

GSIP31 0319

Who this form is for

When we refer to 'Standard Life' we mean 'Standard Life Assurance Limited'.

This form is for anyone who wishes to take out a Group Self Invested Personal Pension (Group SIPP) with us for the first time, or if you wish to make additional transfer payments or in-specie transfers (when the transfers are not in drawdown), or set up a regular payment to an existing plan. Both you and your financial adviser are required to complete this form. Your financial adviser will advise you on whether you are eligible for this contract and what options are most suitable for you.

Please complete the following sections:

Part 1	Complete all of this section	04-05
Part 2	Complete this section if you or your employer wish to make regular or single payment(s)	05-07
Part 3	Complete this section if you wish to make a transfer payment(s)	07-10
Part 4	Complete all of this section	11-15
Part 5	Complete all of this section	16-19
Money Laundering	Financial adviser use only	20

Filling in this form

Before completing this form please read the Key Features Document(s).

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

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. Until your application is accepted, Standard Life's liability is limited to the return of the transfer payment to the person making the payment.

If you wish to make more than three transfers to a Group Self Invested Personal Pension please complete a separate form for the additional transfers.

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.

Once completed please send to:

**Standard Life House
30 Lothian Road
Edinburgh
EH1 2DH**

Other forms you may wish to complete in addition to this form

'Property information questionnaire' (SLSIP83)

If you wish to invest in commercial property you must complete the Property Information Questionnaire and attach it to this application form.

Block transfer

If your transfer payment is part of a block transfer, please phone the GSIPP Team on **0345 60 60 057** for further information. Telephone lines are open Monday to Friday, 8.00am – 6.00pm. Calls may be monitored/recorded. Call charges will vary.

Notes for completing this form

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 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. If you cease to be resident in the UK, you can still make payments in a year of assessment as long as you were resident at any time in the previous 5 tax years, and when you joined.
- B. A civil partnership is a legal contract between two partners of the same sex.
- C. 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.
- D. Relevant UK earnings means –
 - i. if you are employed, the income you receive from your employer in a tax year, or
 - ii. if you are self-employed the income you receive in a tax year from carrying out your trade, profession or vocation, or from patent rights.

This income must be taxable in the UK.

- E. An occupational pension scheme is an employer's pension scheme which promises to provide you with a pension or a reduced pension and 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 to which your employer pays in to.

- F. A registered pension scheme is a scheme registered under Chapter 2 of Part 4 of the Finance Act 2004. If you are unsure whether your existing scheme is registered, you can clarify this with your pension provider.

Standard Life are unable to accept transfers from schemes which were originally set up as Unfunded Unapproved Retirement Benefit Schemes (UURBS). Such transfers have to be processed as personal contributions which means

- (a) you have to have the earnings to support the contribution, and
- (b) it will count towards your annual allowance. This could result in a tax charge on you if it exceeds the annual allowance.

Notes for completing this form *(continued)*

G. 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 Standard Life 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 tax-free lump sum or income required immediately.
- Any money that is required to pay any charges.
- An investment opportunity or a facility to maintain cash on deposit.

Important information:

- Please ensure you set aside enough money in the SIPP bank account for your purposes.
- For transfer and single payments, we will process these 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.

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.

Transfer in-specie

If you are transferring any assets 'in-specie', please record the details of which transfer payment(s) they relate to and what their estimated value is in the 'Additional investments' section under 'Any other investments'.

Transfer in-specie means transferring the ownership of the asset instead of its cash value.

Part 1a – Planholder’s details

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev) Date of birth (DD/MM/YYYY) Male Female

Surname

First name(s) in full

Address

House number

Street

City/Town

County

Postcode National Insurance Number

Telephone (include area dialling code) Home

Business

Mobile

Marital status Single Married/Civil partnership* Separated
 Divorced/Dissolved civil partnership* Widowed/Surviving* civil partner

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

Occupation

Are you currently

Employed Self-employed Not employed
 Full time education Pensioner Other
 Under 16 Carer for a person under age 16 Carer for a person over age 16

If other, please specify



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

*See Note B on page 2

The minimum age that you can take your benefits from is age 55. If you are transferring as part of a block transfer you may be able to take your benefits earlier than age 55. Speak to your financial adviser for further details.

If you fall into more than one category, please tick the most appropriate box.

