


Notes for completing FRP33

The descriptions and definitions given in these Notes are to help you complete this form and are not binding in law. The descriptions which apply are those set out in the legislation. If you are in any doubt you should contact a pensions practitioner, the Scheme Administrator, your accountant or, where appropriate, your Inspector of Taxes.

- a. If you are in any doubt as to whether or not you are 'resident in the UK' (this can also apply to a period of residency within the current tax year), you should check with your UK tax inspector.
- b. A civil partnership is a legal contract between two partners of the same sex.
- c. An occupational pension scheme is an employer's pension scheme which promises to provide you with a pension and/or a lump sum on your retirement. It does not include:
 - (i) any personal pension scheme, or group personal pension scheme, even if your employer pays into it
 - (ii) any stakeholder pension, or group stakeholder pension scheme, even if your employer pays into it
 - (iii) any scheme which pays benefits only on your death
or
 - (iv) any scheme which is not registered with HM Revenue & Customs.The scheme is not necessarily run directly by your employer. It may be a scheme for employees within a particular trade or industry run by a representative body and which your employer pays in to.
- d. A block transfer is an option where at least two members transfer their benefits from one scheme to another. (Not all members of the scheme must transfer). Both the ceding and new scheme must be the same for both members and the transfer should be made as one payment to the new scheme. This protects the members' rights to a tax-free lump sum over 25% or an early retirement age.
- e. **Investment Choice:**
 - (i) A complete description of funds can be found in our leaflet 'How to choose the right investment options for your pension' (GPEN4).
 - (ii) Lifestyle profiles are an option that automatically change the funds you are invested in depending on the length of time until your selected retirement date. As you get closer to retirement, they move the emphasis away from growth to preparing your pension pot for your pension benefits at your selected retirement date. Please refer to our leaflet 'Lifestyle profiles — Retail Pension Fund' (GPEN41) for more information.

Part 1a – Your personal details

National Insurance Number	<input type="text"/>	Date of birth (DD/MM/YYYY)	<input type="text"/>
Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	<input type="text"/>	Male	<input type="checkbox"/> Female <input type="checkbox"/>
Surname	<input type="text"/>		
First name(s) in full	<input type="text"/>		
Address			
House number	<input type="text"/>		
Street	<input type="text"/>		
City/Town	<input type="text"/>		
County	<input type="text"/>		
Postcode	<input type="text"/>		
Telephone number (inc STD code)	<input type="text"/>		
Home	<input type="text"/>		
Business	<input type="text"/>		
Mobile	<input type="text"/>		
Employment status	Employee <input type="checkbox"/>	Self-employed	<input type="checkbox"/>
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"/>

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

*See note b on page 2

Part 1b – Your selected pension age

At what age do you want the pension and/or lump sum from your transfer payment to be paid? (You can start taking a pension at any time between the ages of 55 and 75, including while you're still working.)

Age

If you are transferring into an existing Standard Life Group Flexible Retirement Plan, this age must be the same as the age you have already selected.

Part 2 – Your transfer payment – please see Notes on page 2

Transfer payment 1

Transferring scheme name

Contact name

Revenue reference number

Name of the administrator of the transferring scheme

Address of the administrator of the transferring scheme

Building number

Street

City/Town

County

Postcode

Telephone number

Your reference number or policy number

1. What is the estimated total value of this transfer payment? £

2. Does this represent the full value of your plan? Yes No

3. Is the scheme or plan you are transferring from an occupational pension scheme? See Note c, page 2. Yes No

4. Is this transfer payment part of a block transfer? See Note d, page 2. If 'Yes', please ensure the form 'Block Transfer Questionnaire' (GEN410) is completed and returned along with this form. Yes No

5. Is any part of your transfer payment subject to a pension attachment (earmarking) order? If 'Yes', we will not normally accept transfer payments which are subject to a pension attachment (earmarking) order. Please speak to your financial adviser. Yes No

6. Does any part of your transfer payment relate to pension benefits which you received from an ex-spouse/ex-civil partner on divorce/dissolution of civil partnership (also known as a pension credit)? If 'Yes', please answer question 7. If 'No', go straight to point 8. Yes No

7. Was any part of your ex-spouse/ex-civil partner's pension already in payment at the time of the divorce/dissolution of the civil partnership? If 'Yes', we'll ask the transferring scheme for more information as this will affect the amount of tax free lump sum you can take. Yes No

8. If you received individual advice about making this transfer payment, please tick this box:



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

Standard Life is not liable for any variation in the transfer amount which occurs before the transfer payment is received and accepted.

