

Immediate Vesting Personal Pension Select Application Form



For acceptance of a single payment to provide
an immediate pension Tax Year 2008-2009

SIVP30

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

By filling in this form, you are applying to enter into a contract with Standard Life. This Application form and the quotation will be the basis of the contract if your Application is accepted. Until the Application is accepted, our liability is limited to the return of the purchase price to the person making the payment.

The terms and conditions relating to the contract and a copy of this completed Application form will be made available on request.

Note: if you have previously taken out an Immediate Vesting Personal Pension Select contract with Standard Life we do not need to see your birth or marriage certificate again.

Who this form is for

This form is for people who –

- want to make a £3,600 gross payment (£2,880 net) in the current tax year to a Standard Life Personal Pension,
- want to take their pension and maximum £900 tax-free lump sum immediately,
- are at least 50 years old and under 75,
- want their pension to remain the same each year,
- do not want to provide a pension for their dependants,
- would like their pension paid automatically to their bank or building society, and
- want their pension paid once a year starting on the date the policy is set up and paid yearly for the rest of their life.

If you do not meet the criteria, or you are unsure about the suitability of this contract for your personal circumstances, you should contact your financial adviser who can discuss your individual financial requirements with you.

Filling in this form

Before completing this form, please read your sample illustration (or personalised quotation if you have one) carefully, along with your Key Features Document (SIVP17).

We are required to ensure that you are eligible to join under HM Revenue & Customs rules. This Application will also be used as the basis for claiming basic-rate tax relief on your payment. The answers you give on this form will be used to assess whether your single payment can be accepted into a Standard Life Personal Pension.

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

IMPORTANT: It is a serious offence to give false statements. The penalties are severe and could lead to prosecution. You must also disclose all 'material' facts which may affect Standard Life's acceptance of your Application. You must also tell us of any changes in the information given which happen before your Plan starts. If you do not answer the questions on this form correctly, or if you do not declare any material facts or anything you think may be important but we haven't asked you about on this form, your Plan may be declared void.

How to proceed:

- Complete this Application form and enclose a cheque for £2,880 made payable to 'Standard Life Assurance Limited'.
- Please return the following items to Standard Life at the address below:
 - cheque
 - Application form
 - personalised quotation (if you have one)
 - your birth certificate
 - and, if you are a married woman, your marriage certificate.

Standard Life
IVPP Select Team
Sales Support IVPPS
FREEPOST SCO5950
EDINBURGH
EH3 8YZ

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.

Your policy number can be found on your previous policy documentation.

If you have previously taken out an Immediate Vesting Personal Pension Select contract with Standard Life, please enter your policy number:

Policy No.

If you have not previously taken out an Immediate Vesting Personal Pension Select contract with Standard Life, enclose your birth certificate when you return this form. If you are a married woman, please also enclose your marriage certificate. If your name has changed as a result of a civil partnership, please enclose your civil partnership certificate.

Any other change of name should be supported by the appropriate evidence eg a deed poll or adoption certificate. Please note we cannot make any pension payments until we receive these certificates.

Part 1 Your personal details

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)		Surname	
<input type="text"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>	<input type="text"/>	
First Name(s) in full			
<input type="text"/>			
Address			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>			Postcode <input type="text"/>
Telephone Work (include area dialling code)		Telephone Home (include area dialling code)	
<input type="text"/>		<input type="text"/>	
National Insurance No.	<input type="text"/>	Date of Birth (DD/MM/YYYY)	<input type="text"/>
Marital status	Single <input type="checkbox"/>	Married/civil partnership <input type="checkbox"/>	Separated <input type="checkbox"/>
		Divorced/dissolved civil partnership <input type="checkbox"/>	Widowed/surviving civil partner <input type="checkbox"/>
Employment Status	Employed <input type="checkbox"/>	Self-employed <input type="checkbox"/>	Unemployed <input type="checkbox"/>
		Pensioner <input type="checkbox"/>	Other <input type="checkbox"/>
If 'Other' please give further details			
<input type="text"/>			

For guidance, 'other' status could include roles such as carer for a child or children aged under 16, carer for a person aged 16 or over, or in full-time education.

