

Who this form is for

When we refer to ‘Standard Life’ we mean ‘Standard Life Assurance Limited’.

This form is for converting an existing Standard Life DC Master Trust plan to a Qualifying Workplace Pension Scheme (QWPS) for auto-enrolment purposes.

It is also for setting up new Standard Life DC Master Trust plan as a QWPS for auto-enrolment purposes.

Where the Scheme applies to more than 1 Employer, the completion of this form by the Employer shown in Part 1 shall apply to all employers in the Scheme (unless otherwise agreed with Standard Life).

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FOR OFFICE USE ONLY:

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Filling in 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.

A copy of the these terms and conditions and the completed application form will be sent to you on request.

Part 1 – Employer details

Full name of employer	<input type="text"/>
Co. Reg. No. or Partnership No. (where applicable)	<input type="text"/>
Address	
Building 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"/>

Part 3 – QWPS details (continued)

c) From date first eligible (must complete one of the following five options)

i. None

ii. Number of days (number of days between 1 and 90)

iii. Specific date (DD between 1 and 28) Within month(s) from first eligible date 1 2 3 maximum to target

iv. Date within month:

Day of week Mon Tue Wed Thu Fri
 Sat Sun

Week number 1 2 3 4 last

Month(s) from first eligible date 1 2 3 maximum to target

For example:
 If first eligible on the 14th day of a month, 'within' means from the 14th day of that month to the 13th day of the next month.

Part 4 – Employer regulatory communications

a) Would you like Standard Life to issue your regulatory communications to your employees on your behalf? Yes No
 If yes, please complete part b).

b) Please tell us who employees should contact if they have any questions about the regulatory communications:

Employer Name* HR Department
 Payroll Department Company Pension Adviser

*This will show as the employer name we have on our records

Part 5 – QWPS employer terms and conditions

In consideration for the Provider agreeing to administer the Scheme, the Employer agrees to the following terms and conditions.

1. Employer information

- 1.1 The Employer shall provide the following information to the Provider:
 - a) the Employer’s full name and company or LLP registration number (if applicable);
 - b) the Employer’s registered address or relevant postal address if different;
 - c) the names, positions, telephone numbers and email addresses of at least two Authorised Contacts authorised by the Employer to act on its behalf in relation to the Scheme.
- 1.2 Where the Scheme applies to more than 1 employer, these terms and conditions shall apply to all employers in the Scheme (unless otherwise agreed with the Provider).

2. Jobholder information

- 2.1 The Employer shall provide Jobholder Information to the Provider for each Employee the Employer wishes to join the Scheme. The Jobholder Information includes:
 - a) full name;
 - b) date of birth;
 - c) postal residential address;
 - d) day time telephone number and mobile telephone number, if known to the Employer;
 - e) gender;
 - f) automatic enrolment date, automatic re-enrolment date or enrolment date for each Jobholder;
 - g) joining date of any employee who is not a Jobholder;
 - h) national insurance number;

Part 5 – QWPS employer terms and conditions (continued)

- i) individual work or personal e-mail address;
- j) expected retirement date;
- k) any other information the Provider may reasonably require to complete a Joining File, Payment File or Eligibility Assessment File.

2.2 The Employer shall include the Jobholder Information in the appropriate fields in the Joining File, Payment File and/or Eligibility File (as appropriate).

2.3 If an Employee joined the Scheme without providing all of the Jobholder Information, the Employer shall ensure the information is provided within 28 days if requested by the Provider.

3. Payment information

3.1 The Employer shall assess its workforce and provide the following information in respect of each Employee to the Provider:

- a) the Employee's joining status;
- b) the Pay Reference Period for each Employee;
- c) the value of Employer payments payable in the applicable Pay Reference Period (this can be a percentage or cash amount);
- d) the value of Employee payments payable in the applicable Pay Reference Period (this can be a percentage or cash amount);
- e) earnings in the applicable Pay Reference Period against which the Employer and Employee payments shall be calculated (only needed if the amount in paragraph 3.1(c) or (d) is expressed as a percentage);
- f) date of first payment;
- g) Payroll Deduction Date.

3.2 A Payment File shall set out the amounts payable by the Employer and the Employees listed in the file in respect of the last completed Pay Reference Period. For so long as the Employer continues to submit Payment Files, the Employer agrees to make the payments specified in each such file and that the level of those payments shall be such as to allow the members to be active members of a QWPS unless the member is not a Jobholder or, if a Jobholder, has exercised his or her right to Opt-Out of such membership or to reduce or stop his or her payments.

3.3 The Employer acknowledges that it is under a legal obligation to ensure that sufficient payments are made in respect of Jobholders to ensure they continue to be active members of a QWPS (unless the Employee takes action to Opt Out or reduce his or her own payments) and the Employer acknowledges that the Provider has not undertaken to do this on its behalf.