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

Part 2 – Your transfer payment – please see Notes on page 2 (Continued)

Transfer payment 2

Transferring scheme name

Contact name

Revenue reference number

Name of the administrator of the transferring scheme

Address of the administrator of the transferring scheme

Building number

Street

City/Town

County

Postcode

Telephone number

Your reference number or policy number

1. What is the estimated total value of this transfer payment? £

2. Does this represent the full value of your plan? Yes No

3. Is the scheme or plan you are transferring from an occupational pension scheme? See Note c, page 2. Yes No

4. Is this transfer payment part of a block transfer? See Note d, page 2. If 'Yes', please ensure the form 'Block Transfer Questionnaire' (GEN410) is completed and returned along with this form. Yes No

5. Is any part of your transfer payment subject to a pension attachment (earmarking) order? If 'Yes', we will not normally accept transfer payments which are subject to a pension attachment (earmarking) order. Please speak to your financial adviser. Yes No

6. Does any part of your transfer payment relate to pension benefits which you received from an ex-spouse/ex-civil partner on divorce/dissolution of civil partnership (also known as a pension credit)? If 'Yes', please answer question 7. If 'No', go straight to point 8. Yes No

7. Was any part of your ex-spouse/ex-civil partner's pension already in payment at the time of the divorce/dissolution of the civil partnership? If 'Yes', we'll ask the transferring scheme for more information as this will affect the amount of tax free lump sum you can take. Yes No

8. If you received individual advice about making this transfer payment, please tick this box:



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

Standard Life is not liable for any variation in the transfer amount which occurs before the transfer payment is received and accepted.

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

Part 2 – Your transfer payment – please see Notes on page 2 (Continued)

Transfer payment 3

Transferring scheme name

Contact name

Revenue reference number

Name of the administrator of the transferring scheme

Address of the administrator of the transferring scheme

Building number

Street

City/Town

County

Postcode

Telephone number

Your reference number or policy number

1. What is the estimated total value of this transfer payment? £

2. Does this represent the full value of your plan? Yes No

3. Is the scheme or plan you are transferring from an occupational pension scheme? See Note c, page 2. Yes No

4. Is this transfer payment part of a block transfer? See Note d, page 2. If 'Yes', please ensure the form 'Block Transfer Questionnaire' (GEN410) is completed and returned along with this form. Yes No

5. Is any part of your transfer payment subject to a pension attachment (earmarking) order? If 'Yes', we will not normally accept transfer payments which are subject to a pension attachment (earmarking) order. Please speak to your financial adviser. Yes No

6. Does any part of your transfer payment relate to pension benefits which you received from an ex-spouse/ex-civil partner on divorce/dissolution of civil partnership (also known as a pension credit)? If 'Yes', please answer question 7. If 'No', go straight to point 8. Yes No

7. Was any part of your ex-spouse/ex-civil partner's pension already in payment at the time of the divorce/dissolution of the civil partnership? If 'Yes', we'll ask the transferring scheme for more information as this will affect the amount of tax free lump sum you can take. Yes No

8. If you received individual advice about making this transfer payment, please tick this box:



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

Standard Life is not liable for any variation in the transfer amount which occurs before the transfer payment is received and accepted.

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

Part 5b – Money Laundering Regulations

To comply with Money Laundering Regulations, we are required to verify the identity of our customers. We do this by carrying out an online check with a reference agency. This is not a credit check and will not affect your credit rating. The agency will verify your identity against public records and confirm whether you have a credit history (but will not disclose any information to us about your actual borrowing). The agency will add a note to your credit file to show that an identity check was requested by Standard Life. If successful, a copy of the results will be held by Standard Life to evidence that your identity has been verified. 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 5c – Declaration

Declaration by Standard Life

In the event of Standard Life Assurance Limited accepting this application it hereby agrees as administrator and provider in terms of the rules of the scheme to administer the scheme as required by the rules.