Part 1b – Eligibility

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

- 1. Are you resident in the UK for tax purposes?* Yes No
If **‘No’**, go to question 2. If **‘Yes’**, go to Part 1c.
- 2. Are you a Crown Servant performing duties abroad, or the husband, wife or civil partner of such a Crown Servant?* Yes No
If **‘No’**, please speak to your financial adviser. If **‘Yes’**, go to Part 1c.

*See Note A on page 2

*See Notes B & C on page 2

Part 1c – Your employer’s other pension schemes

- 1. Are you a member of your employer’s occupational pension scheme?* Yes No
- 2. Have you opted out of an occupational pension scheme or are you planning to opt out of an occupational pension scheme in favour of making payments to this plan? Yes No
- 3. Have you chosen not to join an occupational pension scheme which you are currently eligible to join, or which you will be able to join at the end of a specified waiting period, in favour of making payments to this plan? Yes No

*See Note E on page 2

Part 2a – Employer’s details

You only need to complete this part if any payment is being deducted through payroll. Otherwise, go to Part 2b.

Employer’s name

Employer’s address

Building number

Street

City/Town

County

Postcode Scheme number (if known)

You only need to complete this section if you or your employer wish to make a regular or single payment(s).

Once you have answered these questions please go to Part 2b.

Part 2c – Cheque details for single payments

Personal cheques must be for the **NET** amount (employer's for the **GROSS** amount) and made payable to 'Standard Life Assurance Limited for [planholder's name]'. Remember to enclose the cheque with this application form. Until we accept your application, our liability is limited to a return of the payments you have made.

If making a single payment, please write the cheque for the amount you wish to pay, less basic-rate tax (ie net of tax).

Part 2d – Money Laundering Regulations

To comply with the Money Laundering Regulations, we are required to verify the identity of our customers. We do this by carrying out an online identity 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 borrowings). 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.

Please note: 'Your identity' includes the identity of the planholder and any legal guardian.

Part 3

You only need to complete this part if you wish to transfer benefits from another pension scheme or policy.

- If you are transferring more than three plans, please complete a separate form for the additional transfers and when complete, attach it to this form. You should allow at least 6 months for any transfer payment(s) to be received by Standard Life.
- If you wish to transfer assets 'in-specie', before we set up your plan we will contact your current provider for a list of the assets you wish to transfer. This will allow us to check that the assets on the list are acceptable to us. If the assets are not acceptable to us, we will advise both your current provider and your financial adviser. Your financial adviser will provide you with further advice if this is the case.
- The minimum amount you can transfer in to your Group SIPP plan is £10,000. There is no minimum if the transfer is from another Standard Life contract.



Transfer in-specie means transferring the ownership of the asset instead of its cash value.

Part 3a – Details of the plan(s) from which you are transferring

Transfer payment 1

Transferring scheme name

Contact name

Name and address of the administrator of the transferring scheme

Name

Building number

Street

City/Town

County Postcode

Telephone (include area dialling code)

Your reference number or policy

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

2. Is the scheme or plan you are transferring from an occupational pension scheme?*

Yes No

3. Is the scheme or plan that you are transferring from a registered pension scheme?*

Yes No

4. Is this transfer payment part of a block transfer?
If 'No' please refer to the Notes on page 2.
If 'Yes', please refer to 'Other forms you may wish to complete' on page 2.

Yes No

5. If the transfer payment is from a Small Self Administered Scheme or a Self Invested Personal Pension are any of the assets to be transferred in-specie to your Group SIPP plan?

Yes No

6. 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 a financial adviser.

Yes No

7. 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 'No', please go to point 9.
If 'Yes', please answer question 8 and point 9.

Yes No

8. 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

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

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

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.



*See Note E on page 2 for help with question 2.

*See Note F on page 2 for help with question 3.

A block transfer is an option where at least 2 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 any rights the member may have to a tax-free lump sum over 25% or an early retirement age.

This protection applies to one block transfer only.

*See Note B on page 2.

Part 3a – Details of the plan(s) from which you are transferring (continued)

Transfer payment 2

Transferring scheme name

Contact name

Name and address of the administrator of the transferring scheme

Name

Building number

Street

City/Town

County Postcode

Telephone (include area dialling code)

Your reference number or policy

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

2. Is the scheme or plan you are transferring from an occupational pension scheme?*

Yes No

3. Is the scheme or plan that you are transferring from a registered pension scheme?*

Yes No

4. Is this transfer payment part of a block transfer?
If 'No' please refer to the Notes on page 2.
If 'Yes', please refer to 'Other forms you may wish to complete' on page 2.

