

GSIP30

FOR OFFICE USE ONLY:

Who this form is for

When we refer to 'Standard Life' we mean 'Standard Life Assurance Limited'.
This form is for employers who wish to set up a Group SIPP Executive Scheme or Group Flexible Retirement Plan for their employees.

Filling in this form

Before completing this form, please read the Group SIPP Employer Guide (GSIP11). 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 Employer details

Full name of employer	
Co. Reg. No. or Partnership No. (where applicable)	
Address	
	Postcode
Telephone number (inc. STD code)	
Nature of business	
Name of pension plan (if different from name of employer)	
Total number of employees employed by business	

Part 2 Contact details

Please supply details of the person Standard Life should contact about your Plan. This person will be the "User" of Employer's Online Services (as defined in Part 11 of this form) should you wish to register for this service.

Name of pension plan administrator
Telephone number (inc. STD code)
E-mail address
Name of person responsible for payroll and submission of payments (if different from above)
Telephone number (inc. STD code) (if different from above)
E-mail address (if different from above)

By completing this application form you and the named person responsible for the payroll and the submission of payments will be automatically registered for the Employer's Online Services.

If you do not wish to be registered for this valuable service, please tick this box.

Part 2 Contact details (continued)

Declaration for Employer's Online Services.

I have read the terms and conditions for the Employer's Online Services (set out in Part 11 of this form). I understand them and agree to be bound by them.

Signature of pension plan administrator

Signature

Date D/M/Y

If you do not wish to be registered, please tell us why, as we may contact you to discuss registration at a later date if this is more convenient for you.

For more information on Employer's Online Services, please see the brochure coded GPTEC33. Please also read the terms and conditions in Part 11 of this form.

Part 3 Payment approach

Please choose a payment method from the options below. If you are unsure which option is the most suitable for you, your financial adviser or usual Standard Life contact can help you decide.

1) Direct Debit

This is typically the most convenient way to make payments if the amounts remain fairly static. This means that you deduct any employees' payments from their pay and send them, and any payments you are making, to Standard Life by Direct Debit.

If employee payments are deducted from salary, Direct Debit is only a suitable payment method if:

- employee payments are paid to us at the same frequency as employees are paid.
- any employer payments are paid at the same frequency as employee payments.

To select Direct Debit please tick this box.

2) Direct Debit and Web

This is typically the most convenient way to make payments if the amounts change on a regular basis.

You can download the payment schedule from your payroll, or, you can enter the details on a blank template. The schedule is made up of any employee payments you have deducted from their pay, and any payments you are making.

Once the details have been entered, the payment schedule is saved and can be copied and amended for future payments.

The schedule is submitted online via Direct Debit and Web to Standard Life. Once received, Standard Life will collect the total amount from the designated bank.

Direct Debit and Web is only available if employees are paid weekly or monthly.

To select Direct Debit and Web please tick this box.

If you are paying by Direct Debit and Web or Direct Debit, you must complete the Direct Debit Instruction contained in Part 6 of this application form.

Other payment methods may be available on request. Please speak to your adviser for more information.

It is the employer's responsibility to ensure that payments deducted from salary are with Standard Life by the 19th day of the month following deduction.

The date the first payments are deducted should correspond with the company payroll date.

The Plan Start Date should correspond with the date/month the first payments are deducted from salary.

Part 4 Plan details

What is your company's payroll date?

eg 28th of the month, every Friday

On what date will the first payments be deducted from payroll?

D/M/Y

What is the Plan Start Date?

(Choose a date between the 1st and 28th)

D/M/Y

What is the Plan Selected Pension Age?

Part 5 How employees are paid

How often are your employees paid?

Weekly

Monthly

Weekly & Monthly

Other

Part 6 Paying by Direct Debit

Completion of your Direct Debit Instruction

1. Complete this part 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

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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

Date

D/M/Y

(u)

The Direct Debit guarantee is attached at the back of this form. Please tear it off and keep it safely.

