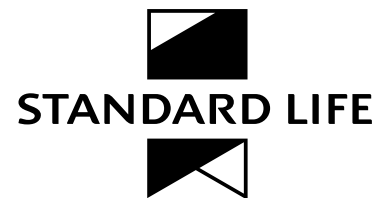


# Group Personal Pension

## Shortened Application Form

(For employed or self-employed individuals)



### GPPO31s

#### 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, or self-employed individuals within the same partnership, who wish to join a Group Personal Pension Plan. It is also for self-employed individuals without any business partners who wish to join a Group Personal Pension Plan with four or more employees.

#### Filling in this form

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

- 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.
- The answers you give to the questions on this form are used to assess the risk of the insurance contract(s) for which you are applying. The questions are designed to obtain material facts likely to be relevant, for example information about your health. Material facts are facts that in our view would affect our assessment of the risk and any terms offered by us.
- 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.
- If you are in any doubt whether or not to disclose any fact, you should nevertheless give the details on this form. You must also tell us of any changes of circumstances that would change on answer to the questions if the change happens before your cover starts. Failure to disclose material facts could make the whole insurance contract void.**
- A copy of the standard terms and conditions of the Plan(s) and the completed application form(s) 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

If you do not choose a Selected Pension Age we will assume it to be 65.

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/business details

Employer's/Business name

Employer's/Business address

Postcode

### Status of employment

Employed

Self-employed

Scheme number if known

## Part 3a 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 3b. If 'No', please answer the following question.**

Are you a Crown Servant performing duties abroad?

Yes  No

## Part 3b Your employer's other pension schemes

**This section covers any other pension schemes available through your employer. You must complete this section if you are employed.**

1. Are you a member of your employer's occupational pension scheme (see note D)?

Yes  No

2. Have you opted out of an occupational pension scheme or are you planning to opt out of an occupational pension scheme in favour of making payments to this plan?

Yes  No

3. Have you chosen not to join an occupational pension scheme which you are currently eligible to join, or which you will be able to join at the end of a specified waiting period, in favour of making payments to this plan?

Yes  No

## Part 4 Payment details

The method of payment for your pension plan is determined by the employer/partnership. If you are self-employed, you decide on the percentage you wish to pay.

### Regular payments

**Employees:** if your employer will be making payments for you which are a percentage of your earnings, complete Part A. If your employer will be making fixed payments for you complete Part B.

**Self-employed:** if a Flexible Payment has been chosen for the Group Personal Pension Plan, complete Part A. Otherwise you can choose whether your payments will be a percentage of your earnings (Part A) or a fixed amount (Part B).

#### First payment date

(please ask your employer, financial adviser or other partners for this information, if you are unsure.)

**Only complete Part A if this Plan is based on a percentage of your earnings.**

#### A. Percentage payments

Your payments to the Group Personal Pension Plan (and any employer payments) will be made on an earnings basis.

Please provide the following information:

All payments must be based on your gross earnings.

- Gross earnings on which the initial payment is to be based

- Your initial payments expressed as a % of earnings

 %

- Your employer's payments expressed as a % of earnings

 %

Category of employee  
(please ask your employer for this information)

**Only complete Part B if your payments are not based on a percentage of your earnings.**

#### B. Fixed payment

- Your gross monthly payment

- Your employer's gross monthly payment

Category of employee  
(please ask your employer for this information)

If you are paying by cheque, please make the cheque payable to 'Standard Life Assurance Limited'. The cheque must be for the NET amount (i.e. the amount you wish to pay less basic-rate tax).

#### C. Single payment

Amount of single payment (min. £1,000 gross)

Your Gross Payment

Net (Amount on cheque)

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

Employer Gross Payment

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.

**If you are an employee, go to Part 5a.**

**If you are self-employed, go to Part 5b.**

## Part 5a How your payments are deducted by your employer

Your employer or their financial adviser will advise you if you are required to complete a Direct Debit Instruction.

Will your employer deduct payments from your salary? Yes  No

If 'No', please complete Part 5b.

If 'Yes', on which date will your employer start deducting payments from your salary? Date  D/M/Y

If 'Yes', will your payments be deducted Weekly  Monthly  Other

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

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

If 'Other', please give details

## Part 5b Direct Debit in respect of your Group Personal Pension Plan payments

### Completion of your Direct Debit Instruction

1. Complete this form to instruct your Bank/Building Society to make payments directly from your account.
2. If the due date falls on a weekend or Bank Holiday, your account will be debited within two working days.
3. Please ensure that the Instruction is signed and dated and the Direct Debit Guarantee is detached before the Instruction is returned to Standard Life.

