

Can you access free guidance from Pension Wise?

Are you age 50 or over?

Yes

No → Pension Wise appointments are only available to those aged 50 or older.
Please move on to Part 1 of the form

Is one of the reasons for transferring this pension because you plan to withdraw money from it?

Yes

No → Before you come to withdraw money from your pension in the future, we recommend you have an appointment with Pension Wise, who will help you understand your options.
Please move on to Part 1 of the form

If you answered yes, you must complete the Pension Wise section below.

Before returning this form, you should take free pensions guidance from Pension Wise

We strongly recommend you seek guidance or financial advice before deciding what to do with your pension savings.

Before returning this form, you should use the government’s free, impartial guidance service, called Pension Wise.

Booking a Pension Wise Appointment is easy

The quickest and easiest way for you to book an appointment with one of their Pensions Specialists is by visiting www.moneyhelper.org.uk/nudge-public or by giving them a call on **0800 100 166**.

You can also contact us on **0800 634 7476** (call charges will vary) and we can arrange a Pension Wise appointment for you.

You could also speak with a Financial Adviser to get a personal recommendation. There is likely to be a cost for financial advice, but it could save you money in the long run.

You can go to www.moneyhelper.org.uk to find a Financial Adviser in your area.

Have you had a free appointment with Pension Wise or taken financial advice about this decision?

Yes, I've had a Pension Wise appointment	Yes, I've paid for financial advice	No, I chose not to have a free Pension Wise appointment or to pay for financial advice
I was aware I could use Pension Wise before I received this form Yes <input type="checkbox"/> No <input type="checkbox"/>	I was aware I could pay for financial advice before I received this form Yes <input type="checkbox"/> No <input type="checkbox"/>	Please tell us why: 1. I've already decided what I want to do <input type="checkbox"/> 2. I don't have time <input type="checkbox"/> 3. I need money urgently <input type="checkbox"/> 4. Pension Wise service will not be personalised to my circumstances <input type="checkbox"/> 5. I'd rather not say <input type="checkbox"/> 6. Other <input type="checkbox"/>
IMPORTANT If your personal circumstances change, you should speak with your Financial Adviser or consider having another appointment with Pension Wise		



An appointment with Pension Wise is free and will help you understand what your overall financial situation will be when you retire. Some of the topics a Pensions Specialist will talk you through to help you make an informed choice are:

- The options available,
- The tax implications of accessing pension savings and,
- What you should check before you make any decisions

You'll also find out about the other factors you need to think about when considering your options.

Age 75 means the day before your 75th birthday.

Part 2 – Your selected pension age

Please answer the question below if you are applying for a new Standard Life Personal Pension Plan:

At what age do you want the pension and/or lump sum from your transfer payment to be paid? (You must normally choose between minimum age 55 (rising to 57 in 2028) and 75)

If you are transferring into an existing Standard Life personal pension, please tick this box and we will use the date already specified on our records.

Part 3 – Your transfer payment – see Notes in Part 9

1. If you already have a Standard Life personal pension we will pay the transfer(s) into it unless you advise us otherwise.
If you have more than one personal pension contract, please state to which policy you would like the transfer(s) to be paid.
Policy
2. If you want your transfer payment(s) to be paid to a Group Personal Pension Plan and you are not already a member of the scheme, please give your employer’s details below and the J number of the scheme, if known.
Employer’s name
Scheme number
3. If you want your transfer payment(s) to be paid to a new Active Money Personal Pension, a new Stakeholder Pension Plan, a new Group Stakeholder Pension Plan or a new Corporate Stakeholder Pension Plan please complete the appropriate application form (see ‘Who is this form for’ on Page 1 of this form.)

You will find this number on your policy schedule.