Part 7 Yearly statements

Our standard procedure is to send each employee's yearly statement to their home address.

The financial adviser may ask to receive the statements instead. If you **do not** want yearly statements to be sent to the financial adviser instead of the members at any time in the future, **please tick this box.**

Part 8 Administration Fees

Scheme Administration Fee £ per life.

Date D/M

Scheme Administration Fee due date:

Note: Payable to the adviser on all lives active 12 or more months at the next fee due date.

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.

If you have appointed a financial adviser, we will give him information about the Plan and, where appropriate, send copies of correspondence to him to enable him to give you advice.

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 this information.

Part 10 Declaration

A copy of your completed application form will be made available on request.

I confirm that the information provided in this form is true and correct.

Signature

Date D/M/Y

For and on behalf of employer

What to do next:

- Each employee who wishes to join the Plan should make an application.
- If you have any problems regarding the completion of these forms, please contact your financial adviser or your usual Standard Life contact.

Please read the following Terms and Conditions

Registration and use

In the following terms and conditions:

- Reference to "Standard Life" is reference to Standard Life Assurance Limited, 30 Lothian Road, Edinburgh, EH1 2DH.
- "Standard Life" is acting on its own behalf and as agent on behalf of its subsidiary companies and such other companies forming part of the Standard Life group from time to time.
- Reference to "User" is reference to the person or other legal entity specified as the user of Standard Life's Employer's Online Services in Part 2 of this application form.

1. Compliance with Terms and Conditions

1.1 User wishes to obtain access to various services made available by Standard Life through its Employer's Online Services Extranet site (the "Extranet") (which services are hereafter referred to as the "Services"). By signing Part 2 of this application form, User has undertaken to comply with these terms and conditions when making use of the Services.

2. Intellectual property rights of Standard Life

2.1 All intellectual property rights (including copyright) subsisting in the information contained on the Extranet and accessible via the Services (the "Information") is owned by Standard Life.

The User may:

- make use of the Information solely for its own internal business purposes,
- not transmit or otherwise make the Information available to third parties (whether for payment of consideration or gratis) without the prior written consent of Standard Life.

3. Information content

3.1 Standard Life reserves the right to alter the content, presentation, performance, user facilities and availability of all or any part of the Services at its sole discretion.

3.2 Standard Life does not make any warranties, express or implied, as to the accuracy, adequacy, completeness and quality of the Information or the Services, and shall not accept any liability to User resulting from the use of the Information, any such use being at the sole risk of User.

3.3 Subject to Condition 3.2 above, Standard Life shall use all reasonable endeavours to ensure that the Services and the Information shall be free from computer viruses. However, Standard Life recommends that User employs reasonable virus detection and protection measures when accessing the Services or downloading any Information.

3.4 Nothing in these terms and conditions shall be construed or implied to obligate Standard Life to furnish any specific type of information to User.

4. Foreign access

4.1 The Information is issued in the UK and is intended for those employers operating in the United Kingdom and recognised as Standard Life pension scheme administrators and their financial advisers only.

4.2 Standard Life does not make any warranties, express or implied, that the Information or the availability of the Information in any particular jurisdiction outside the United Kingdom is compliant with applicable local laws or regulations or that the Information can be legitimately used outwith the United Kingdom.

4.3 Subject to Condition 4.1 above, User must satisfy itself, before accessing the Services, that it is lawfully entitled to receive the Information and, in particular, any document which allows User to apply for any securities through the Services in the country in which User is in receipt of the Information. Standard Life accepts no liability for any costs, losses or damages resulting from or related to the availability of the Information to persons in jurisdictions outwith the United Kingdom or to persons who are nominees of, or trustees for, citizens, residents or nationals of other countries.

4.4 Neither the Services nor the Information or any part thereof shall be deemed to constitute an offer or solicitation to sell investments in any jurisdiction.

5. Liability and Indemnity

5.1 User shall indemnify Standard Life from and against any and all losses, damages and costs incurred by Standard Life arising out of or in connection with the use, provision or distribution of Information by User, or as a consequence of any breach of these terms and conditions by User.

