

Group Personal Pension Flex Application Form

(For employed individuals)



GPPF31S

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.

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

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

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

Who this form is for

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

- 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.

* If you are receiving advice from a financial adviser, you should remember that the financial adviser is acting on your behalf not only by giving you advice, but also regarding completing this form.

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

National Insurance Number	<input type="text"/>	
Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	Surname	First name(s) (in full)
Address		
Postcode		
Telephone number – home (inc STD code)	Telephone number – business (inc STD code)	
Date of birth (DD/MM/YYYY)	<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female
Marital status	<input type="checkbox"/> Single	<input type="checkbox"/> Married/Civil partnership See Note B.
	<input type="checkbox"/> Separated	<input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
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

Part 2 – Your employment details

Employer's name

Employer's address

Postcode

Status of employment

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

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.

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

Your first gross regular payment	<input type="text"/>	%	Of	Annual Salary*	<input type="text"/>
Your employer's first gross regular payment	<input type="text"/>	%		£	<input type="text"/>

*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"/>	£

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.

Frequency of Payments

How often do you wish to pay this amount?

Monthly Yearly Other

If 'Other', please specify

Date of first payment Date (DD/MM/YYYY)

Payment Method

Which date will your employer start deducting payments from your salary? Date (DD/MM/YYYY)

How often will your payments be deducted?

Weekly Monthly Other

If 'Weekly', which day of the week will they be deducted on?

If 'Monthly', which date of the month will they be deducted on?

If 'Other', please give details

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.

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

If you and/or your employer are making regular payments the minimum amount is £500 gross.

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 8 – Your investment choice – see Note D

Please choose your fund(s) from the booklet ‘Your pension investment choices’ (GPEN4) and complete the details in the boxes below. You can choose to invest in more than one fund, but you must ensure that the total percentage adds up to 100%.

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. It is not possible to select more than one Lifestyle profile at a time.

Important:

Please note that the fund code(s) and the FULL fund name(s) must be included on this form in order for us to process your application. If we do not have this information we may have to return your application. Please refer to the booklet ‘Your pension investment choices’ (GPEN4) for details of the funds available to you. You can invest in 12 funds at any one time. For more information on Lifestyle profiles, please see the leaflet ‘Lifestyle profiles – Retail Pension (One) Fund’ (GPEN41).

Fund code	Fund name (in full)	%
Please ensure the total percentage adds up to 100%		100 %

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 may be held on our records for up to 7 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 2009-10 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 Corporate Pensions, Standard Life House, 30 Lothian Road,
Edinburgh EH1 2DH.*

Signature

Date
(DD/MM/YYYY)

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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.

Part 11 – Notes

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).

Note: If this box is left blank, commission will be paid on the basis agreed for this scheme.

Financial adviser's details		
Intermediary Reference Number (maximum 25 characters)		
Name of contact		Location
Basis of Sale	<input type="checkbox"/> Whole of Market <input type="checkbox"/> Other	If other please specify:
Was advice given?	<input type="checkbox"/> Advice <input type="checkbox"/> No advice (eg, Execution only)	
Commission Basis	Type of commission	% of entitlement
	Regular Premium Initial Commission	<input type="text"/> %
	Fund Based Commission (FBC)	<input type="text"/> %
	Level	<input type="text"/> %
FSA or Authorisation number		

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Please tear off and keep safely. Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

Your Direct Debit Guarantee
<p>This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.</p> <p>If the amounts to be paid or the payment dates change Standard Life Assurance Limited will notify you 5 working days in advance of your account being debited or as otherwise agreed.</p> <p>If an error is made by Standard Life Assurance Limited or your Bank/Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.</p> <p>You can cancel a Direct Debit at any time, by writing to your Bank or Building Society. Please also send a copy of your letter to us.</p>