active money self invested personal pension
application form

Internal unsecured or alternatively secured transfers from a Group Plan or an Executive Pension Plan

STANDARD LIFE

SLSIP37 0210

When we refer to 'Standard Life' we mean 'Standard Life Assurance Limited'.
If you complete this form and form SLSIP30, we will set up only one plan for you. But we will put different payments (or different parts of a payment) into separate arrangements under the plan.

Unsecured Pension is the name for income drawdown before age 75 and Alternatively Secured Pension is the name for income drawdown on or after age 75.

Who this form is for

You should use this form if you wish to transfer an Unsecured Pension Fund or an Alternatively Secured Pension fund from your Standard Life Group Plan or Executive Pension Plan into our active money self invested personal pension (active money SIPP).

In addition, the following forms should be completed, where applicable:

SLSIP30 active money SIPP application form (for transfer, single or regular payments).

You should complete form SLSIP30 for any transfer payment that does not represent an Unsecured Pension Fund or Alternatively Secured Pension Fund.

This form should also be completed to start making regular or single payments.

Filling in this form

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 the completion of this form.

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. We will provide you with a copy of this form and the terms and conditions of the contract on request. Until your application has been accepted by us, Standard Life's liability is limited to a return of the payments you have made.

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.

Put a cross in the relevant box when you're asked to make your choice.

Part 1a – Planholder's details

The information supplied will be held in the strictest confidence and subject to the provisions of Data Protection legislation.

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev) **Male** ☐ **Female** ☐

Surname

First Name(s) in full

Marital status Single ☐ Married/civil partnership ☐ Separated ☐ Divorced/dissolved civil partnership ☐ Widowed/surviving civil partner ☐

National Insurance No.

Date of Birth (DD/MM/YYYY)

House number

Postcode

Address

Telephone (include area dialling code)

Home

Work

Mobile

Email address

Do you have a Standard Life SIPP? Yes ☐ No ☐

If **'Yes'**, insert plan number then go to **Part 1b. If 'No'**, answer the questions below then go to **Part 1b**.

Plan number D 1

At what age would you like to start taking your benefits?

Occupation

Are you currently

Employed ☐ Self-employed ☐ Not employed ☐ Carer for a person under age 16 ☐

Under 16 ☐ Full time education ☐ Pensioner ☐ Other ☐ Carer for a person over age 16 ☐

If 'Other', please specify

Please tick the 'Pensioner' box if you are chargeable to Schedule E tax on a retirement pension.
If you fall into more than one category, please cross the most appropriate box.

Part 1b – Eligibility

To be eligible for this plan, you must answer 'Yes' to one of the following questions:

Are you resident in the UK for tax purposes? (see Note A in Part 7) Yes ☐ No ☐

Are you a Crown servant performing duties abroad, or the husband, wife or civil partner of such a Crown Servant? (see Notes B&C in Part 7) Yes ☐ No ☐

Go to **Part 1c** if you have answered **'Yes'** to either of the above questions.

Stop if you have answered **'No'** to both of the above questions – you cannot apply for this plan. Please speak to your financial adviser.

Part 1c – Financial Adviser details

This part should be completed by your financial adviser.

Contact name

Telephone number

Business writer name(s)

Agency code

Mobile Number

Agency name

Email address

Intermediary reference number

Part 1d – Sales advice details

Please note: the company stamp box must be stamped.

This part should be completed by your financial adviser

Basis of sale Whole of market ☐ Other ☐

Company stamp

If 'Other', please specify

Please confirm that advice has been given Yes ☐ No ☐

By completing this part, you are confirming that you are taking responsibility for submitting this piece of business for your client. (Please note that we will return any form containing pension transfer business if you do not complete this part.)

Transfer payments can be made by BACS, cheque or telegraphic transfer.

Your **'plan number'** is available from your previous employer or pension manager and is normally shown on your annual statement of benefits.

Part 2 – Details of the plan from which you are transferring

Plan number of the transferring scheme H

HM Revenue & Customs Pension Scheme Tax Reference

Benefits taken

- Amount of tax free lump sum £

My remaining fund was designated to provide an Unsecured Pension Fund or Alternatively Secured Pension Fund Yes ☐ No ☐

If **'No'**, please speak to your financial adviser.