4. Investment instructions

4.1 The Employer shall inform the Provider of details of the Investment Instruction or Investment Instructions approved by the Trustee where different instructions apply to different categories of Employees.

4.2 The Employer agrees to review on a regular basis the likely characteristics, needs and risk profile of its Employees who will be automatically enrolled or re-enrolled into the QWPS, and whether the chosen profile is still suitable to use as its Investment Instruction.

4.3 Where the Employee is making an active investment choice (which may include a choice which is the same as a Default Investment Instruction), the Employer shall inform the Provider of the investment fund(s) or profile chosen and specify the percentage split of payments between investment funds, where more than one investment fund is chosen.

4.4 Where the Employee is not making an active investment choice, the Employer shall inform the Provider which Default Investment Instruction applies to the payments made in respect of that Employee.

5. Salary Exchange

5.1 If the Employer deducts payments by Salary Exchange it shall pass these payments to the Provider as Employer payments.

Part 5 – QWPS employer terms and conditions (continued)**6. Provide employee information to the provider**

- 6.1 Unless agreed otherwise with the Provider, the Employer shall provide all data to the Provider through the Provider's website by uploading Joining Files, Payment Files and Eligibility Assessment Files.
- 6.2 Unless agreed otherwise with the Provider, where an Employer provides an email address in respect of an Employee under paragraph 2.1(i), the Provider may use this email address to issue communications to the Employee whether on its behalf or on behalf of the Employer.
- 6.3 The Employer agrees to be bound by the terms governing the use of the Provider's website as apply from time to time.

7. Provide information to employees

- 7.1 The Employer shall provide:
- Enrolment Information to Jobholders who are auto-enrolled, re-enrolled or enrolled in the Scheme on or before submitting the related Joining File to the Provider;
 - Opt-In Information to Jobholders with Opt-In Rights;
 - Joining Information to Entitled Workers;
 - Existing Members of Qualifying Schemes Information to Employees already in the Scheme;
 - Postponement Notices to Employees if the Employer decides to postpone the auto enrolment date.
- 7.2 In providing the information required under paragraph 7.1 the Employer may use the appropriate template notice made available on the Provider's website or the Employer may use its own communications.
- 7.3 Alternatively, the Employer may request the Provider to issue the information required under paragraph 7.1 (a),(b),(c) or (d) direct to the Jobholders and Employees on the Employer's behalf. Where the Provider agrees to do so, it will prepare the information using its own template notices and employee data provided by the Employer.
- 7.4 It is the Employer's responsibility to ensure that the information is issued within the timescales set out in the 2008 Act either by issuing the information themselves in accordance with paragraph 7.2 or by providing employee data to the Provider in accordance with paragraph 7.3.
- 7.5 The Employer must satisfy itself that any template notice it or the Provider uses contains all necessary information to meet the requirements of the 2008 Act.

8. Opt out online or by telephone

- 8.1 The Employer authorises the Provider to act as its agent in terms of receiving Opt Out Notices from Employees whether by telephone or electronic means.
- 8.2 The Provider, acting as the Employer's agent under paragraph 8.1, shall take reasonable care to ensure that the Employer complies with the 2008 Act, based on the Provider's understanding of the 2008 Act.

9. Provide full and accurate information

- 9.1 The Employer shall provide the Provider with full and accurate information and comply with the data protection law.
- 9.2 If the Employer becomes aware that information sent to the Provider is inaccurate or incomplete, it shall inform the Provider as soon as practicable (and in any event within 28 days) and take all steps reasonably required by the Provider to ensure any inaccurate or incomplete data is rectified.
- 9.3 The Employer shall comply with any request for information made by the Provider to enable the Provider to comply with its record keeping duties under the 2008 Act. The Employer shall provide such information within 28 days of the date of the request.
- 9.4 If as a result of the Employer's failure to provide accurate and complete information to the Provider, work is required to correct any inaccuracies, the Provider reserves the right to charge the Employer a reasonable sum in consideration for any time spent rectifying these inaccuracies.

Part 5 – QWPS employer terms and conditions (*continued*)

10. Change in employee's status

- 10.1 The Employer shall inform the Provider as soon as reasonably practicable (and in any event within 28 days) if any Employee who has joined the Scheme:
- leaves the employment of the Employer;
 - Opts Out of the Scheme;
 - leaves active membership of the Scheme.

