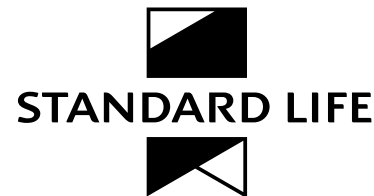


# Group Personal Pension Flex

## Application Form

(For employed individuals)



### GPPF31s

#### Who this form is for

By filling in this form you are applying to enter into a contract with Standard Life. This application will be the basis of the contract if we accept your application. Until your application has been accepted by us, Standard Life's liability is limited to a return of the payments you have made.

When we refer to 'Standard Life' we mean 'Standard Life Assurance Limited'.  
This form is for employees who wish to join a Group Personal Pension Flex. You can only use this application form if ALL of the following criteria apply to you.

- You are aged 18 or over and are resident in the UK for tax purposes. See Note A on page 8.
- You are not self-employed.
- Your employer will be deducting your payments from your salary and forwarding them to Standard Life.

#### Filling in this form

Before completing this form, please read 'Your Company Pension Plan' guide and the 'Group Personal Pension Flex Key Features Document' GPPF17.

- The information in this form is mainly needed for tax purposes.
- It is a serious offence to give false statements. The penalties are severe and could lead to prosecution.
- You must tell us all 'material' facts. These are facts that affect whether or not we can accept your application.
- You must tell us if any information changes before your Plan starts. If you don't, or you fail to tell us any other relevant information, it may make your Plan void.
- A copy of the standard terms and conditions of the Plan and the completed application form will be sent to you on request.

Please use **BLOCK CAPITALS** to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.

#### Part 1 Your personal details

Please note that we cannot process your application without a valid National Insurance Number. You can find your National Insurance Number on your payslip.

National Insurance Number

Title  Surname   
(Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

First names   
(in full)

Male  Female

Date of birth  D/M/Y

Marital status Single  Married/Civil partnership  Separated  Divorced  Widowed   
See Note B.

Address

Postcode

Telephone number – home (inc STD code)  Telephone number – business (inc STD code)

Your Selected Pension Age  
Choose the age at which you want your pension to start (between 55 (50 up to 6 April 2010) and 75). Age

You do not have to retire at your Selected Pension Age, but you normally must start to take your pension benefits by age 75.

## Part 2 Your employment details

Employer's name

Employer's address

Postcode

Status: Employed



Scheme number if known

J

## Part 3 Eligibility

To be eligible to make payments to this plan, you must answer 'Yes' to one of the following questions:

Are you resident in the UK for tax purposes? (See Note A) Yes  No

If 'Yes', please go to Part 4. If 'No', please answer the following question:

Are you a crown servant performing duties abroad? Yes  No

## Part 4 Your employer's other schemes

This section covers any other pension schemes provided by your employer. You must complete this section.

1. I confirm that I am not a member of my employer's occupational pension scheme (see Note C).
2. I confirm that I have not opted out of an occupational pension scheme (nor do I plan to opt out of an occupational pension scheme of which I am currently a member) in favour of making payments to this plan.
3. I confirm that I have not chosen to opt out of joining an occupational pension scheme which I am currently eligible to join (or which I will be eligible to join at the end of a specified waiting period) in favour of making payments to this plan.

The Group Personal Pension Flex is **not** an occupational pension scheme.

## Part 5 Details of your payments

If a %, salary and amount are all shown, we will use the actual amount when processing this form.

### Regular payments

Give the gross amount of the first regular payment you and/or your employer will be paying. You must give **either** the % and annual salary used to calculate the first regular payment **OR** the actual amount of the payment. Please note that your employer will be responsible for calculating the amount of all future regular payments.

The amount we take from your bank account will be less than the gross amount. The gross amount includes basic-rate tax relief, which is automatically added by HM Revenue & Customs to the payments you make.