I now wish to transfer my Unsecured Pension Fund or Alternatively Secured Pension Fund to an active money SIPP Yes ☐ No ☐

Transfer value

Estimated transfer value of my Unsecured Pension Fund or Alternatively Secured Pension Fund £

Part 3

Complete this part to tell us how you wish to pay your financial adviser.

You should speak to your financial adviser if you need help completing this section.

If your financial adviser is not taking commission go to Part 3c.

Funded Initial Commission is not available if you are age 69 or over. If Funded Initial Commission is selected and you buy an annuity or take a transfer payment within 6 years, a transfer charge will apply. It is not available if the transfer or single payment(s) total is under £10,000.

Part 3a – Commission for your financial adviser for transfer payments

Please tell us what commission you wish us to pay to your financial adviser for any transfer payment you wish to make:

Commission Type | **Transfer Payment**

Funded Initial Commission

Max 3% (in steps of 0.1%, paid for by a monthly charge taken from your plan for 6 years) A

Initial Commission

Max 5% (in steps of 0.1%, paid for by a one-off charge taken from your plan) B

You can enter an amount or a percentage in boxes A and B. However, you cannot enter a mix of percentages and amounts. The combined total for A and B for any payments cannot exceed 5% of the payment.

Fund Based Renewal Commission | **Frequency**

Max 1% (steps of 0.01%, paid for by a regular charge taken from your plan) % Yearly ☐ Monthly ☐

We'll set up a record for you in the SIPP Bank Account if you invest in assets other than Standard Life Investment Policy funds.

If you select b or c you will need to set aside sufficient money in the SIPP Bank Account to cover 12 months (or the equivalent proportion) worth of commission charges.

Part 3b – Where do you wish the charges for commission to be paid from?

Where all your investments are in Standard Life Investment Policy funds, the charges for any commission will be paid by cancelling units in these funds.

Where you are invested in Standard Life Investment Policy funds and any other type of investment, please tell us how you want us to collect the charges for any commission:

a. by cancelling units from your Standard Life Investment Policy funds. ☐

b. by cancelling units in your Standard Life Investment Policy funds, and by taking money from the SIPP Bank Account in proportion to your investment in the Standard Life Investment Policy funds and other assets. ☐

c. by taking money from the SIPP Bank Account. ☐

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

If this section does not fit your requirements, please give us signed written instructions, and attach them to this form.

* This amount is paid in arrears. If you wish it to be paid in advance you must notify us in writing.

If you choose to pay a yearly fee and select b or c you will need to set aside sufficient money in the SIPP Bank Account to cover 12 months (or the equivalent proportion) worth of fees.

An Execution Only Stockbroker carries out trades on your, or if you prefer, your financial adviser's instructions. Please refer to our 'Execution Only Stockbroker' guide for more information.

If you or your financial adviser want to include Internet Sharedealing, please provide your email address.

Part 3c – Financial adviser fee

If you are not paying your financial adviser a fee, go to Part 3d.
The instructions in this section to pay your financial adviser a fee are taken at plan level. If you wish to pay fees at account level, you must provide us with separate written instructions.
You can only complete this part if you will have enough money available to pay your financial adviser a fee out of your Plan. If you want to pay an 'Initial fee', this is paid to your financial adviser as a one-off up front payment. If you want to pay a 'Yearly fee', the options available for payment are shown in question 2. Please select your method of fee payment from the options detailed in question 3 below.

Fee agreement

The maximum amount of commission or fee you can initially pay your financial adviser is 8% of your total payment(s). If you have chosen to pay your financial adviser commission, as well as a fee, you must take this into account when calculating the fee you wish to pay your financial adviser.
For example: you wish to pay your financial adviser 3% Funded Initial Commission and 2% Initial Commission, equalling 5%. This leaves 3% (maximum 8%) which can be paid as a fee. (You may also pay your financial adviser 1% Fund Based Renewal Commission.)

1. Please state the fees (as a percentage or amount) you authorise us to deduct from your plan, as payment to your financial adviser for their advice.