11. Employer login details

- 11.1 The Employer shall ensure that only Authorised Contacts (notified to the Provider under paragraph 1) are provided with Login Details.
- 11.2 The Employer shall ensure that each Authorised Contact only uses the Login Details provided to him or her and keeps the Login Details confidential.
- 11.2 The Employer shall ensure that each Authorised Contact shall not permit any other person to use their Login Details.
- 11.3 The Employer shall immediately inform the Provider if it becomes aware of any person other than an Authorised Contact using the Login Details.
- 11.4 If the Employer decides to revoke permission from an Authorised Contact to access the Provider's website (due to that Authorised Contact leaving their position or otherwise), the Employer shall inform the Provider as soon as reasonably practicable.
- 11.5 If the Employer wishes to extend the category of Authorised Contact, it shall give the Provider details of the person it wishes to become an Authorised Contact and request Login Details for that person.
- 11.6 The Employer shall inform the Provider of any change in contact details for any Authorised Contact, in particular any changes to email addresses must be notified to the Provider as the Provider shall use the Authorised Contacts' email address to communicate information to the Employer.

12. Guidance tools

- 12.1 The Provider may make Guidance Tools available on the Provider's website to (among other things) assist the Employer in determining its joining and payment responsibilities in relation to each of its Employees.
- 12.2 The Employer acknowledges that any Guidance Tools provided by the Provider are for informational purposes only.

13. Other requirements

- 13.1 The Provider may amend or revoke any of these terms and conditions from time to time. Unless the Provider considers there to be exceptional circumstances, the Provider shall give the Employer 28 days notice of any changes to the terms and conditions.
- 13.2 Any payments to the Scheme must be paid in pounds sterling from a UK bank account.
- 13.3 The Employer agrees to cooperate with the Provider to ensure the efficient administration of the Scheme.

14. Glossary

2008 Act means the Pensions Act 2008 and any regulations made thereunder.

Authorised Contact means any person authorised by the Employer to act on its behalf in relation to the Scheme.

Automatic Enrolment Regulations means the Occupational and Personal Pension Schemes (Automatic Enrolment) Regulations 2010.

Duties start date means the date shown in part 3 and is the date (from 1 October 2017) that the employer has legal duties on behalf of the employee.

Eligibility Assessment File means the spreadsheet available on the Provider's website which the Employer may complete should it wish to determine which of its Employees are eligible to be automatically enrolled in the Scheme.

Employee means a worker as defined by section 88 of the 2008 Act.

Employer means the employer shown in Part 1 of this form.

Part 5 – QWPS employer terms and conditions *(continued)*

Employer Application means the application form completed by the Employer in which it agreed to be bound by these terms and conditions.

Enrolment Information has the meaning given in regulation 2 of the Automatic Enrolment Regulations.

Entitled Worker refers to a worker who falls within the definition of section 9 of the 2008 Act.

Existing Member of Qualifying Scheme Information means the information set out in regulation 33 of the Automatic Enrolment Regulations.

Guidance Tools means any of the tools made available on the Provider's website aimed at providing the Employer with illustrative information on any aspect of its duties under part 1 of the 2008 Act.

Investment Instruction means the investment strategy that applies to those Employees who have been automatically enrolled or re-enrolled by the Employer to fulfil its statutory duties in terms of the 2008 Act.

Jobholder has the meaning given in section 1 of the 2008 Act.

Joining File means the spreadsheet available on the Provider's website which the Employer must complete to give the information and declarations required to join an Employee to the Scheme.

Joining Information means the information set out in regulation 21 of Automatic Enrolment Regulations.

Login Details means the information provided to an Authorised Contact to enable him or her to access the Provider's website and upload information on behalf of the Employer.

Opt-In Information has the meaning given in regulation 17 of the Automatic Enrolment Regulations.

Opt Out has the meaning given in regulation 9 of the Automatic Enrolment Regulations.

Opt Out Notice has the meaning given in regulation 9 of the Automatic Enrolment Regulations.

Payroll Deduction Date means the day on which any payments to the scheme in respect of an Employee are deducted from the Employee's salary.

Pay Reference Period has the meaning given in regulation 4 of the Automatic Enrolment Regulations.

Payment File means the spreadsheet available on the Provider's website which the Employer must complete to give details of the payments being made in respect of each Employee for the relevant Pay Reference Period.

Postponement Notice has the meaning given in regulation 24 of the Automatic Enrolment Regulations.

Provider means Standard Life Assurance Limited.

QWPS means a qualifying workplace pension scheme as defined by section 16 of the 2008 Act.

Scheme means the pension scheme which is part of the Standard Life DC Master Trust (a registered scheme under Part 4 of the Finance Act 2004), identified by the Scheme number in Part 2, administered by the Provider and chosen by the Employer as its QWPS.

Trustees means Standard Life Master Trust Co. Ltd. 1 Wythall Green Way, Wythall, Birmingham, England, B47 6WG.

Any reference to legislation (including regulations) includes any amendment or replacement to the legislation.