Your first gross regular payment	<input type="text"/>	%	of	<input type="text"/>		
Your employer's first gross regular payment	<input type="text"/>	%		Annual Salary* £		
*To calculate the first payment, this annual salary figure is divided by the payment frequency given below. For example, if payments will be paid monthly, it is divided by 12.						
OR						
Your first gross regular payment	<input type="text"/>	£				
Your employer's first gross regular payment	<input type="text"/>	£				
<b>Frequency of Payments</b>						
How often do you wish to pay this amount?	Monthly	<input type="checkbox"/>	Yearly	<input type="checkbox"/>	Other	<input type="checkbox"/>
If 'Other', please specify	<input type="text"/>					
Date of first payment	Date	D/M/Y	<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Payment Method</b>						
Which date will your employer start deducting payments from your salary?	Date	D/M/Y	<input type="text"/>	<input type="text"/>	<input type="text"/>	
How often will your payments be deducted?	Weekly	<input type="checkbox"/>	Monthly	<input type="checkbox"/>	Other	<input type="checkbox"/>
If 'Weekly', which day of the week will they be deducted on?	<input type="text"/>					
If 'Monthly', which date of the month will they be deducted on?	<input type="text"/>					
If 'Other', please give details	<input type="text"/>					

If you and/or your employer are making regular payments, or a single payment has already been made to your Plan, the minimum amount is £500 gross.

If you are paying by cheque, please make the cheque payable to 'Standard Life Assurance Limited'.

The cheque must be for the NET amount (ie the amount you wish to pay less basic-rate tax). Please enclose the cheque with your completed application form.

Other payment methods may be available on request.

### Single payments

Please complete this section if you or your employer wish to make a single payment to your pension plan.

	Your Gross Payment	Net (Amount on cheque)
Amount of single payment (min. £1,000 gross)	<input type="text"/>	<input type="text"/>
	Employer Gross Payment	
	<input type="text"/>	

To comply with Money Laundering Regulations 2007, we may verify your identity by carrying out an on-line check with a reference agency. Where an on-line check is carried out, the agency will verify your identity against public records and it will also check whether you have a credit history (but it will not disclose any information about your actual borrowings). The agency will add a note to show that an identity check was made to your credit file, but this information will not be available to any third parties. We regret that we cannot offer an alternative unless the on-line check does not confirm your identity, in which case we will carry out a manual check.





**Part 9 Data Protection Notice – important, please read**

All parties named on this form have a right to know that Standard Life holds personal data about them and what purposes it will be used for. Please give them an opportunity to read this notice.

Personal information provided in connection with your application will be used by Standard Life to set up and administer the plan.

If your application does not proceed it will be held on our records for 6 years before it is deleted.

We will keep the information you have supplied confidential, and will not disclose it unless it is lawful to do so. We may disclose information about you/your plan to the financial adviser for the scheme.

If you are an employee and your employer is making payments to your plan, we may disclose information to them about the payments they have made.

We may, in future, be able to send you a yearly statement that shows both information about your state pension and the benefits you may get from this plan. To be able to do this, we would have to share the information set out in Part 1 of this form with the Department for Work and Pensions (DWP). We would not use this information for any other purpose.

If you want us to share this information with the DWP, you need take no action.

If you do not want us to share this information with the DWP please tick this box:

If you do **not** tick the box, you will have 30 days from the date you sign this form to change your mind before we may share information about you with the DWP. We may share information each year, as long as you are a member of this plan. If you decide later on that you do not want us to share this information with the DWP you can contact us as detailed in the "How to contact us" section of the Key Features Document.

We and other subsidiaries of Standard Life plc would like to contact you from time to time to keep you up to date with special offers, new products and services, newsletters and other promotions. We will never pass your details to companies that are not subsidiaries of Standard Life plc for marketing purposes.

If you do not want to be kept informed, please tick this box:

If you would like to request a copy of the personal data we hold about you, please write to the Data Protection Co-ordinator at our Head Office. We may charge a fee for providing the information.

**Part 10 Declaration - important, please read carefully**

**Declaration by Standard Life**

If Standard Life Assurance Limited accepts this application, it hereby agrees as administrator and provider in terms of the rules of the Standard Life Appropriate Personal Pension Scheme to administer the Scheme as required by the rules.