Part 11 Terms and Conditions for the Employer's Online Services (cont)

5.2 Standard Life shall have no liability to User (whether in the law of contract or delict) for any losses, costs or damages resulting from or related to the use of any Information or the provision of the Services, except where such losses, costs or damages are suffered as a result of death or personal injury caused by the negligence of Standard Life or any of its employees.

5.3 Standard Life will not be liable for any indirect, incidental, special or consequential loss suffered by User.

6. Termination

6.1 Either party may terminate this agreement by giving 7 days' notice in writing to the other.

6.2 If User:

- is in breach of any of these terms and conditions;
- is, in the reasonable opinion of Standard Life, in breach of any generally accepted guidelines on internet usage and etiquette (including, but without prejudice to the generality of the foregoing, restrictions on pirating or copying software or attempts to violate security);
- has bankruptcy or insolvency proceedings raised against it;
- makes an arrangement with its creditors or has a receiver or other administrator appointed to manage its affairs;
- goes into liquidation; or
- ceases, or threatens to cease, to carry on business,

then Standard Life may terminate this agreement forthwith with no further obligation owed to User.

7. Assignment

7.1 User shall not be entitled to assign or sub-contract any of its rights or obligations under these terms and conditions without the prior written consent of Standard Life.

8. Security

8.1 User will not disclose to anyone their user name or password. User must memorise the user name and password and must not record them in such a way that they can be identified with User's Standard Life product. If User believes that someone else knows the user name or password User must change the user name and password and also inform Standard Life of this by telephone immediately. If User does not do this Standard Life cannot be held responsible for any person having access to User's information or for any loss suffered as a result of the use of the user name and password by a third party.

8.2 User shall take appropriate technical and organisational measures against unauthorised access to or disclosure of the Information to a third party, and against accidental loss of or damage to the Information, in whatever form the Information is displayed or stored.

8.3 User is reminded that it is an offence under section 55 of the Data Protection Act 1998 to access any information about any policy other than the User's own by means of the services.

8.4 Disclosure of User Name and Password to Third Party Services

Some companies offer to

- collect and manage financial account information for individuals and then display this information in one place such as a single web page, and/or
- carry out transactions on behalf of User using the user name and password.

These services are sometimes known as aggregation services.

The company offering such aggregation services may ask User to disclose to them their user name and password and may ask User to appoint them as User's agent for the purposes of providing the aggregation services using the user name and password.

User must not

- disclose the user name and password for the Standard Life services to a provider of aggregation services and/or,
- appoint a third party as User's agent to access Standard Life's web pages using the user name and password.

Standard Life has no control over such aggregation services and cannot ensure the accuracy of data displayed or instructions transferred to Standard Life by such aggregation services. Standard Life cannot ensure the security of data or user name and password held by the aggregation service.

IF USER DOES PROVIDE THEIR USER NAME AND/OR PASSWORD TO AN AGGREGATION SERVICE IN BREACH OF THIS CLAUSE USER WILL BE RESPONSIBLE FOR ANY LOSS OR EXPENSE SUFFERED BY USER AS A RESULT OF THIS DISCLOSURE.

9. Waiver

9.1 Failure by either party to exercise any right or remedy under these terms and conditions shall not constitute a waiver of that right or remedy, and shall not prevent the party so failing to exercise that right or remedy from exercising it at any time in the future.

Part 11 Terms and Conditions for the Employer's Online Services (cont)

10. Notices

10.1 All notices which are required to be given hereunder shall be in writing and shall be sent to the address of the recipient set out in this agreement or such other address as the recipient may designate by notice given in accordance with the provisions of this Clause. Any such notice may be delivered personally or by first class pre-paid letter, facsimile transmission or e-mail and shall be deemed to have been served, if by hand, when delivered, if by first class post, forty eight hours after posting and, if by facsimile transmission or e-mail, when despatched.

