

# Group Personal Pension

## Application to change from a Group Personal Pension to a Personal Pension



GPPO32

### Who this form is for

When we refer to 'Standard Life' we mean 'Standard Life Assurance Limited'.

This form is for anyone who has a Group Personal Pension taken out before 6 April 2001 or a Group Personal Pension One contract and wishes to change from a Group Personal Pension to a Personal Pension.

You (and your new employer, if applicable) can use this form to carry on making payments up to the amount being paid under the Group Personal Pension by you and any previous employer. If payments are higher than that amount, new terms will apply to the additional payments.

Note: This form also gives you the opportunity to either keep your existing mix of funds following the change, or specify new fund choices.

### Filling in this form

Before completing this form, please read the appropriate Key Features Document (PPO17).

**This form cannot be used if you were in a Group Personal Pension Plan for Larger Employers. In these circumstances, you should complete form PPF30 if you wish to start a Personal Pension Flex, and form PPP33RPI if you wish to transfer your existing fund into your Personal Pension Flex. However, you should always discuss with your adviser whether a Personal Pension Flex is the best choice for you.**

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.

By filling in this form, you are applying to change your contract with us. If this application is accepted, it will be the basis of the changed contract. The terms and conditions of this contract (and a copy of your completed application form) will be made available on request.

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 if you fail to tell us any other relevant information, it may make your plan void.

Please note, that on leaving the Group Personal Pension and changing to a Personal Pension, the charges that applied to your plan may change. Your adviser will be able to tell you of any change to your charges.

**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.**

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 overseas customer, please call for further information as we will require different documentation.

## Part 1 – Your personal details

National Insurance Number

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)  Surname  First name(s) (in full)

Address

Postcode

Employment Status  Employed  Self-employed  Unemployed  
 If you are self-employed or unemployed, we will automatically contract you back into the State Second Pension

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

Policy number

Date of change of employment (DD/MM/YYYY)

Only complete your address and telephone details if they have changed since you last provided this information.

You will find this number on the Personal Policy Schedule you received when you first made payments.

## Part 2a – 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 on page 5).  Yes  No

**If 'Yes', please go to part 2b. If 'No', please answer the following question.**

Are you a Crown Servant performing duties abroad? (see Note B on page 5).  Yes  No

## Part 2b – Online services

Would you like to be registered for our free online service where you can manage your own plan?  Yes  No

If YES, please provide your email address.

Please tick this box if you do not wish to receive your annual statement electronically via your Document Centre

**This is your personalised mailbox, set up if you choose online services.**

## Part 2c – Your investment choice

**If you have an adviser, please discuss this part of the form with them before completing.**

There are two approaches you can take to the investment of your payments:

1. Invest in the same way as your existing instructions
2. Invest in new funds

**Please complete either 1 or 2 below.**

1. Invest payments as per my existing instructions.
2. Invest my payments in the funds I have entered below for:  Future payments only  
 Future and existing payments

Fund code	Fund name (in full)	%

**IMPORTANT:**  
Please note that when choosing your own funds, 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' for details of the funds available to you.

You can invest in up to 12 funds at any one time.

## Part 2c – Your investment choice (continued)

Fund code	Fund name (in full)	%
	<b>Please ensure the total percentage adds up to 100%.</b>	<b>100 %</b>

## Part 2d – Details of your payments

Please note that your payments will not change in line with your earnings but will be shown as a set amount.

Units for the investment of the first regular payment will normally be allocated when the application is accepted by Standard Life or, if later, the date the payment is due. Until your application has been accepted by us, Standard Life's liability is limited to a return of the payments you have made since leaving your employer's scheme.

### Regular payments

Please note you'll get basic rate tax relief currently of 20% on your payments i.e. for £32.00 you pay Standard Life will invest £40.00 and Standard Life claim the basic rate tax relief for you. Employer payments are collected including tax relief (gross).

Fill in the amount that you (and/or your new employer, if applicable) would like to pay regularly.

Your payment should be 'net', ie, the amount you would like to come out of your bank account. Your employer payment should be provided gross.

	You	Employer
• Monthly by Direct Debit (min £32 net), or	£ <input type="text"/>	£ <input type="text"/>
• Yearly by Direct Debit (min £320 net)	£ <input type="text"/>	£ <input type="text"/>

Will your employer deduct your payments from salary?  Yes  No

If 'Yes', please state when you get paid. (e.g. 1st of each month)

If you are not already paying by Direct Debit, for instance if your old employer paid to your Group Personal Pension but you did not make payments on your own behalf, please complete the Direct Debit Instruction at the end of this form. (If your new employer wants to make payments to your Plan, they can deduct the payments from your salary and pay both payments together by Direct Debit. In this case, only your new employer needs to complete the Direct Debit instruction. If your new employer wishes to do this, please also complete Part 3a and 3b).

### Date of next regular payment/recommencement

	You	Employer
Choose any date between 1st and 28th of the month (DD/MM/YYYY)	<input type="text"/>	<input type="text"/>
(Please note yours and your employer's payments must have the same collection date).		

