

Self Invested Personal Pension Application Form



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

SLSIP37 808 FNZ

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 Self Invested Personal Pension (SIPP).

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

SLSIP30 SIPP Application form (for transfer, single or regular payments)

You should complete this form 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

E-mail 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

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 E-mail address

Intermediary reference number

Part 1d Sales advice details

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.)

Please note the company stamp box must be stamped.

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 <input type="text"/>	HM Revenue & Customs Pension Scheme Tax Reference <input type="text"/>
Benefits taken	
Amount of tax free lump sum £ <input type="text"/>	
My remaining fund was designated to provide an Unsecured Pension Fund or Alternatively Secured Pension Fund	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'No', please speak to your financial adviser.	
I now wish to transfer my Unsecured Pension Fund or Alternatively Secured Pension Fund to a Standard Life SIPP	Yes <input type="checkbox"/> No <input type="checkbox"/>
Transfer value	
Estimated transfer value of my Unsecured Pension Fund or Alternatively Secured Pension Fund	£ <input type="text"/>

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.

Commission types

Funded Initial Commission

A monthly charge taken from your plan for a period of 6 years.

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 payment(s) total is under £10,000.

It is not available if you are age 69 or over.

Initial Commission for transfer payments

A one-off charge taken from your plan.

Fund Based Renewal Commission

A regular charge taken from your plan.

It can continue after age 75 if you choose Alternatively Secured Pension (ASP).

Part 3a Commission for your financial adviser	
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% (steps of 0.1%, a monthly charge taken from your plan for 6 years)	A <input type="text"/>
Initial Commission	
Max 5% (steps of 0.1%, a one-off charge taken from your plan)	B <input type="text"/>
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 any payments cannot exceed 5% of the payment.	
Fund Based Renewal Commission	Frequency
Max 1% (steps of 0.01%, a regular charge taken from your plan)	<input type="text"/> % Yearly <input type="checkbox"/> Monthly <input type="checkbox"/>

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

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.

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 and complete the following information. If 'No', go to **Part 4**.

Name

How much do you wish us to send? £

(Please include this figure in the £ or % amount you set aside in the Standard Life 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 Standard Life 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.

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 'Your guide with investment options with SIPP'.

Part 4a Pension funds (Standard Life Investment Policy)

We will invest your transfer payment(s) in the amount(s) or percentages shown below.

Fund code		Standard Life Investment Policy (fund names)	£ or %
F	A	PENSION MANAGED ONE FUND	

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 3rd 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 Standard Life SIPP Bank Account to pay for charges.

FundZone mutual funds

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

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.

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		%		<input type="checkbox"/>
					%		<input type="checkbox"/>
					%		<input type="checkbox"/>
					%		<input type="checkbox"/>
					%		<input type="checkbox"/>
					%		<input type="checkbox"/>
					%		<input type="checkbox"/>
					%		<input type="checkbox"/>
					%		<input type="checkbox"/>
					%		<input type="checkbox"/>
					%		<input type="checkbox"/>

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		%	
		%	
		%	
		%	
		%	
		%	
		%	
		%	
		%	
		%	

There is no additional charge for any money invested in this account. The rate of interest for this account is currently 1% below the Bank of England base rate.

Part 4c Standard Life 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 Standard Life 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 contact us to confirm when protection from HM Revenue & Customs is in place.

2. When do you want to take your first (income) payment: (between 1st and 28th)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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(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

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.

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

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 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 6c Dependants you want to receive pension benefits

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 mutual dependence.

Further information is contained in 'A guide to death benefits'. 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.

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 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 your plan, calculate benefits and make payments. 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. 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 2007, 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.

If the online check does not confirm your identity, 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)

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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 authorise you to ask for any details as you may require, regarding the transfer payment detailed in Part 2 of this application and authorise the transferring scheme/insurer of the transferring policy to disclose this information.
9. 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.
10. 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.
11. If this application includes a transfer of funds from another Registered Pension Scheme(s):-
 - I instruct the named provider(s) to transfer the funds from the plan(s) listed to this plan.
 - I discharge the transferring provider(s) of all liabilities under their plan(s) listed.
 - I authorise the named provider(s) to release the necessary information to enable the transfer to take place.

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)

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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 Standard Life SIPP Bank Account and Additional Investments

The Standard Life 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, 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 Standard Life SIPP, we will place this money into the Standard Life 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.

Important Notes:

- Please ensure you set aside enough money in the Standard Life 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 the Money Laundering Regulations of 2007, 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

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

Please note the company stamp box must be stamped.

Name of Regulator

FSA or authorisation number

Signed

Name

Position

Date (DD/MM/YYYY)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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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.