Initial fee £ ☐☐☐☐☐☐☐.☐☐ **Yearly fee** £ ☐☐☐☐☐☐☐.☐☐

2. If you have chosen to pay a yearly fee:

a. In how many instalments do you want the yearly fee to be paid?

***Monthly** ☐ ***Quarterly** ☐ ***Half-Yearly** ☐ ***Yearly** ☐

b. How long do you want to pay this fee for?

For the lifetime of the plan ☐ **or** ☐☐ **years and** ☐☐ **months**

c. When do you want to start paying it? **(MM/YYYY)** ☐☐☐☐☐☐

3. How do you wish the fees to be paid?

a. By cancelling units from your Standard Life Investment Policy funds. ☐

b. By cancelling units in your Standard Life Investment Policy funds, and by taking money from the SIPP Bank Account in proportion to your investment in the Standard Life Investment Policy funds and other assets. ☐

c. By taking money from the SIPP Bank Account. ☐

Part 3d – Execution Only Stockbroker

1. Do you wish to appoint the Execution Only Stockbroker available through Standard Life? Yes ☐ No ☐

If **'Yes'**, go to question 2. If **'No'** go to **Part 3e**.

2. The Stockbroker's normal procedure is to provide you with the facility to deal and to receive correspondence. They will also provide your financial adviser with copy correspondence and the ability to view account details. Do you want this? Yes ☐ No ☐

If **'No'**, please provide details of how you wish your account to be managed: (i.e. if you or your financial adviser want to use Internet Sharedealing or you wish your financial adviser to manage your account.)

E-mail

If your instructions cannot be given in this section, please provide them in writing and attach them to this form.

Part 3e – Discretionary Investment Manager

Do you wish to appoint a Discretionary Investment Manager from our panel? Yes ☐ No ☐

If **'Yes'**, ask for our 'Discretionary investment managers' guide (SLSIP24), and complete the following information. If **'No'**, go to **Part 4**.

Name

This amount is a one-off payment. If you wish us to pay any additional amounts, you must give us written instructions to do so.

How much do you wish us to send? £

(Please include this figure in the £ or % amount you set aside in the SIPP Bank Account in Part 4c)

Part 4

Complete this section to tell us where you wish to invest your payment

Please ensure that the total percentage adds up to 100% or the total payment.
Please use Note D in Part 7 to help you complete these sections.
Where you're investing in the Standard Life Investment Policy and Additional Investments, we will make any Additional Investments you have instructed us to make, as and when there is enough money in the SIPP Bank Account. **Unless you instruct us otherwise, we will invest your payment in the amounts or percentages shown below.** If there are not enough funds to carry out your instructions, we will contact your financial adviser.

Part 4a – Pension funds *(Standard Life Investment Policy)*

IMPORTANT:
Please note that the **fund code**(s) and the FULL **fund name**(s) must be included on this form, as shown in the example opposite, in order for us to process your application. If we do not have this information we may have to return your application.
The Pension Funds are the funds available through the Standard Life Investment Policy.
For further information on the investments available to you, please refer to the 'Client Investment Options Guide (SLSIP5a)'.

Please note: if you choose a Lifestyle profile you can't invest in any other Standard Life Investment Policy funds. You must also choose the age at which you wish to start taking your benefits, as this affects how the profile works. We ask for this in Part 1a, on page 2.

Fund code				Standard Life Investment Policy (fund names)	Regular Payments £ or %	Transfer/Single Payments £ or %
F	A			PENSION MANAGED ONE FUND EXAMPLE		

No more than 12 SLIP funds can be selected, 11 if you also want to invest in the SIPP Bank Account, Mutual Funds, or any other investment.

Part 4b – Additional investments

Please note: Additional investments usually incur additional charges.