If you are unsure if you are 'resident in the UK for tax purposes', you should check with your UK tax inspector.

If you are unsure if you are a 'Crown Servant performing duties abroad', you should check with your payroll department.

Part 2 Eligibility

Before you can join this pension scheme we need to make sure that you qualify to make payments to the scheme and to receive tax relief on these payments.

- Are you resident in the UK for tax purposes? Yes No
- If 'No', are you a Crown Servant performing duties abroad, or the husband, wife or civil partner of such a Crown Servant? Yes No

If you answer 'No' to both questions 1 and 2, you cannot apply for this contract. Please speak to your financial adviser who can discuss your individual financial circumstances with you.

Part 3 Your single payment

All single payments must be paid by cheque. Please write a cheque for £2,880, made payable to 'Standard Life Assurance Limited', and send it with this Application. (We will add basic-rate tax relief, which will bring your payment up to £3,600.)

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

Please note that we do not accept payment from your employer.

You may be able to find this information on your cheque book or cash machine card.

Part 4a How your tax-free lump sum and pension will be paid

You will receive £900 of the single payment as a tax-free lump sum.

We will pay your tax-free lump sum and pension automatically to a UK bank or building society account. Please give the following information.

Please fill in the relevant bank/building society account details.

Name of bank or building society

Name(s) of Account-holder(s) to be credited

Address of bank or building society

Number of account

Postcode

Branch Sort Code

With some building society accounts we are required to credit the society's own bank account and they then credit your personal account. Please check with your building society to see if this is necessary. If it is then please ask them to supply the following information.

Name of bank or building society

Number of account

Branch Sort Code

Part 4b Recycling of lump sums

Because of the lump sum in Part 4a, will the payments made by you, your employer and any third party on your behalf to any pension plan, be significantly greater than they otherwise would be?

Yes

No

Were the payments already made by you, your employer and any third party on your behalf to any pension plan, significantly greater than they otherwise would be if you had not been expecting to receive the lump sum in Part 4a.

Yes

No

If 'Yes' to either question, please read leaflet GEN449 which explains what recycling means and what the tax consequences are. If you are recycling you must tell us within 30 days.

As your tax details will not be known at this stage your initial pension instalment is made without deduction of tax. Future instalments of your pension will be taxed as Pay As You Earn (PAYE) income. You must declare this income to your tax inspector.

Part 5 Pensions

How often your pension will be paid

Your pension will be paid once a year. It will not increase in payment. The quotation that accompanies this form is for example only. The actual amount of your pension is based on your age, sex and Lifetime Annuity rates at the date we receive your Application. This amount will be shown on the Policy Schedule you will receive after your pension is set up.

When your pension will start

Your pension will be paid in advance, starting from when the policy is set up.

How long your pension will be paid for

Your pension will be paid for your life. There will be no further income payments made after your death and no return of capital on death.

All parties named in this Application form have a right to know that Standard Life holds personal data about them and what it will be used for. Please give them the opportunity to read this notice.

Part 6 Data protection notice - important please read

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 them information about the plan and, where appropriate, send copies of correspondence to them to enable them 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 cross 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 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 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 receiving advice from a financial adviser, please ensure your adviser completes this section, including adding their company stamp. **Your application may be delayed if this is omitted.**

Financial adviser's details

Name

Address

Postcode

Financial Adviser Stamp

Intermediary reference number

Name of contact

Location

Basis of Sale

Whole of Market

Other

If other please specify

Did you give advice?

Advice

No advice

(eg Execution only)

Commission Basis

Note: If you leave this box blank, we'll pay commission on the basis agreed for this scheme.

Type of commission

% of entitlement

Regular Premium Initial Commission (RPIC)

%

Fund Based Commission (FBC)

%

Level

%

Money laundering

Money laundering form completed and attached

FSA or Authorisation number