

# NHS AVC single premium cheque payment 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 Additional Voluntary Contributions (AVC) cheque payment form, 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/nhs](http://pru.co.uk/nhs)

## Your details

Title Mr  Mrs  Miss  Ms  Other

First name

Address (including post code)

Last name

Gender Female  Male

Nationality

2nd Nationality (if applicable)

Date of birth

Phone number

National Insurance (NI) number

Email address

What is your occupation

Occupation examples: Teacher, Sales, Engineer, Project Manager

Your scheme name: NHS Pensions Scheme for England & Wales

I am a contributing member of the above scheme Yes  No

If you've selected no, you cannot pay in any contributions. Please refer to the main scheme.

Your annual gross pensionable pay  £

Age you expect to start taking your benefits

Occupation is an industry requirement.

## About your contributions

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/nhs](https://pru.co.uk/nhs) 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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## Your maximum contribution levels

You can pay in up to 100% of your pensionable pay after deductions such as National Insurance and your main NHS contribution are taken.

I want to pay a lump sum of  £  Gross

with a personal cheque payable to Prudential

Source of funds

Source of funds example: Earnings/Salary, Savings, Sale of Property

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/nhs](https://pru.co.uk/nhs)

If you're paying a lump sum contribution with a personal cheque, we'll invest the full amount. You'll need to reclaim any tax relief due by contacting HM Revenue & Customs.

Your lump sum will be invested in the same funds and proportions as your existing contributions.

If you wish to change this please go to your online account. You can login or register at [pru.co.uk/nhs](https://pru.co.uk/nhs) or call us on **0345 600 0343**

Source of funds is an industry requirement.

## How we use your personal information

For a copy of our latest Data Protection Notice, please visit [pru.co.uk/mydata-cp](https://pru.co.uk/mydata-cp). This details how and why we use your personal information (including any sensitive personal information), who we may share it with and your rights around your personal information. Alternatively, you can request a hard copy to be sent to you by writing to:

**The Data Protection Officer, Customer Service Centre, Lancing BN15 8GB.**

Please note that 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.

## 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 submitting this application, you:

- confirm that you're a contributing member of the NHS Pension Scheme in England and Wales.
- 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 NHS Pension Scheme, 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 NHS Pension Scheme 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.

The AVC arrangements are governed by, and any benefits which become payable, will be paid in accordance with, the National Health Service Pension Scheme (Additional Voluntary Contributions) Regulations 2000. 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 NHS Pension Scheme. 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 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 NHS Pension Scheme.

Once you have submitted 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.

## Important notice – continued

Before submitting this application, please tick to confirm you've read the information above and your Key Features, Fund Guide and Client Agreement documents

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 along with your cheque to us at:

Prudential  
Lancing  
BN15 8GB

## Get in touch

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

For general enquiries about an existing AVC plan, call our support team on **0345 600 0343**. Lines are open Monday – Friday, 08:30 – 18:00.