- If you choose to invest in anything other than our range of SLIP pension funds we refer to this as an additional investment. This includes all the mutual funds managed by Standard Life Investments. When you choose to invest in additional investments, the length of time it takes to complete the purchase or sale of your chosen investment will vary depending upon the type of asset and the organisation providing it. We will do our part of any such transaction within a reasonable timescale but we do not control the amount of time it might take a third party to complete the purchase or sale. If you would like to know more, please call our SIPP Customer Centre on 0845 0845 000 (call charges may vary).
- If there isn't enough space in these sections to capture all your requirements, please copy this page or use a separate sheet of paper and attach it to this form.
- If you are investing any money in additional investments, remember to set aside enough money in the SIPP Bank Account to pay for charges.

FundZone mutual funds

IMPORTANT: Please note that the **citicode**(s) and the FULL **fund name**(s) must be included on this form, as shown in the example opposite, in order for us to process your application. If we do not have this information we may have to return your application.

Please complete the question and table below to tell us how you wish to invest your transfer payment(s). If you want a different investment mix for each different type of payment you will need to complete your instructions on a separate sheet of paper and attach it to this form.

For income funds do you wish the income to be paid into the SIPP Bank Account? Yes ☐ No ☐

citicode				Mutual funds from FundZone	Investment priority order (1-10)	£ or %
X	X	0	0	*Standard Life INVESTMENTS MANAGED* EXAMPLE		

For income funds cross the box in the last column of this table if you wish income to be paid to the SIPP Bank Account.

IMPORTANT:
Please note that the **fund code**(s) and the FULL **fund name**(s) must be included on this form, as shown in the example opposite, in order for us to process your application. If we do not have this information we may have to return your application.

sigma mutual funds (*Mutual funds from Standard Life*)

Fund code			Mutual funds from Standard Life	Investment priority order (1-10)	Please detail any additional commission on any amount(s) you wish to pay your adviser	£ or %	Income funds (see margin note)
E	T	1	UK ETHICAL FUND EXAMPLE		%		☐
					%		☐
					%		☐
					%		☐
					%		☐
					%		☐
					%		☐
					%		☐
					%		☐
					%		☐

Use the 'Any other investments' section to list the fund name, provider, amount, name and type of shares (accumulation or income) or commercial property you want to buy. If there is not enough room for your needs, please attach a separate sheet(s) of paper.

Any other investments

	Investment priority order (1-10)	Please detail any additional commission on any amount(s) you wish to pay your adviser	£ or %
NEW STAR PROPERTY FUND EXAMPLE		%	
		%	
		%	
		%	
		%	
		%	
		%	
		%	
		%	
		%	

There is no additional charge for any money invested in this account. The rate of interest is normally 1% below the Bank of England base rate. You can check the rate by contacting us or your adviser.

Part 4c – SIPP Bank Account

Please refer to Note D in Part 7 if you need help completing this section.

How much do you wish to invest in the SIPP Bank Account? **£ or %** [ ]

Completing Part 4: Reminders

- The total amount you have invested, throughout this section, should add up to 100% or be broadly equal to the amounts (£s) shown in this form. To ensure we can process your application effectively and efficiently, please check your totals before submitting the application to us.
- Please ensure you have set aside enough money in this account to carry out any instructions in Parts 3 and 4 (if applicable).
- Please ensure you have set aside enough money in this account to cover 12 months' (or the equivalent proportion) worth of commission charges or fee(s).

Part 5

Taking your income.

Please note: this section does not include the option to buy an annuity. If you wish to buy an annuity please call or write to us with your requirements.

If you wish your income to be paid to an overseas bank account, or if this form cannot capture your requirements, then please give us separate signed written instructions.

Please include parts 2 and 3 of a P45 or a tax coding letter from HM Revenue & Customs. If this is not received we will apply emergency tax to the income payments.

*The minimum and maximum income limits available to those aged 75 or over are different to the limits available to those under age 75. To find out the income limits that apply to you, please speak to your financial adviser.

Part 5a – Income details

1. Have you registered for: **Primary protection** [ ] **Enhanced protection** [ ]

If you have crossed either of the boxes in question 1, please forward a copy of the certificate(s) you received from HM Revenue & Customs.

