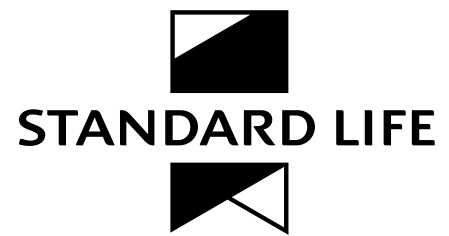


Group Personal Pension Plan for Larger Employers

Shortened Application Form

(For employed or self-employed individuals)

LEM31s



Who this form is for

You are entering into a contract with Standard Life. This form will be the basis of the contract if we accept it.

Until we accept your application, we only have to return the payments you've made.

When we say '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 25 or more employees.

Filling in this form

Read 'Your Company Pension Plan' guide (WSMEEE1) and the 'Group Pension for Larger Employers Key Features Document' (LEM17GPP) before you complete 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.

If you'd like a copy of the standard terms and conditions of this Plan and/or the completed application form let us know.

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 fill in this form in black ink and BLOCK CAPITALS. Don't use correction fluid if you make a mistake. If you need to fix a mistake, please initial any changes you make.

Part 1 Your personal details

We can't process your application without a valid National Insurance Number.

National Insurance Number	_____
Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	Surname

First names (in full)	

Male <input type="checkbox"/>	Female <input type="checkbox"/>
of birth	D/M/Y _____ Date
Marital status	Single <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>
Address	

Postcode	

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

You cannot make payments if you are over age 75. (Age 75 means the day before your 75th birthday.)

You don't have to retire at your Selected Pension Age, but you must normally 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 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? (See Note B) Yes No

Part 4 Your employer's other pension 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 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 payment to this plan.

Part 5 Payment details

It is possible to protect your and/or your employer's regular payments by taking out Pension Contribution Insurance (PCI). Please ask your financial adviser for more details.

First payment date
(please ask your employer, financial adviser or other partners for this information, if you are unsure.) M/Y

All payments must be based on your gross earnings

Regular 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:

- 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) _____

If 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.

Single payment

	Your Gross Payment	Net (amount on cheque)
Amount of single payment (min. £1,000 gross)	<input type="text" value="£"/>	<input type="text" value="£"/>
	Employer Gross Payment	
If you and/or your employer are paying regular payments the minimum amount is £500 gross.	<input type="text" value="£"/>	

Other payment methods may be available on request.

If you are an employee, go to Part 6.
If you are self-employed go straight to Part 8.

Part 6 How your payments are deducted by your employer

On which date will your employer start deducting payments from your salary? D/M/Y Date

How will your payments be deducted? Weekly Monthly Other

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

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

If 'Other', please give details

Part 7 Contracting-out of the State Second Pension – for employed applicants only

We strongly recommend that you seek financial advice before deciding to contract-out. If you are considering contracting-out, you must also read the Contracting-Out Key Features Document (LEM17A), which you can request from your financial adviser.

Only complete this section if you are an employee and you decide to contract-out of the State Second Pension (S2P).

Protected Rights can be taken from age 55 (50 up to 6 April 2010) until age 75.

If you are contracted-out of S2P with another scheme you must complete form CA1543 and enclose this with your application. If you do not then HM Revenue & Customs will be unable to process your application to contract-out under this plan as you can only be contracted-out through one scheme or pension provider in any one tax year. This form can be obtained from your financial adviser, your local HM Revenue & Customs office or from Standard Life.

Minimum Contributions is the name given to the payment made by the National Insurance Contributions Office (NICO) to the plan in place of S2P.

Please tick this box if you wish to contract-out of S2P with Standard Life.

Are you already contracted-out through another personal, stakeholder or occupational pension scheme? Yes No

If you have answered 'Yes', what is the name of this pension scheme

Please specify the age at which you would like to take your Protected Rights benefits.

Has your surname changed in the past? Yes No

If 'Yes', what was your previous surname?

When do you want Minimum Contributions to start? D/M/Y Date

Part 10 Data Protection – 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 policy 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 later decide 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 11 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 form, request that the benefits described in or arising from payments specified in this application (and 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 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 5 of this form (and 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 years.)

Part 11 Declaration – important, please read carefully (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 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 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 (or if I am self-employed, the person in my business who is the contact name for enquiries), 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, Group Pensions, Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH.
- 11 If I have not provided details of my National Insurance Number in Part 1 of this form, I authorise Standard Life to contact the National Insurance Contributions Office (NICO) to obtain this information.

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.

Part 12 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. 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.
- 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:
 - (a) any personal pension scheme or group personal pension scheme, even if an employer pays into it;
 - (b) any stakeholder pension scheme, or group stakeholder pension scheme, even if an employer pays into it;
 - (c) any scheme which pays benefits only on death; or
 - (d) 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 makes payments.

- D. 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 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.

Financial adviser's details

Intermediary Reference Number (maximum 25 character)									
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>Note: If this box is left blank, commission will be paid on the basis agreed for this scheme.</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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