11. Force majeure

11.1 Neither party shall be liable for any delay in performing any of its obligations under these terms and conditions if such delay is caused by circumstances beyond the reasonable control of the party so delaying and such party shall be entitled (subject to giving the other party full particulars of the circumstances in question and to using its best endeavours to resume full performance without avoidable delay) to a reasonable extension of time for the performance of such obligations.

12. Entire agreement

12.1 These terms and conditions (together with any written amendments) constitute the entire understanding of the parties in relation to the subject matter of this agreement between the parties. User acknowledges that it has not entered into this agreement with Standard Life in reliance of any warranty or representation made by Standard Life other than is expressly contained within these terms and conditions.

13. Amendment

13.1 Standard Life reserves the right to amend these terms and conditions at its entire discretion. Reasonable notice of any intended changes will be given to User.

14. Severability

14.1 Each provision of these terms and conditions shall be construed separately and in the event that any such provision may prove to be illegal or unenforceable the remaining provisions of this agreement shall continue in full force and effect.

15. Survival of terms

15.1 All duties of non-disclosure, disclaimers, indemnities and exclusions contained within these terms and conditions shall survive termination of the agreement between the parties.

16. Jurisdiction

16.1 The interpretation of these terms and conditions will be governed by Scots Law and the parties submit to the exclusive jurisdiction of the Scottish Courts.

17. E-Mail

17.1 Please note that there is no guarantee that any e-mail sent will be received, or that the contents of any such e-mail will remain private during internet transmission. If you have any such concerns you may prefer to telephone or write to us instead.

17.2 Standard Life reserves the right to monitor the use and content of e-mails which are sent from and received by it for the purposes of ensuring compliance with its own internal e-mail policy, and identifying and taking action against unlawful or improper use of its systems including, but not limited to, spoofing, the transmission of computer viruses, a denial of service attack.

Financial advice

Financial advice should be sought if at any time there is uncertainty whether a particular course of action is suitable. It is also recommended that advice be obtained when effecting a new financial arrangement or incrementing an existing one.

Warning

The price of securities, units, funds and the income derived from them can go down as well as up, with the result that investors may not get back sums that they have invested. Past performance of investments is not necessarily a guide to future performance. Where the information supplied under these terms and conditions consists of pricing or performance data, the data contained therein has been obtained from sources believed to be reliable. Although carefully verified, the completeness and accuracy of data computations are not guaranteed by Standard Life.

Commission – for Adviser use only

1. **Regular payments** - please tell us what commission you wish us to pay for any regular payment the member wishes to make:

Commission type (reminders)	Column A	Column B	Column C
	<ul style="list-style-type: none"> Level Commission: a regular charge taken from the plan from each payment received. Initial Commission: A charge, equal to the commission, taken from the plan in 12 monthly instalments. Fund Based Renewal Commission: a regular charge taken from the plan. 	Level Commission Max 5% (steps of 0.01%, a regular charge taken from the plan from each payment received).	Initial Commission Max 50% of first year's expected regular payments (steps of 0.01%, a one-off charge taken from the plan).
	<ul style="list-style-type: none"> If you choose Level and Initial Commission, you cannot enter a mix of percentages or amounts in the columns below. The combined total of columns A and B for any payments cannot exceed 100% of entitlement (ie 50% of the first year's expected regular payments or 25% Initial and 2.5% Level or 50% Initial and 0% Level). 		Frequency: The default frequency is monthly. If you wish to choose yearly please tick here. <input type="checkbox"/>
	You can only enter a percentage in this column.		
Regular payments	%	£ or %	%

If Funded Initial Commission is selected and the member buys an annuity or takes a transfer payment within 6 years, a transfer charge will apply.

Funded Initial Commission is not available if the transfer(s) and single payment(s) total is under £10,000.

Funded Initial Commission is not available if the member is over age 69.

Fund Based Renewal Commission can continue after age 75 if the member chooses Alternatively Secured Pension (ASP).