2. When do you want to take your first (income) payment: (between 1st and 28th) (DD/MM/YYYY) [ ]

3. Do you want your taxable income to be (please choose one of the following options):
   - (a) Maximum limit [ ]
   - (b) Minimum limit [ ]
   - (c) Percentage of maximum limit* [ ] %
   - (d) Specified amount, per payment before tax (*subject to minimum and maximum limits) £ [ ]

4. How often would you like your income to be paid?

Once a month [ ] Once every 3 months [ ] Once every 4 months [ ]

Once every 6 months [ ] Once a year [ ]

If you want us to provide any income from the SIPP Bank Account, and you wish to take this immediately, please ensure you set aside enough money to maintain 6 months' income

IMPORTANT:
Please note that the **fund code**(s) and the FULL **fund name**(s) must be included on this form, as shown in the example opposite, in order for us to process your application. If we do not have this information we may have to return your application.

If you have answered 'No' to question 2, please tell us what percentage split you wish to provide from the SIPP Bank Account.

Part 5b – Which investments do you wish us to provide your income from?

1. Do you wish us to provide income from any Standard Life Investment Policy funds? Yes ☐ No ☐

If **'Yes'**, go to question 2. If **'No'**, go to **Part 5c** and we will provide all the income from the SIPP Bank Account.

2. Do you want to provide ALL this income by taking money proportionately across all your Standard Life Investment Policy funds? Yes ☐ No ☐

If **'Yes'**, go to **Part 5c**. If **'No'**, answer question 3.

3. How do you wish this income to be provided? (Please complete the table below)

Fund code		Standard Life Investment Policy (fund names)	Income
G	S	PENSION STERLING ONE EXAMPLE	%
			%
			%
			%
			%
			%
			%
			%
			%
			%
			%
		Total % invested in the SIPP Bank Account	%
		Total (Please ensure the total percentage adds up to 100%)	%

Please check with your bank/building society that CHAPS payments can be accepted into your account.

You will find this information on your cheque book or ATM card (cash machine card).

Part 5c – Account details

To enable us to pay any benefits, please provide your bank/building society details below.

Name of bank/building society

Postcode

Bank or Building Society Account No.

Branch Sort Code

Name of account/roll number to be credited

Your building society's own bank details: 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:

Building society name

Account number/roll number

Branch Sort Code

Further information is contained in 'A guide to death benefits (SLSIP11)'. You should speak to your financial adviser if you need help completing this section.

Part 6a – Instruction for payment of death benefits

If you die before using all of your fund under the Standard Life Self Invested Personal Pension Scheme to buy annuities, the remaining fund can be paid out as a lump sum and/or used to provide pension benefits for your dependants. You can change your instructions at any time by completing a new 'Instruction to pay death benefits' form. Please note: If you are a dependant of the original member you cannot complete Part 6c.

Please complete Part 6b to give instructions for payment of lump sum death benefits.
Please complete Part 6c to give instructions for payment of pension benefits to your dependants.

If you die on or after your 75th birthday, we must use your Alternatively Secured Pension (ASP) fund to provide pension benefits for your dependants. If you have no dependants we can only pay the ASP fund as a lump sum to a charity. We'll choose the charity if you haven't given us any instructions.

Part 6b – Payment of lump sum death benefits

Please give details of anyone you would like to receive a lump sum benefit on your death. If you name more than one person, please indicate the percentage of the lump sum death benefit you wish each person to receive. If you wish to name more than 3 people, please photocopy this page and complete it as necessary, then attach it to this form.

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First Name(s) in full

Address

Postcode

Amount

%

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First Name(s) in full

Address

Postcode

Amount

%

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First Name(s) in full

Address

Postcode

Amount

%

If you are a dependant of the original member you cannot complete Part 6c.
The term 'post pension date account(s)' applies to drawdown both before and after age 75.
Your dependants are your husband/wife/civil partner, any children who are under 23, any person who is dependent on you because of disability or any person who is financially dependent on you. It also includes someone whose financial relationship with you is one of mutual dependence.
Further information is contained in 'A guide to death benefits (SLSIP11)'.
You should speak to your financial adviser if you need help completing this section.
Please note: it is important to provide us with this information, as it allows us to:

- act promptly in accordance with your wishes
- provide accurate information in any illustrations or documentation for dependants.