Yes No

5. If the transfer payment is from a Small Self Administered Scheme or a Self Invested Personal Pension are any of the assets to be transferred in-specie to your Group SIPP plan?

Yes No

6. 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 a financial adviser.

Yes No

7. 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 'No', please go to point 9.
If 'Yes', please answer question 8 and point 9.

Yes No

8. 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

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

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

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.



*See Note E on page 2 for help with question 2.

*See Note F on page 2 for help with question 3.

A block transfer is an option where at least 2 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 any rights the member may have to a tax-free lump sum over 25% or an early retirement age.

This protection applies to one block transfer only.

*See Note B on page 2.

Part 3a – Details of the plan(s) from which you are transferring (continued)

Transfer payment 3

Transferring scheme name

Contact name

Name and address of the administrator of the transferring scheme

Name

Building number

Street

City/Town

County Postcode

Telephone (include area dialling code)

Your reference number or policy

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

2. Is the scheme or plan you are transferring from an occupational pension scheme?* Yes No

3. Is the scheme or plan that you are transferring from a registered pension scheme?* Yes No

4. Is this transfer payment part of a block transfer?
If 'No' please refer to the Notes on page 2.
If 'Yes', please refer to 'Other forms you may wish to complete' on page 2. Yes No

5. If the transfer payment is from a Small Self Administered Scheme or a Self Invested Personal Pension are any of the assets to be transferred in-specie to your Group SIPP plan? Yes No

6. 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 a financial adviser. Yes No

7. 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 'No', please go to point 9.
If 'Yes', please answer question 8 and point 9. Yes No

8. 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

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

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

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.



*See Note E on page 2 for help with question 2.

*See Note F on page 2 for help with question 3.

A block transfer is an option where at least 2 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 any rights the member may have to a tax-free lump sum over 25% or an early retirement age.

This protection applies to one block transfer only.

*See Note B on page 2.

Additional investments for regular payments

Please note: Additional investments usually incur additional charges.

- 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 mutual funds, remember to set aside enough money in the SIPP bank account to pay for charges.
- If you have not received financial advice there may be a restriction on the availability of additional investments.
- A European Union directive requires fund managers to produce a Key Investor Information Document (KIID) for most funds. This document sets out key information about the fund including the objectives and risks of the fund, what it invests in and its charges.
- It is important that you read the KIID before selecting the fund.

Please refer to the booklet 'Your guide to your investment options for SIPP' (SLSIP5a) for further details of the investments available to you.

SIPPZone mutual funds for regular payments

For income funds do you wish the income to be paid into the SIPP bank account? Yes No

Citicode	Mutual funds from SIPPZone	Investment priority order (1-10)	£ or %
xxoo	Standard Life Investments Managed EXAMPLE		
Sub Total A			

Please refer to www.standardlife.co.uk for details of the funds for details of the funds you can invest in and the fund codes you will need when completing this section.



The sum of Sub Totals A, B and C must not be greater than the part of the regular payments going into the SIPP bank account, less the amounts needed to pay any charges, commission or fees.

Mutual funds from Fidelity FundsNetwork for regular payments

Mutual funds from Fidelity FundsNetwork (fund names)	Monthly Amount to be invested (£)	Income funds (see margin note)
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
Sub Total B		

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

Additional investments for transfer or single payments

Please note: Additional investments usually incur additional charges

- 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 mutual funds, remember to set aside enough money in the SIPP bank account to pay for charges.
- A European Union directive requires fund managers to produce a Key Investor Information Document (KIID) for most funds. This document sets out key information about the fund including the objectives and risks of the fund, what it invests in and its charges.
- It is important that you read the KIID before selecting the fund.

SIPPZone mutual funds for transfer or single payments

For income funds do you wish the income to be paid into the SIPP bank account? Yes No

Citicode	Mutual funds from SIPPZone	Investment priority order (1-10)	£ or %
xx00	Standard Life Investments Managed EXAMPLE		
Sub Total A			



IMPORTANT

Please note that the **fund code(s)/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 refer to www.standardlife.co.uk for details of the funds for details of the funds you can invest in and the fund codes you will need when completing this section.

The sum of Sub Totals A, B and C must not be greater than the part of the regular payments going into the SIPP bank account, less the amounts needed to pay any charges, commission or fees.

