



EMPLOYER PAYER FORM

– Collective Retirement Account (CRA)

Application number ► *if known*

 –

WITH THIS FORM YOU CAN:

– start or amend employer contributions to a Collective Retirement Account (CRA).

This form cannot be used:

– if the investor is self-employed or a partner in a partnership - they can set up investor contributions, but they are unable to pay employer contributions to themselves.

We regularly update our forms; your financial adviser can confirm that this **July 2018** version is the latest by checking the literature library on our website www.oldmutualwealth.co.uk

NOTE

- If you are making new regular payments, OR you are amending the bank details on an existing direct debit, we cannot accept this form electronically; we need the original paper copy including the direct debit instruction.
- Ensure that all applicable sections are completed clearly, because missing or unclear information can result in a delay in processing, or even the return of this form.
- Tick/complete this form, as applicable, using BLOCK CAPITALS and blue or black ink. For dates, please use the format day/month/year.
- The completed form must be signed and sent to:
Old Mutual Wealth, Old Mutual House, Portland Terrace, Southampton SO14 7AY

1 INVESTOR DETAILS ► *please enter the details of the investor into whose CRA this payment will be made*

Full name of investor

National Insurance number ► *if over 16*

The investor's client reference number ► *if known*

Are contributions to be paid into an existing CRA? Yes

Existing CRA number ► *if known* 4 | 0 | | | | | | | | | |

Have you chosen not to join your employer's occupational pension scheme or Group Personal Pension to which your employer is contributing which you are eligible to join, or which you will be able to join at the end of a waiting period? Yes No

2 EMPLOYER DETAILS

Employer's name

Employer's registered address

 Postcode

Employer's address for correspondence ► *if different from the registered address*

 Postcode

Group co-ordinator ► *person dealing with correspondence*

Company registered number ► *UK companies only*

Contact telephone number ► *in case of query*

3 PAYMENT DETAILS

NOTE

- All employer contributions must be paid gross.
- The additional collection allows for any premiums which may have been missed or already deducted from salary but yet to be paid to the pension arrangement, to be collected with the initial regular payment.
- The employee contribution will be treated as a net contribution, i.e. deducted from the employee's salary after tax has been paid. Basic rate tax relief will then be added to this amount when we apply this contribution to the Collective Retirement Account. Any further tax relief due will need to be reclaimed by the employee via self-assessment.
- The member's personal net contributions should be deducted from his/her net pay.
- It is imperative that the group co-ordinator advises Old Mutual Wealth Life & Pensions Limited within 30 days of any changes to these payments.
- If you fail to complete this section we will be unable to monitor payments in accordance with the Pensions Act 2004, and you may be reported to The Pensions Regulator (TPR).

A REGULAR PAYMENTS

- Regular payments will be collected from the bank account detailed in section 4. Please complete a separate application if payments are to be collected from the employee's own bank account.
- If you are amending an existing regular payment amount, please show the new total payment, not just the amendment.

Employer payments

Total Employer Regular Investment Frequency Automatic increase required (see the notes below):

£ gross Monthly Annually Yes No

Employer Additional Collection

£ gross ► this will be taken in addition to the regular investment

Please complete the Direct Debit Instruction in section 4 if this is a new direct debit, or you are changing bank details.

Employee payments

Total Employee Regular Investment Frequency Automatic increase required (see the notes below):

£ net Monthly Annually Yes No

Employee Additional Collection

£ net ► this will be taken in addition to the regular investment

NOTE

Automatic increase facility

- Regular payments can be increased automatically each year in line with **Average Weekly Earnings**. This is also known as 'escalation'.
- If left blank:
 - for new regular investments, we will assume that no escalation is required
 - for existing regular investments, the current escalation basis on your account will continue.
- If escalation is required for employee payments, it will need to have been agreed with the employee.

B LUMP SUM PAYMENTS

Employer Lump Sum Investment

£ gross

Employee Lump Sum Investment

£ net

Tick to indicate the payment method:

Cheque number made payable to Old Mutual Wealth Life & Pensions Limited

Electronic bank transfer – in favour of Old Mutual Wealth Life & Pensions Limited

To Natwest, **Sort Code:** 56-00-68, **Account number:** 37632116.

For online applications: In the reference field on your bank transfer please enter the application number, for example, 2-123456789.

Please omit the dash (-) if your bank does not allow you to put this in the payment reference.

For other applications: In the reference field on your bank transfer please enter the CRA investor's post code and surname to help us process the application.