Part 6c – Dependants you want to receive pension benefits

If you have no dependants, go to Part 6d. If you want one or more of your dependants to receive pension benefits from your post pension date account(s) please provide their details below. If you name more than one dependant, please indicate the percentage of the post pension date fund you want each dependant to receive. We will give each named dependant the options as described in 'A guide to death benefits' unless they are no longer a dependant. If you wish to name more than 3 people, please photocopy this page and complete it as necessary, then attach it to this form.

Dependant 1

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First Name(s) in full

Address

Postcode

Date of Birth (DD/MM/YYYY)

Relationship to you

Amount %

Dependant 2

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First Name(s) in full

Address

Postcode

Date of Birth (DD/MM/YYYY)

Relationship to you

Amount %

Dependant 3

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)

Surname

First Name(s) in full

Address

Postcode

Date of Birth (DD/MM/YYYY)

Relationship to you

Amount %

Part 6d – 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 for what purpose it will be used. 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 your plan, calculate benefits and make payments. If your application does not proceed, the information will be held on our records for 7 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. 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 1a 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 cross this box. ☐

If you do not cross 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 decide later on that 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.

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 the information.

Part 6e – Money Laundering Regulations

To comply with Money Laundering Regulations, we may verify your identity by carrying out an online check with a reference agency. Where an online 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 online check does not confirm your identity, in which case we will carry out a manual check.

Part 6f – Authorising your financial adviser to give investment instructions on your behalf

If you want your financial adviser to be able to give investment instructions to Standard Life on your behalf, sign and date this section.

I authorise Standard Life to accept instructions from the financial adviser named in Part 1c to buy or sell investments under my plan. This authorisation will apply until Standard Life receives a written instruction from me changing or withdrawing my authorisation.

Signature

Date (DD/MM/YYYY)

Part 6g – Declarations – *Important, please read*

Important information
HM Revenue & Customs warning
If you give false information you may be prosecuted.

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 Self Invested Personal Pension Scheme to administer the Scheme as required by the rules.

Your declaration

1. I, the person named in Part 1a of this form, understand that if I change my mind about continuing income drawdown under the Standard Life SIPP, I must:
   - buy an annuity under the SIPP with Standard Life, or
   - buy an annuity under the SIPP with another insurer of my choice, or
   - ask the SIPP administrator to pay my Unsecured Pension Fund or Alternatively Secured Pension Fund to another scheme operating income drawdown of my choice (other than the scheme in Part 2 of this application form).
2. I request that the benefits described in or arising from the payment specified in the application be provided for me under the Standard Life Self Invested Personal Pension Scheme and in consideration of its acceptance I undertake to be bound in all respects by the rules of the Scheme in force from time to time.
3. 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.
4. I agree to be bound by the 'SIPP Terms and Conditions'.
5. I request the trustee to appoint the investment manager(s), if any, named in Part 3e of this form.
6. I agree to my financial adviser receiving the commission and/or fees described in Parts 3a and 3c.
7. I have read and understood the Data Protection Notice. I agree that my personal data (including any 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).
8. I understand that the administrator of the scheme will create a separate arrangement for each part of the drawdown transfer payment that is subject to a separate review date.
9. I understand that Standard Life must continue to apply the same maximum income (and, if I am aged 75 or older, the same minimum income), the same income year and the same review dates to the transfer payment that applied under the transferring scheme.

My declarations to the administrator of the transferring scheme named in Part 2

10. I authorise and instruct you to transfer funds from the plan as listed in Part 2 directly to Standard Life. Where you have asked me to give you any original policy document in return for the transfer of funds and I am unable to do so, I promise to accept responsibility for any claims, losses and expenses of any nature which you may incur as a result of having made the transfer listed in Part 2 of this application.
11. I authorise you to release all necessary information to Standard Life to enable the transfer of funds to Standard Life.
12. I authorise you to obtain from and release to the financial adviser named in this application any additional information that may be required to enable the transfer of funds.
13. If an employer is paying contributions to the plan as listed in Part 2, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan.
14. Until this application is accepted and complete, Standard Life's responsibility is limited to the return of the total payment to the administrator of the transferring scheme.
15. Where the payment made to Standard Life represents all of the funds under the plan listed in Part 2, then payment made as requested will discharge the administrator of the transferring scheme of all claims and responsibilities in respect of the plan listed.
16. Where the payment made to Standard Life represents part of the funds under the plan listed in Part 2, then the administrator of the transferring scheme will be discharged of all claims and responsibilities only in respect of the part of the plan represented by the payment.

