyyy)

Transfer value as at 5 April 2006	£							.		
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[illegible][illegible]

If a pension is in payment please state the date benefits were paid. This should only be filled in if benefits came into payment on or before 5 April 2006 (dd/mm/yyyy)

[illegible][illegible][illegible]

Date the Plan started (dd/mm/yyyy) 

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Transfer value as at 5 April 2006	£							.		
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Lump sum payable as at 5 April 2006	£							.		
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[illegible]

If a pension is in payment please state the date benefits were paid. This should only be filled in if benefits came into payment on or before 5 April 2006 (dd/mm/yyyy)

If necessary, please continue on a separate sheet and attach to this form.

## D DECLARATION

### You must complete this section.

Any omission or misstatement of a material fact in this form could affect the calculation and payment of benefits under the Executive Pension. A material fact is one which is likely to influence the assessment of this calculation. If you are uncertain whether a fact is material, you should give full details so that we can assess its possible significance. If you become aware of such a fact, you should notify us immediately.

### Declaration

I declare that to the best of my knowledge and belief the statements made in this form and any related documents are true and complete and that I have not concealed any material fact.

### Personal Data Statement – consent by Applicant

I agree that you may use my personal data including any sensitive personal data ('my data') to process my application and to service my plan.

I confirm that the beneficiary/each beneficiary and/or my spouse, civil partner or dependant referred to in this application (or parent where parental consent is required if a beneficiary/each beneficiary is a dependant) consents and agrees to my acting as their agent for the purposes of their personal data provided within the application being returned to you for administration of my plan.

I understand that:

- You may provide my data, by electronic or other means, to:
  - other companies within the Old Mutual Wealth and Old Mutual groups of companies if you regard this as necessary to service my plan
  - my adviser
  - a third party to verify my identity in line with money laundering or other requirements which may involve carrying out checks with credit reference databases
  - third parties who perform tasks for you to help you service my plan. These third parties may be based in countries outside the EEA. I understand that these countries may not have laws to protect my data equivalent to those of the UK. However, I understand that you will ensure that any such third parties agree to treat my data with the same level of protection as if you were dealing with it.
- To prevent and detect fraud you may:
  - share my data with other organisations, including the police
  - check and/or file my data with fraud prevention agencies and databases, and if I give you false or inaccurate information and you suspect fraud, you will record this.
- You and other companies within the Old Mutual Wealth and Old Mutual groups of companies may use my data for assessment and statistical analysis purposes.
- My data may be made available to third parties where required by law, court order or regulation.
- On payment of a small fee, I am entitled to receive a copy of my data which is subject to the Data Protection Act 1998.
- I also have the right to require you to correct any inaccuracies in my data. In such circumstances I can contact you at Old Mutual Wealth Life Assurance Ltd, Old Mutual Wealth House, Portland Terrace, Southampton, SO14 7AY

Signature of  
Member

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Date (dd/mm/yyyy)

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1. **Controlling Director**

Here means a member who, within 10 years of retirement or leaving pensionable service or leaving the employer, has been a director and owned or been able to control 20% or more of the share capital of the company.

2. **Earnings cap**

HM Revenue & Customs set a limit on the salary on which pension benefits and contributions can be based for any person taking out a pension scheme after 1989. The limits are as follows:

Tax year	Earnings cap	Tax year	Earnings cap	Tax year	Earnings cap
1989/1990	£60,000	1996/1997	£82,200	2003/2004	£99,000
1990/1991	£64,800	1997/1998	£84,000	2004/2005	£102,000
1991/1992	£71,400	1998/1999	£87,600	2005/2006	£105,600
1992/1993	£75,000	1999/2000	£90,600		
1993/1994	£75,000	2000/2001	£91,800		
1994/1995	£76,800	2001/2002	£95,400		
1995/1996	£78,600	2002/2003	£97,200		

3. **Personal Pensions**

If you had a concurrent personal pension as allowed by legislation from 6 April 2001 do not include this plan.

4. **Commutation**

This means conversion of part of a pension fund into a tax-free lump sum.

**[www.oldmutualwealth.co.uk](http://www.oldmutualwealth.co.uk)**

Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Old Mutual Wealth Life Assurance Limited is registered in England & Wales under number 1363932. Registered Office at Old Mutual House, Portland Terrace, Southampton SO14 7EJ, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services register number 110462.  
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