

For employees | Group Additional Voluntary Contributions

Application form with investment instructions

Please complete in BLOCK CAPITALS and in ballpoint pen.

Words in ***bold italics*** are defined terms and are explained in the 'Definitions' section.

1. Personal details

Full name of member

Date of birth (dd/mm/yyyy)

National Insurance number

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Scheme name

2. Contribution details

Please note that single contributions can only be made in addition to ongoing regular contributions paid to AEGON.

I want to make regular additional voluntary contributions of

Payable (for example monthly)

Earnings on which contributions, expressed as percentage of earnings, are to be based

£

with effect from (dd/mm/yyyy)

and, in addition, I want to make a single voluntary contribution of

£

I authorise the deduction of the amounts shown above from my salary.

3. Investment instructions

You should enter the fund(s) required and percentage split in the table(s) below and make sure the exact fund name (as detailed in our fund range guide) is entered, particularly where an equity, European or balanced managed fund is selected.

If no clear and complete investment choice is given, the contributions will be invested in line with our *Investment fund allocation procedure*.

Name of fund	Regular contributions (%)
Total	100%

Name of fund	Single contributions – if any (%)
Total	100%

4. Declaration

In this declaration 'I' means the employee and 'you' means AEGON.

- 4.1 I apply to make the additional voluntary contributions set out in section 2. I authorise the deduction of the above mentioned contributions by my employer from my salary to be passed on to the Trustees.
- 4.2 I request the Trustees to apply my additional voluntary contributions in accordance with my investment instructions set out in section 3. Where any investment instruction is incomplete or unclear, I agree that this won't stop the payment of the additional voluntary contributions to you and you'll apply these in accordance with your investment fund allocation procedure, of which I'm aware.

- 4.3 I declare that the total contributions in a tax year, to any and all **registered pension schemes** for which I'm entitled to tax relief under Section 188 of the Finance Act 2004, won't exceed the higher of the **basic amount** and my **relevant UK earnings** in that tax year.

Date (dd/mm/yyyy)

Signed

X	X
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5. Definitions

Basic amount means the amount you can contribute in any tax year to all **registered pension schemes**, without having **relevant UK earnings** of more than the **basic amount**. The current **basic amount** is £3,600. This figure may go up in future years.

Registered pension scheme means a pension scheme which is registered with HM Revenue & Customs under Chapter 2 Part 4 of the Finance Act 2004.

Relevant UK earnings is defined in Section 189 of the Finance Act 2004 and means:

- income from employment
- income which is chargeable under Part 2 of the Income Tax (Trading and Other Income) Act 2005 and comes directly from carrying on or exercising a trade, profession or vocation (whether individually or as a partner acting personally in a partnership)
- income which is chargeable under Part 3 of the Income Tax (Trading and Other Income) Act 2005 (this covers furnished holiday letting business (whether individually or as a partner acting personally in a partnership)
- income that Section 189(2A) of the Finance Act 2004 applies to (this covers income from patents on inventions)

Income tax isn't charged on **relevant UK earnings** if, according to arrangements under Section 189(3) of the Finance Act 2004 (double taxation agreements), they aren't taxable in the UK.