2. **Single or Transfer payments** - please tell us what commission you wish us to pay for any transfer or single payment the member wishes to make:

Commission type (reminders)	Column A	Column B	Column C
	<ul style="list-style-type: none"> Funded Initial Commission: a monthly charge taken from the plan for a period of 6 years. Initial Commission: a one-off charge taken from the plan. Fund Based Renewal Commission: a regular charge taken from the plan. 	Funded Initial Commission Max 3% (steps of 0.01%, a monthly charge taken from the plan for 6 years).	Initial Commission Max 5% (steps of 0.01%, a one-off charge taken from the plan).
	<ul style="list-style-type: none"> You can enter an amount or a percentage in these columns. However, you cannot enter a mix of percentages or amounts. The combined total of columns A and B for any payments cannot exceed 5% of the payment. 		Frequency: The default frequency is monthly. If you wish to choose yearly please tick here. <input type="checkbox"/>
	You can only enter a percentage in this column.		
Transfer payment(s)	£ or %	£ or %	%
The member's single payment	£ or %	£ or %	%
Their employer's single payment	£ or %	£ or %	%

3. If the member is taking any benefits immediately, do you wish us to pay commission on each payment as we receive it?

Yes No

If 'Yes', then this may reduce the amount of tax-free lump sum available to the member. If 'No', we will pay commission after ALL the member's payments have been received, and at the same time as we pay the member's tax-free lump sum if they are taking benefits immediately.

For Adviser use only

Note that employer websites are only available to qualifying company pension schemes. Please call your usual Standard Life contact.

1. Is an employer website required for this scheme? Yes No

2. How is information about the scheme to be communicated to the members, eg paper pack?

3. Will the scheme be sold via Direct Offer? Yes No
 If 'Yes', please complete 4, 5 and 6.
 If 'No', go to question 7.

4. Type of quotation required if paper packs? Generic Member Specific

5. Who should individual employees be directed to for advice for new business cases?
 Scheme Adviser Employee's own adviser

6. Who should individual employees be directed to for advice for leavers?
 Scheme Adviser Employee's own adviser

7. Initial Plan documents will be sent directly to employees. Do you want us to send a copy to the adviser? Yes No

8. Have appropriate Evidence of Earnings (if required) and Money Laundering requirements been met? Yes No
 If 'No', please obtain any required Employer or Member documentation before submission to Standard Life.

9. Plan Basis
This section is only applicable where you are using Streamlined Joining and making a fund recommendation.
 The recommended investment option is:

Section A - Fund Choice

Fund 1	<input type="text" value="Name"/>	<input type="text" value=""/>	%
Fund 2	<input type="text" value="Name"/>	<input type="text" value=""/>	%
Fund 3	<input type="text" value="Name"/>	<input type="text" value=""/>	%
Fund 4	<input type="text" value="Name"/>	<input type="text" value=""/>	%
Fund 5	<input type="text" value="Name"/>	<input type="text" value=""/>	%
Total			100%

Section B - Lifestyle Profile (only applies to Group Flexible Retirement Plan members)
 Cautious Balance Opportunity Bespoke

Standard Life MUST issue Important Information and Cancellation Notices direct to the members.

Adviser's Signature

Date

Financial adviser's details

Intermediary Reference Number (maximum 25 characters)	
Nature of business	
Location	
Status of Client (eg execution only)	
FSA or Authorisation number	
Agency code	
Telephone number (inc. STD code)	
Fax number (inc. STD code)	
e-mail address	

Standard Life Assurance Limited*, registered in Scotland (SC286833), Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH is the Provider and Scheme Administrator of the Standard Life Self Invested Personal Pension Scheme. Standard Life Trustee Company Limited, registered in Scotland (SC076046), also Standard Life House, is the Trustee. Telephone (0131) 225 2552. Calls may be recorded/monitored.

**Authorised and regulated by the Financial Services Authority*

www.standardlife.co.uk

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Page 10 of 10

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.