

Who this form is for

The terms and conditions relating to the contract (and a copy of your completed Application Form) will be made available on request.

For further information please read the Key Features Document and your Personal Illustration.

When we refer to 'Standard Life' we mean 'Standard Life Assurance Limited'.
This form is for employed people who wish to contract-out of the State Second Pension (S2P, which replaced SERPS) using a Standard Life Stakeholder pension.
Do not use correction fluid if you make a mistake. Please initial any changes you make.
This form can be used for all Standard Life Stakeholder pension contracts: Stakeholder Pension Plan, Group Stakeholder Pension Plan or Corporate Stakeholder Pension Plan.

We strongly recommend that you seek advice before deciding to contract-out. If you are considering contracting-out, you must also read the Stakeholder Pension Plan (contracting-out only) Key Features Document, (SPP17a) which you can request from your adviser. Your decision on whether or not to contract-out should be reviewed every year.

Filling in this form

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

Before completing this form, please read the Stakeholder Pension Plan (contracting-out only) Key Features Document (SPP17a).
You are eligible to contract-out using Standard Life's Stakeholder pension if:

- you are employed and have earnings subject to UK tax
- you and your employer pay full rate National Insurance contributions, and
- you are not contracted-out through an occupational pension scheme, personal pension plan or other stakeholder pension plan.

If you find that you are not eligible, you should not complete this form. Please ask your adviser or Standard Life for further information. There may be another contract that fits your requirements.
If you are receiving advice from a financial adviser, you should remember that the financial adviser is acting on your behalf not only by giving you advice, but also regarding completing this form.
Please 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.

Part 1 Your personal details

Please note that we cannot process your application without a valid National Insurance number. You can find your National Insurance number on your payslip.

National Insurance Number

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

First names (in full)

Address

Postcode

Telephone - home (inc. STD code) Telephone - business (inc. STD code)

Male Female Date of birth D/M/Y

Marital status Single Married/Civil partnership Separated Divorced/Dissolution of civil partnership Widowed/Surviving civil partner

Has your surname changed in the past? Yes No

If 'Yes', what was your previous name

When do you want Minimum Contributions to start? Date 06 | 04 |

Your Selected Pension Age
Choose the age when you want your pension to start (this must be between age 55 and age 75).
Age

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

Age 75 means the day before your 75th birthday. You do not have to retire at your Selected Pension Age, but you normally must start to take your benefits by age 75.

Part 4 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 what purposes it will be used for. Please give them an opportunity to read this notice.

Personal information provided in connection with your application will be used by Standard Life to set up and administer the plan.

If your application does not proceed it will be held on our records for 6 years before it is deleted.

We will keep this information you have supplied confidential, and will not disclose it unless it is lawful to do so.

If you have appointed an 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 contracting-out under a Group Stakeholder Pension Plan or Corporate Stakeholder Pension Plan, we may disclose information to your employer about the payments made, if requested.

We may, in future, be able to send you a yearly statement that shows both information about your state pension and the benefits you may get from this plan. To be able to do this, we would have to share the information set out in Part 1 of this form with the Department for Work and Pensions (DWP). We would not use this information for any other purpose.

If you do not want us to share this information with the DWP please tick this box.

If you do not tick the box, you will have 30 days from the date you sign this form to change your mind before we may share information about you with the DWP. We may share information each year, as long as you are a member of this plan. If you later decide you do not want us to share this information with the DWP you can contact us as detailed in the "How to contact us" section of the Key features Document.

We and the other subsidiaries of Standard Life plc would like to contact you from time to time to keep you up to date with special offers, new products and services, newsletters and other promotions. We will never pass your details to companies that are not subsidiaries of Standard Life plc for marketing purposes.

If you do not want to be kept informed, please tick this box.

If you would like to request a copy of the personal data we hold about you, please write to the Data Protection Co-ordinator at our Head Office. We may charge a fee for providing the information.

Part 5 Declaration

The NICO require that Minimum Contributions be paid to only one pension provider.

Declaration by Standard Life

If Standard Life Assurance Limited accepts this Application, it agrees as administrator and provider in terms of the rules of the Standard Life Stakeholder Pension Scheme to administer the Scheme as required by the rules.

Your Declaration

- 1 I, the person named in Part 1 of this Application, request that the benefits arising from payments referred to in this Application be provided for me under the Standard Life Stakeholder 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.
- 2 If I have an arrangement to which Minimum Contributions have been applied, I request that the Minimum Contributions payable in respect of me in terms of this form be applied to that arrangement. Otherwise, I request the administrator to establish an arrangement to which the Minimum Contributions in respect of me shall be applied.
- 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 hereby notify that I am, or intend to become, a member of the Standard Life Stakeholder Pension Scheme (contracting-out number A7800020X). I wish Minimum Contributions to be paid to this Scheme from the start date specified in the submission. I understand that I will not accrue benefits from the State Second Pension (S2P) because of payment of the Minimum Contributions.
- 5 I have read and understood the Data Protection Notice in Part 4. I agree that my personal information (including sensitive data) may be used for the purposes described (subject to me exercising my right not to be contacted with details of other products and services).
- 6 If I am contracting-out under a Group Stakeholder Pension Plan or Corporate Stakeholder Pension Plan, I authorise Standard Life to disclose to my employer, if requested, any information regarding the payments made to my plan, how these payments are invested and the value of my plan.

If you do not wish your employer to have access to this information, then please write to us at: Standard Life Assurance Limited, Stakeholder Pensions, 30 Lothian Road, Edinburgh EH1 2DH.

Signature

Date