STANDARD LIFE

Regular and Single Payments Form

Self Invested Personal Pension

SELF INVESTED PERSONAL PENSION •

Introduction

You should remember that your financial adviser is acting on your behalf not only by giving you advice, but also regarding the completion of this form.

This form can only be used if:

- you already have a Self Invested Personal Pension with James Hay.
- you are resident in the UK for tax purposes.

It allows you to make regular payments or a single payment into that Plan. You cannot invest regular payments in the Corporate Fund Investment Policy.

If you are receiving income from all of your existing accounts then you cannot make any further payments into those accounts.

Filling in this form

The information in this form is needed to comply with HM Revenue & Customs rules. You must tell us all the 'material' facts. The facts you give on this form will be used to assess whether your payment(s) can be accepted into the Plan. You must inform James Hay of any changes to the answers you have given which happen before your Plan is accepted. Please call James Hay on 01722 338333 if you have any queries.

Please use BLOCK CAPITALS to fill in this form.

Do not use correction fluid if you make a mistake. Please initial any changes you make.

Part 1 Your personal details

First name(s) (in full)

Surname

Address

Postcode

Sex Male ☐ Female ☐ Date of Birth

Marital status Single ☐ Married/Civil partnership ☐ Separated ☐

Divorced/Dissolved Civil Partnership ☐ Widowed/Surviving Civil Partner ☐

National Insurance Number

This is your Self Invested Personal Pension Plan number.

Membership Number

Part 2 Your employment details

Occupation

Employment status Employed ☐ Self-employed ☐ Pensioner ☐

Caring for one or more children aged under 16 ☐ Caring for a person aged 16 or over ☐

Full-time education ☐ Unemployed ☐ Other ☐

What is your Gross Annual Income – please indicate which income band applies to you.

Under £10,000 ☐ £10,000 to £14,999 ☐ £15,000 to £19,999 ☐ £20,000 to £24,999 ☐

£25,000 to £29,999 ☐ £30,000 to £39,999 ☐ £40,000 to £49,999 ☐ £50,000 or more ☐

If you are employed, you only need to give your employer's name and address if your employer is making a payment to the Plan. If they are not, go straight to Part 3.

Employer's name

Employer's address

Postcode

Part 3 Financial Adviser details

Contact name

Company name

Address

Postcode

Telephone

Fax

E-mail

Intermediary reference number

Basis of sale: Whole of Market ☐ Other ☐

If other please specify ....

Please confirm that advice has been given Yes ☐ No ☐

If you answer 'No' we will need to return the form as advice must be given in order that we accept SIPP applications.

Part 3a Fee agreement

You should only complete Part 3a if your financial adviser is taking a fee from your Plan.

If your financial adviser is VAT registered, please remember to add on any VAT amount.

Fee agreement Initial fee [ ] Yearly fee [ ]

(Maximum 5% of the fund value or monetary amount) (Maximum 1% of the fund value or monetary amount)

Please state the fees, if applicable, as a percentage or amount, you authorise to be deducted from your fund as payment to your financial adviser for their advice.

This fee will be paid by James Hay when they receive an invoice from your financial adviser. Alternatively (or in addition), commission can be paid in respect of any investment in the Corporate Fund Investment Policy, see Part 4.

Part 4a Payments

If you 'recycle' a tax-free lump sum you may face a tax charge. Leaflet GEN449 explains what recycling means and what the tax consequences are.

Single payments

If you are making a single payment you can invest all or some of the payment into the Standard Life Corporate Fund Investment Policy. James Hay Pension Trustees Limited is the policyholder of the Corporate Fund Investment Policy which allows you to invest in Standard Life Funds (for more information on these funds please refer to 'Investment Options Guide' - GEN475). The minimum additional payment is £5,000.

Do you want to invest in the Corporate Fund Investment Policy? Yes [ ] No [ ]

If 'Yes', please confirm on a separate sheet how much of the single payment shown below you wish to invest in the Corporate Fund Investment Policy, which funds you want to invest in, and the percentage of the total investment that you want to invest in each fund.

All cheques should be made payable to James Hay Pension Trustees Limited.

If you (and/or your employer if applicable) want to make a single payment fill in the relevant box to show the amount you (or they) want to pay. The cheque you send for your payment should be for the **net** amount only.