### Automatic Yearly Increases

Do you (or your employer, if applicable) want your payments to increase automatically every year?  Yes  No

If 'Yes', fill in one of the boxes below.

Increase in line with the National Average Earnings Index, or  
Increase by between 1% and 10% of your previous year's payments  %

### Indexation Warning

If you select indexation your policy will increase throughout the year. Further information will be detailed in your payment letter which we will send to you shortly after we receive this completed form.





### Part 3b – Employer Section

Will you deduct payments from your employee's salary?

Yes  No

If 'Yes', which date will you start deducting payments from your employee's salary?

(DD/MM/YYYY)

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If 'Yes', how will the payments be deducted?

Weekly  Monthly  Other

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

If 'Monthly', which day of the month will they be deducted on? (Day of month)

If 'Other', please give details

### Part 3c – Employer Section

#### Identification check – Employers

We will carry out an on-line identification check. Please ensure that your registered company address is used in Employer Section 3a.

#### Indexation warning

Please be aware, if your employee has selected indexation, this means the company payments will automatically increase throughout the year.

If you are unsure about the arrangements for life cover that applied under the Group Personal Pension, please refer to your Policy Schedule.

### Part 4 – Protection options (if appropriate)

You may be able to continue the same level of any life cover which applied under the Group Personal Pension, **we will inform you if this is possible**, but the life cover must be for a fixed amount. If your life cover under the Group Personal Pension was a multiple of your salary, the amount of that multiple will be shown as a fixed amount and will not change in line with your earnings as a multiple would.

#### Life Cover

If you already have life cover please call us on 0845 60 60 391 (call charges may vary), to find out if this can continue.

If you've not currently got life cover but would like more information on it, please contact your financial adviser or call us on 0845 279 8869 (call charges may vary).

Do you wish to continue your life cover under the Personal Pension?

Yes  No

#### Contribution Protection Benefit (CPB) or Pension Contribution Insurance (PCI)

If you already have CPB or PCI and would like this to continue with your current payment (any increase in payments may require you to complete a further health questionnaire) or if you've not currently got CPB or PCI but would like more information, please contact your financial adviser or call us on 0845 60 60 391 (call charges may vary).

Do you wish your CPB or PCI cover to continue?

Yes  No

If you answer 'Yes' to either of the above questions, you must complete a separate health questionnaire if you stopped working for the Group Personal Pension employer more than 6 months ago.

If you make additional payments, you may not be eligible for CPB on those additional payments.

### Part 5 – Data Protection Notice — *important, please read*

We will collect personal information about you in order to consider your application and, if your application is successful, to provide our services to you and manage our relationship and Standard Life's business and services.

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

We may disclose the information collected to your professional advisers, to other Standard Life group companies, to our third party service providers and, where we consider it appropriate and lawful to do so, to other organisations.

Your information may be held or disclosed in countries outside the European Economic Area which may not have the same standard of data protection laws. Where this occurs, we will take appropriate steps to adequately protect it.

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.

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.

**Part 5 – Data Protection Notice — important, please read (continued)**

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 6 – Your declaration**

- 1 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.
- 2 If the regular payments and any single payment being made by me or on my behalf are greater than the total regular and single payments which used to be made by me and my old employer, I request the Scheme Administrator to treat this form as an application for 1,000 arrangements for the additional payments unless I already have a series of 1,000 arrangements into which the additional payments will be made.
- 3 Where my existing arrangements are continuing and the regular payments being made by me or on my behalf are being reduced, I request that the reduction be applied to the payments payable to such arrangements as the Scheme Administrator selects.
- 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.)  
See Note C on page 5.
- 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 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).

Signature

Date  
(DD/MM/YYYY)

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## Part 7 – Declaration by your new employer — (if appropriate)

We, the Employer named in Part 3a of this form, confirm that we have agreed with the Employee named in Part 1 to make the payments (if any) specified in Part 2d. We agree that Standard Life Assurance Limited may collect those amounts due by us by Direct Debit Instruction.

For and on behalf of the Employer.

Signature

Date  
(DD/MM/YYYY)

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## Financial adviser's details

Intermediary Client Reference Number (maximum 25 characters)

Name of contact

Location

Basis of Sale

Whole of Market

Other

If other please specify:

Was advice given?

Advice

No advice (eg, Execution only)

Note: If commission details are left blank, commission will be paid on the basis agreed for this plan, if applicable.

Commission Basis

Type of commission

% of entitlement

Regular Premium Initial Commission

	%
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Fund Based Commission (FBC)

	%
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Single Premium Initial Commission (SPIC)

	%
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Level

	%
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Money laundering

Money laundering form completed and attached

FSA or Authorisation number

Financial adviser's stamp

Standard Life Assurance Limited, registered in Scotland (SC286833), Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH, authorised and regulated by the Financial Services Authority. 0131 225 2552. Calls may be recorded/monitored.

GPPO32 0309 PDF ©2009 Standard Life

Page 8 of 8



### The Direct Debit Guarantee

Important, 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 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 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.