My Declarations

1. 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.
2. I, the person named in Part 1, declare that in respect of the transfer payment I am, or wish to become, a member of the Standard Life Self Invested Personal Pension Scheme.
3. In consideration of the transfer being made, I undertake to be bound in all respects by the rules of the scheme in force from time to time.
4. a) I declare that I am resident in the UK for tax purposes, or
b) I am (or my husband, wife or civil partner is) a Crown servant working overseas.
5. I am aware that, where I am receiving advice from a financial adviser, the adviser is acting on my behalf.
6. If the transfer payment is being paid into a Group Flexible Retirement Plan, I authorise Standard Life to disclose to my employer (or the person within my business who is the contact name for enquiries) any information regarding payments and transfer values paid to my Plan, how payments are invested and the value of my Plan if requested.
If you do not wish your employer to have access to this information, then please write to us at: Standard Life Assurance Limited, Group Pensions, Standard Life House, 30 Lothian Road, Edinburgh, EH1 2DH.
7. I have had the opportunity to read the Data Protection Notice. I agree that my personal data (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).

Part 5c – Declaration (Continued)

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

1. I authorise and instruct you to transfer funds from the plan(s) as listed in Part 2 directly to Standard Life. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.
2. I authorise you to release all necessary information to Standard Life to enable the transfer of funds to Standard Life.
3. 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.
4. If an employer is making payments to any of the plans 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(s).
5. Until this application is accepted and complete, Standard Life’s responsibility is limited to the return of the total payments to the transferring scheme(s).
6. Where the payment(s) made to Standard Life represent(s) all of the funds under the plan(s) listed in Part 2, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.
7. Where the payment(s) made to Standard Life represent(s) part of the funds under the plan(s) listed in Part 2, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).

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

1. I promise to accept responsibility in respect of any claims, losses and expenses that Standard Life and the transferring scheme(s) 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.

Signature



Date

(DD/MM/YYYY)

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Signature required

It is a serious offence to give false statements. The penalties are severe and could lead to prosecution.

Please complete 5d if you did not receive advice from a financial adviser.

Part 5d – Execution Only Declaration – where no advice was given

Please tick each of the following boxes to confirm that you agree with the corresponding statement. We cannot process this application form unless you confirm that you agree with all of the following statements

- I am aware that Standard Life recommends that all customers should seek financial advice before joining or transferring to a Group Flexible Retirement Plan.
- I have chosen not to seek financial advice and confirm that Standard Life have not provided me with any financial advice regarding the product(s).
- By not seeking advice, I am taking full responsibility for the suitability of product(s) for my needs, and will not hold Standard Life responsible for the suitability, or for any losses I may suffer as a result of my decision.
- I confirm that the information I have given is true and correct to the best of my knowledge and belief.

Signature 

Date
(DD/MM/YYYY)


Signature required

Financial adviser details – to be completed by the scheme adviser

Intermediary Reference No. (maximum 25 characters)

Contact name

Agency name

Agency code

Email @

Telephone number

Mobile number

Basis of Sale Whole of Market Other

If other please specify:

Was advice given? Advice No advice (eg, Execution-only)

Status of Client (eg execution-only)

Financial Conduct Authority or Authorisation No.

Please complete the sections below as appropriate

Section A – Commission basis (schemes established prior to 31 December 2012)

If you gave a personal recommendation, was this in line with an agreement you made with the employer before 31 December 2012? Yes No

Type of commission	Regular payments	Single payments
Initial Commission		£ <input type="text"/>
Fund Based Commission (FBC)	<input type="text"/> %	<input type="text"/> %
Level	<input type="text"/> %	

Section B – Consultancy charging basis

If consultancy charging applies, this will be paid in line with your employer agreement.

Section C – Adviser charging basis

Adviser charges may be available where the scheme was set up on or after 15 October 2012 (unless the scheme was set up after this date on a commission paying basis) or if the scheme was set up before this date and we have agreed to make adviser charges available.

If you are providing individual advice to a scheme member paid for by an adviser charge please complete the Confirmation of adviser charges form (GFRP15).