Mutual funds from Fidelity FundsNetwork

Mutual funds from Fidelity FundsNetwork (fund names)	Amount to be invested (£ or %)	Income funds (see margin note)
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
Sub Total B		

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

Any other investments for transfer or single payments		
	Investment priority order (1-10)	Monthly Amount to be invested (£ or %)
Henderson UK Property Fund	EXAMPLE	
Sub Total C		

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. Also, please provide details of any transfer payments that are in-specie.

See Note G on page 3 for more details. If there is not enough room for your needs, please attach a separate sheet(s) of paper.

Part 4c – Execution-only Stockbroker

1. Do you wish to appoint the specially arranged Execution-only Stockbroker available through Standard Life? Yes No
 If 'Yes', go to question 2. If 'No', go to Part 4d.

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 (ie if you or your financial adviser want to use Internet Sharedealing or you wish your financial adviser to manage your account).

An Execution-only Stockbroker carries out trades on your, or if you prefer, your financial adviser's instructions.

For details of the charges that apply to this service, please see our charges guide (GSIP20).

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

E-mail address @

Part 4d – Discretionary Investment Manager

1. We work with a range of Discretionary Investment Managers (DIM). Do you wish to appoint one? Yes No
 If 'Yes', please check with your adviser that the DIM that you want to use is available, and complete question 2. If 'No', please go to part 5.

2. Name

How much do you wish us to send? £ .

(Please include this figure in the % amount you have set aside in the SIPP bank account on page 13.)

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 every time you wish to do so.

Part 5a – 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 complete the attached 'Instruction for payment of death benefits' form (SLSIP36) to tell us who you would like your death benefits paid out to.

Part 5b – Data Protection Notice and Communication Preferences - Important, please read

Data Protection Notice – Using your Personal Information

We will collect and use personal information about you and any other named individual on your application such as your name, date of birth and national insurance number in order to provide this product or service and manage our relationship with you. It may be necessary as part of this product or service to collect and use personal information which is defined as 'special category data' by data protection law e.g. Health related. Any such special category data will only be collected and used where it's needed to provide the product or service you have requested or to comply with our legal and regulatory obligations and where we have obtained your explicit consent to process such information.

To provide this product or service and meet our legal and regulatory obligations, we will keep your personal information and copies of records we create (e.g. calls with us) while you are a customer of ours. If this application does not proceed or when you no longer have a relationship with us, we are required to keep information for different legal and regulatory reasons. The length of time will vary and we regularly review our retention periods to make sure they comply with all laws and regulations.

The information collected may be shared with other parts of Standard Life Assurance Limited, Standard Life Aberdeen plc, Phoenix Holding Group (PHG) and other companies we work with to support us in the provision of the product or service you have with us. We may also share your information with our regulators, HM Revenue & Customs and your adviser / employer (for applicable products and services) where necessary and lawful to do so. Whenever we share your personal information, we will do so in line with our obligations to keep your information safe and secure.

The majority of your information is processed in the UK. However, some of your information may be processed by us or the third parties we work with in the European Economic Area (EEA) and countries such as the United States and India. Where your information is being processed outside of the UK we take additional steps to ensure that your information is protected to at least an equivalent level as would be applied by UK data privacy laws e.g. we will put in place legal agreements with our third party suppliers and do regular checks to ensure they meet these obligations.

For more information on how Standard Life processes your personal information and what your rights are, please read our Privacy Policy at <https://www.standardlife.com/sl/privacy-policy.page> or write to the Data Protection Officer, The Phoenix Group, 1 Wythall Green Way, Wythall, Birmingham, B47 6WG.

Communication Preferences

Your essential updates

We'll share important information on your plan and your choices, products and services, plus financial tips from our experts.

We also want to help you plan for the future by keeping you updated on:

Latest news and offers from Standard Life Aberdeen PLC

No Yes

For information about Standard Life Aberdeen companies visit StandardLifeAberdeen.com.