You £ (net) Employer £ (gross)

Regular payments

As regular payments cannot be invested in the Standard Life Corporate Fund Investment Policy you should discuss with your financial adviser how these are to be invested.

Fill in the appropriate box to show your (and/or your employer if applicable) regular monthly payment amount and the date of the first regular payment. Give the net amount for your payments and gross amount for your employer's payments.

You £ (net) Employer £ (gross)

Date of first regular payment

Please complete the attached Direct Debit Instruction for regular payments. (Direct Debit is the only method of payment for regular payments)

Choose any date between the 1st and 28th of the month.

You / / Employer / /

Part 4b Source of Wealth

Due to FSA requirements we are required to obtain information about the source of your payment, before we can accept your application. Please indicate below how you acquired the money you are investing.

Salary/Bonus ☐	Divorce settlement ☐	Gift ☐
Inheritance ☐	Lottery/betting win ☐	Policy claim/maturity ☐
Compensation payment ☐	Sale of investments ☐	Sale of property ☐
Sale of Company ☐	Savings ☐	

If other, please specify ☐

Part 5 Data Protection Notice – important, please read

The information in this form and any supplementary information provided by you/your nominated financial advisers, now or in the future, will be used by James Hay to administer your Plan and send you information relating to your Plan. It will also be used by James Hay (or its agents) to provide statistics for marketing/new business analysis. James Hay may contact you with details of additional James Hay products/services that James Hay considers will be of interest to you.

Please tick here if you do not wish to receive such information. ☐

Standard Life provides administrative services to James Hay and will not hold information about you other than for administrative purposes.

Please note: James Hay Insurance Company Limited is the provider of the James Hay Personal Pension Plan and has appointed James Hay Pension Trustees Limited as Trustee of the Scheme and James Hay Administration Company Limited to administer the Scheme. Reference to James Hay in this document includes these companies where relevant in the particular context and unless a specific company name is mentioned.

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.

Part 6 Declarations

Declaration by James Hay Administration Company Limited

If we accept this Application, we hereby agree as Administrator in terms of the Rules of the Scheme to administer the Scheme on behalf of the Provider in accordance with the rules.

Your declaration

1 As a member of the James Hay Personal Pension Plan (the Scheme) 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 declare that the total payments to any registered pension scheme 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).
4 I declare that I will tell James Hay Administration Company Limited 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 payment 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.
5 I confirm that I am resident in the UK for tax purposes.
6 I understand that receiving advice from a financial adviser means the adviser is acting on my behalf.
7 I have read the Data Protection Notice in Part 5. I agree that my personal information may be used for the purpose described (subject to me exercising my right not to be contacted with details of additional James Hay products/services).
8 I authorise Standard Life Assurance Limited to provide any information to James Hay Administration Company Limited which is required to administer my benefits under the Scheme.
9 I confirm that my financial adviser has explained the remuneration terms appropriate to this Plan. I agree to them receiving the fees, if any, described in Part 3a.

IT IS A SERIOUS OFFENCE TO MAKE FALSE STATEMENTS AND DECLARATIONS. THE PENALTIES ARE SEVERE AND COULD LEAD TO PROSECUTION.

Client's signature	Date

Part 7 Money Laundering Regulations

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 borrowing). 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.

If the on-line check does not confirm your identity, we will carry out a manual check.

JHAY 0249 MAY 08 DC

James Hay

DIRECT Debit

SIPP

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

Please fill in the whole form using a ball point pen and send it to:

James Hay Pension Trustees Limited
Dunn's House
St Paul's Road
Salisbury
SP2 7BF

Service User Number

8	8	0	1	1	3

Name(s) of Account Holder(s)

Reference

Bank/Building Society Account Number

Instruction to your Bank or Building Society
Please pay James Hay Pension Trustees Limited 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 James Hay Pension Trustees Limited and, if so, details will be passed electronically to my Bank/Building Society.

Branch Sort Code

Name and full postal address of our Bank or Building Society

To: The Manager

Bank/Building Society

Address

Postcode

Signature(s)

Date

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

This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee

DIRECT Debit

- 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 James Hay Pension Trustees Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by James Hay Pension Trustees Limited or your Bank or 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.