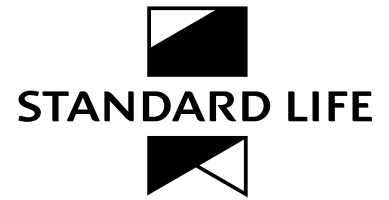


Group Stakeholder Pension Plan

Shortened Application Form

(For employed or self-employed individuals)



GSPP31s

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 Stakeholder Pension Plan

Filling in this form

Before completing this form, please read 'Your Company Pension Plan' guide and the 'Group Stakeholder Pension Plan Key Features Document' GSPP17.

- 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.
- 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 A)

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 Your eligibility to join this Plan

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 B) Yes No

If 'Yes', please go to part 3b. If 'No', please answer the following question.

Are you a Crown servant performing duties abroad? (see Note C) 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 Details of your payments

Regular payments

Give the gross amount of the first regular payment you and/or your employer will be paying.

The net 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.

The minimum payment is £20 gross.

If you are self-employed, please ensure that all references to employer payments are left blank.

Your first gross regular payment

£

Your employer's first gross regular payment

£

Frequency of Payments

How often do you wish to pay this amount?

Monthly

Weekly

Other

If 'Other', please specify

Date of first payment

Date D/M/Y

Payment Method

Will your employer deduct payments from your salary?

Yes

No

If you answered 'No', please complete the Direct Debit instruction in Part 5.

Other payment methods may be available on request.

If 'Yes', 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 the month

If 'Other', please give details

Single payments

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

You do not need to provide a date if you are paying by cheque. The date of payment will be the date we receive your cheque.

Amount of single payment

Your Gross Payment

£

Net

£

Employer Gross Payment

£

Date of single payment (please choose a date between the 1st and 28th of the month):

Your payment

Date D/M/Y

Employer payment

Date D/M/Y

Payment method

Please tick a payment method for your single payment from the options below:

1. Direct Debit

If you are paying by Direct Debit, please also complete Part 5 of this form.

2. Cheque

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.

Part 9 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 Stakeholder 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, this application be provided for me under the Standard Life Stakeholder Pension Scheme. If my application is accepted, 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 (See Note G), 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 am self-employed and my payments are being paid 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 Stakeholder Pension Scheme with the number A7800020X. 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. A civil partnership is a legal contract between two partners of the same sex.
- B. 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.
- 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 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.

- E. Investment Choice:
 - (i) A complete list of the funds available can be found in the leaflet 'Your pension investment choices' (GSPP5).
 - (ii) For more information on Lifestyle profiles, please see the leaflet 'Stakeholder Pension Plan – Lifestyle profiles' (GSPP41).
- 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 (Bankers' 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.
- G. Relevant UK earnings means –
 - (a) if you are employed, the income you receive from your employer in a tax year, or
 - (b) if you are self-employed, the income you receive in a tax year from carrying out your trade, profession or vocation, or from patent rights.

This income must be taxable in the UK.

Financial adviser's details

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	Note: If this box is left blank, commission will be paid on the basis agreed for this scheme. Type of commission % of entitlement Regular Premium Initial Commission (RPIC) <input type="text"/> % Fund Based Commission (FBC) <input type="text"/> % Level <input type="text"/> %
Money laundering	Money laundering form completed and attached <input type="checkbox"/>
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.