Offers of interest from our preferred partners

No Yes

To understand how, where and why we use your information, read our Privacy Policy <https://www.standardlife.com/sl/privacy-policy.page>

Part 5c – Declarations – Important, please read**IMPORTANT**

Revenue warning
This application will also be used as an application for tax relief at source. 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 1 of this application, request that the benefits described in or arising from payments specified in Parts 2 and/or 3 of this 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.
2. 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.
3. I agree to be bound by the SIPP Terms and Conditions (SLSIP62).
4. I request the trustee to appoint the investment manager(s), if any, named in Part 4d of this application.
5. I agree to my financial adviser receiving the commission and/or adviser fee, or consultancy charge and/or adviser charge including scheme fees as detailed in your illustration/Part 5e.
6. I authorise Standard Life to disclose to my employer, if requested, any information regarding the payments and transfer values paid 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, Corporate 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 any special category 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 am aware that I can access the Key Investor Information Documents (KIIDs) for my chosen funds (where available) from the standardlife.co.uk website or by calling Standard Life.

My declarations to the administrators of the transferring schemes named in Part 3

9. I authorise and instruct you to transfer funds from the plan(s) as listed in Part 3 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.
10. I authorise you to release all necessary information to Standard Life to enable the transfer of funds to Standard Life.
11. 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.
12. If an employer is paying contributions to any of the plans as listed in Part 3, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).
13. Until this application is accepted and complete, Standard Life's responsibility is limited to the return of the total payment(s) to the administrator of the transferring scheme.
14. Where the payment(s) made to Standard Life represent(s) all of the funds under the plan(s) listed in Part 3, 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.
15. Where the payment(s) made to Standard Life represent(s) part of the funds under the plan(s) listed in Part 3, 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).

Part 5c – Declarations – Important, please read (continued)**My declarations to Standard Life Assurance Limited & the administrators of the transferring schemes**

16. 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.

If I am applying to make regular or single payments

17. I declare that the total payments to any registered pension scheme, in respect of which I am entitled to relief under section 188 of the Finance Act 2004, will not exceed the higher of the 'basic amount' or my relevant UK earnings, within the meaning of section 189 of that Act, for that tax year. (The 'basic amount' for the current tax year is £3,600 gross. This may change in future tax years.)

18. I declare that I will tell Standard Life if an event occurs (such as those listed in my Key Features Document) as a result of which I will no longer be entitled to relief for my payments under section 188 of the Finance Act 2004. I will do so before the end of the tax year in which the event occurs, or within 30 days of the event if this is later.

If I am self employed

19. If I am self employed and my payments are being made from a partnership account, I confirm that I will reimburse the partnership for the amount concerned.

Part 5d – 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 on page 21 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)**Signature required****Part 5e – Where do you wish the charges for any commission or adviser charges to be paid from?**

Where all your investments are in Standard Life Investment Policy funds, the charges for any commission or financial adviser fee 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/financial adviser fee:

- a. by cancelling units in 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.

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 5f – Adviser charges

If you are paying for individual advice and you have agreed to pay adviser charges from your Group Self Invested Personal Pension plan, both you and your adviser will need to complete the Confirmation of adviser charges form (GFRP15).

Part 5g – Execution-only Declaration – where no advice was given

If you are not receiving advice from a financial adviser you must also complete this part.

Please tick each of the following boxes to confirm that you agree with the corresponding statement.

If you did not receive advice 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 SIPP.

I have chosen not to seek financial advice and confirm that Standard Life have not provided me with any financial advice regarding this product.

By not seeking advice, I am taking full responsibility for the suitability of this product 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

Part 5h – Reminders and your signature

Before signing this form, tick the box to show you:

1. Have enclosed all the necessary documentation.

Original birth certificate (if you wish to take an income, this document must be received before any tax-free lump sum, income or pension can be paid).

Original marriage certificate (for those who have changed their name on marriage) or other evidence of change of name.

Letter from authorised representative. We cannot accept certified copies of birth or marriage certificates however, we can accept a letter from a named individual acting as your authorised representative (eg financial adviser), confirming that they have seen your original birth or marriage certificate and stating your name and date of birth. This letter must be an original on company headed paper and signed by the authorised representative.

Other application forms*

2. Have completed all the appropriate Parts.

3. Have read through all the declarations.

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



Signature required

*See Note G on page 3.

Standard Life use only

Account Manager

Sales Team Code

Consultant code

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 – 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).

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 Standard Life Assurance Limited is the provider and scheme administrator of the Standard Life Self Invested Personal Pension Scheme, and Standard Life Trustee Company Limited is the trustee.

Standard Life Assurance Limited is registered in Scotland (SC286833) at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH. Standard Life Trustee Company Limited is registered in Scotland (SC076046) at Standard Life House, 30 Lothian Road, Edinburgh, EH1 2DH.

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