4 BANK DETAILS FOR DIRECT DEBIT PAYMENTS

Please tick the date you would like the direct debit payments to be collected from your bank 10th 20th

NOTE

- **If you tick neither date:**
 - for a new Direct Debit we will collect your payments on the 10th of the month
 - for an amendment to an existing Direct Debit, or if you are restarting a cancelled Direct Debit, your collection date will remain unchanged
- Your direct debit instruction will take effect on the next available collection for the date and frequency you have selected. If we receive your instruction less than 10 working days before the next collection date, we cannot guarantee that it will take effect from that date, in which case it will start on the following collection date. Please contact us if you would like to know more.
- Direct Debit investments will CONTINUE INDEFINITELY unless we hear otherwise from you.
- Direct Debit collections will show on your bank statements as Old Mutual Wealth Life & Pensions Limited.
- We will apply the reference number in relation to the Direct Debit Instruction; please leave this blank.

The instruction below must be dated, and signed in accordance with the authorised signature(s) for the bank account.



INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT.



Please fill in the whole form and send to:
Old Mutual Wealth Life & Pensions Limited
Old Mutual House, Portland Terrace, Southampton SO14 7AY

Service user number

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Name and full postal address of bank/building society

Reference

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To: The Manager
bank/building society
Address
Postcode

Instruction to your bank or building society

Please pay Old Mutual Wealth Life & Pensions Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Old Mutual Wealth Life & Pensions Limited and, if so, details will be passed electronically to my bank/building society.

Name(s) of Account Holder(s)

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Signature(s)

Date

	/ / 20
	/ / 20

Bank/building society account number

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Branch sort code

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Banks and building societies may not accept Direct Debit Instructions for some types of account.

This Guarantee should be detached and retained by the payer.

THE DIRECT DEBIT GUARANTEE



- This Guarantee is offered by all banks and building societies that accept Instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Old Mutual Wealth Life & Pensions Limited will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Old Mutual Wealth Life & Pensions Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Old Mutual Wealth Life & Pensions Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Old Mutual Wealth Life & Pensions Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

5 DECLARATION ► please read this section carefully before signing and dating the declaration

1. We declare that to the best of our knowledge and belief the statements made in this section and any related documents are correct and complete.
2. We agree to pay Old Mutual Wealth Life & Pensions Limited regular contributions for the Investor of the amount shown in section 3A.
3. We confirm that the member's personal net contribution will be deducted from his/her net pay.
4. We understand that:
 - a. although we can contribute to the Investor's benefits, we have no legal rights under the personal pension contract, which is between Old Mutual Wealth Life & Pensions Limited and the Investor.
 - b. we will be responsible for dealing and corresponding with Old Mutual Wealth Life & Pensions Limited regarding the payment or non-payment of contributions for the Investor.
 - c. if any payment due is not received by Old Mutual Wealth Life & Pensions Limited within 90 days of the due date* or where Old Mutual Wealth Life & Pensions Limited feels that non-payment is of material significance, Old Mutual Wealth Life & Pensions Limited may be required to advise The Pensions Regulator (TPR) and the Investor.
 - d. it is our responsibility to ensure Old Mutual Wealth Life & Pensions Limited is provided with relevant information to monitor payments and that should we fail to provide it, we will be reported to TPR.
5. We undertake to advise Old Mutual Wealth Life & Pensions Limited within 30 days of the Investor ceasing to be employed by us or where contributions are reduced or terminated.
6. We confirm that all Investors have provided consent for us to supply their personal data to Old Mutual Wealth Life & Pensions Limited from time to time to be used in accordance with the Personal Data Statement in the Terms and Conditions.
7. We understand that, if applicable, you may make our personal information available to a third party by electronic or other means for the purpose of verifying identity in accordance with anti-money laundering regulations.

* Please note, the due date will always be the 19th of the month following the month in which the deductions were made from payroll. This is the final due date under TPR requirements. Because of the requirement for us to have received the contribution by this date, it may not be appropriate to choose a direct debit collection date of the 20th of the month and the 10th should be selected.

Pay day ► (this is the day of the month the employee is paid)

Authorised signatory for the employer

Date

 / / 20

Print name and capacity

CHECKLIST

- All relevant sections must be completed, including the the direct debit instruction (in section 4) (if applicable)
- Check that the amounts are correct in section 3
- Section 5 must be signed and dated by a signatory for the employer

www.oldmutualwealth.co.uk

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Old Mutual Wealth is the trading name of Old Mutual Wealth Limited which provides an Individual Savings Account (ISA) and Collective Investment Account (CIA) and Old Mutual Wealth Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

Old Mutual Wealth Limited and Old Mutual Wealth Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively. Registered Office at Old Mutual House, Portland Terrace, Southampton SO14 7EJ, United Kingdom. Old Mutual Wealth Limited is authorised and regulated by the Financial Conduct Authority. Old Mutual Wealth Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.

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