**Your declaration**

- 1 I, the person named in Part 1 of this application, request that the benefits described in or arising from payments specified in the application be provided for me under the Standard Life Appropriate Personal Pension Scheme and in consideration of its acceptance I undertake to be bound in all respects by the rules of the Scheme in force from time to time.
- 2 I declare that to the best of my knowledge and belief the statements made in this application, whether in my handwriting or not, are correct and complete.
- 3 I request the administrator of the Scheme to treat this form as an application for the following number of arrangements –
  - a one arrangement for the regular and single payments specified in Part 4 of this form and any future payments selected by the administrator;
  - b one arrangement for any Minimum Contributions paid to the Scheme as a result of the submission referred to in declaration 8 (but only if I do not already have an arrangement to which Minimum Contributions have been paid).
- 4 I declare that the total payments to any registered pension scheme, in respect of which I am entitled to relief under section 188 of the Finance Act 2004, will not exceed the higher of the 'basic amount' or my relevant UK earnings, within the meaning of section 189 of that Act, for that tax year. (The 'basic amount' for the 2008-09 tax year is £3,600 gross. This may change in future tax years.)
- 5 I declare that I will tell Standard Life if an event occurs (such as those listed in my Key Features Document) as a result of which I will no longer be entitled to relief for my payments under section 188 of the Finance Act 2004. I will do so before the end of the tax year in which the event occurs, or within 30 days of the event if this is later.
- 6 If I become self-employed and my payments are being made from a partnership account, I confirm that I will reimburse the partnership for the amount concerned.
- 7 I agree to the amount of my payments and, if my payments are to increase on the basis of age or length of service, agree to any increase in my payments determined by my employer.
- 8 **Contracting-out declaration** - If I have indicated in Part 7 of this form that I wish to contract-out, I hereby notify that I am, or intend to become, a member of the Appropriate Personal Pension Scheme with the number A7001067N. I wish Minimum Contributions to be paid to this scheme from the start date specified in the submission. I understand that I will not accrue benefits from the State Second Pension (S2P) because of the payment of Minimum Contributions.
- 9 I have read and understood the Data Protection Notice. I agree that my personal information (including sensitive data) may be used for the purposes described (subject to me exercising my right not to be contacted with details of other products and services).
- 10 I authorise Standard Life to disclose to my employer, if requested, any information regarding the payments and transfer values paid to my Plan, how these payments are invested and the value of my Plan.

*If you do not wish your employer to have access to this information, then please write to us at: Standard Life Assurance Limited Group Pensions, Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH.*

Signature

Date

**HM REVENUE & CUSTOMS WARNING:** This application will also be used as an application for tax relief at source. If you give false information you may be prosecuted.

The descriptions and definitions given in these Notes are to help you complete this form and are not binding in law. The descriptions which apply are those set out in the legislation. If you are in any doubt you should contact a pensions practitioner, the Scheme Administrator, your accountant or, where appropriate, your Inspector of Taxes.

- A.** If you are in any doubt as to whether or not you are 'resident in the UK' (this can also apply to a period of residency within the current tax year), you should check with your UK tax inspector. If you cease to be resident in the UK, you can still make payments in a year of assessment as long as you were so resident at any time in the previous 5 tax years.
- B.** A civil partnership is a legal contract between two partners of the same sex.
- C.** An occupational pension scheme is an employer's pension scheme which promises to provide a pension and/or lump sum on retirement. It does not include:
- (i) any personal pension scheme, or group personal pension scheme, even if an employer pays into it;
  - (ii) any stakeholder pension scheme, or group stakeholder pension scheme, even if an employer pays into it;
  - (iii) any scheme which pays benefits only on death; or
  - (iv) any scheme which is not registered with HM Revenue & Customs.

The scheme is not necessarily run directly by an employer. It may be a scheme for employees within a particular trade or industry run by a representative body and to which your employer contributes.

- D. Investment Choice:**
- (i) A complete description of funds can be found in the leaflet 'Your pension investment choices' (GPEN4).
  - (ii) If you select a Lifestyle profile, your assets will automatically be transferred, at no additional cost, into more secure, lower risk funds in the years before your Selected Pension Age. Please refer to our leaflet 'Lifestyle profiles – Retail Pension (One) Fund' (GPEN41) for more information.
  - (iii) Please note that if you choose a Lifestyle profile and you wish to combine this with another investment option, you can only combine this with the with profits fund applicable to your plan. Please check 'Your pension investment choices' (GPEN4) for more details on the with profits fund applicable to you.
  - (iv) With profits unit prices are guaranteed not to fall in value, except in certain circumstances when a unit price adjustment may apply. For more information please read our 'Understanding With Profits' booklet (UWP1).

**E. Unit Allocation:**

Payments by cheque: units for initial investment are allocated at the price ruling on the day your application and cheque are received by Standard Life. If you do not send your cheque with this completed application, units will not be allocated until your cheque has been received and your application has been accepted.

Payments by Direct Debit: units will be reserved when the application has been accepted, or if later, the date the payment is due, providing the Direct Debit Instruction has been received.

Payments by BACS (Banker's Automated Clearing System): units for the investment of a first regular payment will be allocated when the application is accepted by Standard Life or if later, the date the payment is received. Subsequent payments will normally be allocated on the date the payment is received.