Please supply the following details:

### Instruction to your Bank or Building Society to pay by Direct Debit



Issued by: Standard Life, Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH  
Name and full postal address of your Bank or Building Society branch.

ORIGINATOR'S IDENTIFICATION No.

9 9 1 5 2 4

The Manager

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Postcode

**FOR STANDARD LIFE OFFICIAL USE ONLY**  
This is not part of the Instruction to your Bank or Building Society.

Name(s) of Account-holder(s)

\_\_\_\_\_

Bank or Building Society Account Number

\_\_\_\_\_

Branch Sort Code

Please refer to the top right hand corner of your cheque book.

\_\_\_\_\_

Reference Number

\_\_\_\_\_

Your Instruction to the Bank/Building Society, and Signature

- Please pay Standard Life 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 Standard Life and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

\_\_\_\_\_

Date  D/M/Y   (U)



## Part 8 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.

Any medical information which is provided in connection with your application will be used for underwriting purposes as described in the form. This information is defined as "sensitive data" by the Data Protection Act 1998 and we require your consent before we can hold, use or retain it. We regret that if you do not consent, we will be unable to process your application.

A copy of the application form and any supporting information (including medical reports), may be given to a reinsurance company if we need to share the insurance risk.

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 the 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 9 Declaration

### 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 form, request that the benefits described in or arising from payments specified in this application (and if I am an employee, the employer's application form(s)), 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 that 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 (and if I am an employee, any application form completed by my employer which is applicable to my category of employee at my date of entry to the Scheme) as an application for the following number of arrangements –
  - a 1,000 arrangements for the regular and single payments specified in Part 4 of this form (and if I am an employee in any application form completed by my employer for my category of employee) 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.)

## Part 9 Declaration (continued)

- 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 am 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 If I am an employee, I agree 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 am an employee and I have indicated in Part 6 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 the person within my business who is the contact name for enquiries/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 this person 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. If you are in any doubt as to whether or not you are a Crown Servant performing duties abroad, you should check with your payroll department.
- D. An occupational pension scheme is an employer's pension scheme which promises to provide you with a pension and/or a lump sum on your retirement. It does not include:
  - (i) any personal pension scheme, or group personal pension scheme, even if your employer pays into it;
  - (ii) any stakeholder pension scheme, or group stakeholder pension scheme, even if your employer pays into it;
  - (iii) any scheme which pays benefits only on your death; or
  - (iv) any scheme which is not registered with HM Revenue & Customs.

The scheme is not necessarily run directly by your 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.

- E. Investment Choice:
  - (i) A complete list of the funds available can be found in the leaflet 'Your Pension Investment Choices' (GPEN4).
  - (ii) For more information on Lifestyle profiles, please see the leaflet 'Lifestyle profiles – Retail Pension (One) Fund' (GPEN41).
  - (iii) The fund management charge may vary depending on which fund you choose to invest in. See 'Your Pension Investment Choices' (GPEN4) for further information on charges for each fund.
- F. 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.



<b>Financial adviser's details</b>									
Intermediary Reference Number (maximum 25 characters)									
Name of contact									
Location									
Basis of Sale	Whole of Market <input type="checkbox"/> Other <input type="checkbox"/> If other please specify _____								
Was advice given?	Advice <input type="checkbox"/> No Advice <input type="checkbox"/> (eg Execution only)								
Commission Basis	<p><b>Note: If this box is left blank, commission will be paid on the basis agreed for this scheme.</b></p> <table> <thead> <tr> <th>Type of commission</th> <th>% of entitlement</th> </tr> </thead> <tbody> <tr> <td>Regular Premium Initial Commission</td> <td><input type="text"/> %</td> </tr> <tr> <td>Fund Based Commission (FBC)</td> <td><input type="text"/> %</td> </tr> <tr> <td>Level</td> <td><input type="text"/> %</td> </tr> </tbody> </table>	Type of commission	% of entitlement	Regular Premium Initial Commission	<input type="text"/> %	Fund Based Commission (FBC)	<input type="text"/> %	Level	<input type="text"/> %
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Regular Premium Initial Commission	<input type="text"/> %								
Fund Based Commission (FBC)	<input type="text"/> %								
Level	<input type="text"/> %								
FSA or Authorisation number									

### Your Direct Debit Guarantee

Please tear off and keep safely



- ▶ 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.
- ▶ 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.
- ▶ 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.
- ▶ 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.

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.