Part 6g – Declarations – *Important, please read (continued)*

My declarations to Standard Life Assurance Limited & the administrator of the transferring scheme

17. I promise to accept responsibility in respect of any claims, losses and expenses that Standard Life and the administrator of the transferring scheme may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.
18. I confirm that, where I am transferring Protected Rights, I wish to transfer these from the administrator of the transferring scheme to Standard Life.

Part 6h – Your signature

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.

Please now sign the form. Your financial adviser will complete the money laundering section.

Signature

Date (DD/MM/YYYY)

Part 7 – Notes

A. If you are in any doubt as to whether or not you are 'resident in the UK' you should check with your UK tax inspector.

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. A civil partnership is a legal contract between two partners of the same sex.

D. **The SIPP Bank Account and Additional Investments**

The SIPP Bank Account is a bank account owned and used by Standard Life Trustee Company Limited, the scheme trustee.

'Additional Investments' includes anything that is not invested in our Standard Life Investment Policy, e.g. the mutual funds available from Standard Life, SIPP Bank Account, commercial property, collectives and many other types of investments. If you want more information on what types of investments are available, please speak to your financial adviser.

When making 'Additional Investments' under the active money SIPP, we will place this money into the SIPP Bank Account. This account can be used to provide:

- any money required to purchase any investments.
- any money that is required to pay any charges.
- an investment opportunity or a facility to maintain cash on deposit.
- any income required immediately.

Other provider's forms

To enable us to make any 'Additional Investments' you must tell us the full name of the investment you wish to purchase, the provider's name and specific amounts you wish to invest. If you want to invest in any other insurance company's product where a formal application form is required, we will need a blank application form (from that provider), along with this completed application form, so we can carry out your instructions. Once we have completed the form, we will send it direct to the product provider with the appropriate funds. There may be a delay in carrying out any investment instructions until all documentation has been received.

Commercial Property

If you wish to invest in commercial property, please provide details in the 'other investments' section and attach the property information questionnaire along with this application. Property can be difficult to sell so it may not be possible to sell investments when required. The valuation of property is generally a matter of opinion rather than fact.

Important Notes:

- Please ensure you set aside enough money in the SIPP Bank Account for your purposes.
- We will process the transfer payment as per the instructions you have given in the application form. Where we cannot achieve this we will contact your financial adviser.
- To tell us which order we should make your 'Additional Investments' in, complete the 'Investment Priority' column (1 being the investment you wish us to make first).
- If at any time you wish us to change the priority of your investments or change your investment instructions, please advise us in writing.
- As we do not know when money will be available we cannot guarantee any asset or fund prices.
- If you want to buy an Open Ended Investment Company fund that is not available in the mutual funds available from Standard Life, please contact us.

Money Laundering

For financial adviser use only

Part i – Money Laundering Regulations

To comply with Money Laundering Regulations, Part ii must be completed by your financial adviser.

They must also complete Part iii.

Part ii – Identity of applicant verified *(to be completed by your financial adviser only)*

I/We confirm that the identity of the applicant has been verified.

- The information in section 1a was obtained by me/us in relation to the customer, and
- The evidence I/we have obtained to verify the identity of the customer exceeds the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG. Please cross the box. ☐

Part iii – Financial adviser's details

Please note: the company stamp box must be stamped.

If Part ii has been completed this section must be signed by the person who has seen the original documentary evidence.

Name of Regulator

FSA or authorisation number

Signed

Name

Position

Date (DD/MM/YYYY)

Company Stamp

Standard Life use only

Account Manager

Sales Team Code

Consultant Code

To comply with money laundering regulations you need to send the completed form 'confirmation of verification of identity – private individual' with the application.

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