Part 3a – Details of transferring scheme or policy – please see Notes in Part 9

Details of transferring scheme or policy 1

Name and reference number

Name

Revenue reference number

Policy number

Name and address of administrator of the transferring scheme or the insurer of the transferring policy

Name

Building number

Street

City/Town

County Postcode

Telephone number

Contact name

Transfer payment 1

1. What's the estimated value of this payment? £

Are you transferring all or some of this pension? All Some

2. Is the above scheme a workplace pension to which you or your employer are contributing? Yes No

3. Is the scheme you are transferring from a registered pension scheme? Yes No

4. Is this payment part of a block transfer? Yes No

The following questions relate to divorce:

5. Is this pension in someone else's name? Yes No

If 'yes', what is that person's:

Full name

Date of birth (DD/MM/YYYY)

6. Is any part of the payment subject to a pension attachment (earmarking) order? Yes No
 'If 'yes', we will need to see a copy of the attachment order before we can accept the payment.'

7. Has any part of the payment been awarded to you as part of a divorce settlement (a pension credit)? Yes No
 If 'yes', please answer questions 8 and 9.

8. If you are transferring from a workplace pension, were you given the opportunity to leave the pension credit in your ex-partner's scheme (known as shadow membership)? Yes No

9. Had your ex-partner taken any retirement benefits from their pension before the divorce? Yes No



2 and 8. Some workplace pensions are known as 'occupational', 'works', 'company' or 'work-based' pensions.

3. 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 check this with your pension provider.

4. A block transfer is an option where at least two members transfer their benefits from one scheme to another. Not all members must transfer. Both the ceding scheme and new scheme must be the same for both members. This protects the members' rights to a tax-free lump sum over 25% or an early retirement age. This protection applies to one block transfer only.

Part 4 – Your investment choice – please see Notes in Part 9

Please choose your fund(s) from the booklet ‘How to choose the right investment options for your pension’ and **complete the details in the boxes below**. You can choose to invest in more than 1 fund, but you must ensure that the total percentage adds up to 100%.

Please note that if you choose a Lifestyle Profile and you wish to combine this with another investment option, you can only combine this with the with profits fund available to you.

It is not possible to select more than one Lifestyle profile at a time.

If you are already making regular payments into this Personal Pension Plan and would like your payments to be invested in line with your current investment instructions, please tick this box.

If you are making an investment choice, please see the example below for help on how to complete this section:

Fund code	Fund name (in full)	%
FA	STANDARD LIFE PENSION MANAGED FUND – EXAMPLE	100
Please ensure the total percentage adds up to 100%		100 %



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.

Please refer to the booklet ‘How to choose the right investment options for your pension’ for details of the funds available to you.

Part 5 – Financial adviser’s details – if applicable

Financial adviser’s details

Intermediary Reference Number

Name of contact

Location

Agency code

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

Basis of Sale Whole of Market Other

If ‘Other’ please give further details

This section only needs to be completed if you are receiving advice from a financial adviser. If you do not have a financial adviser, please leave this section blank.

Commission Basis

Type of commission	% of entitlement
Fund Based Commission (FBC)	<input type="text"/> . <input type="text"/> %
Single Premium Initial Commission	<input type="text"/> . <input type="text"/> %
Nil Commission	<input type="checkbox"/>



Please note that Single Premium Initial Commission is only available if your group plan was already set up on this basis.

Please note that commission is only payable if the group scheme was established on a commission basis before 31 December 2012.

Money laundering

Money laundering form completed and attached

FCA or Authorisation number

Part 6 – Data Protection Notice

We’re committed to maintaining the trust and confidence of our customers. Our Privacy Policy explains how we use our customers’ personal information. It explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how you can obtain details of the information we hold about you, and the choices you have about how we use that information. You can get a copy of our Privacy Policy on our website: <https://www.standardlife.co.uk/privacy/standard-life-assurance-limited>

Part 7 – Money Laundering Notice

To comply with the Money Laundering Regulations 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. 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 8 – Declarations

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 Appropriate Personal Pension Scheme or, alternatively, the Standard Life Appropriate Personal Pension Scheme No. 2 where I have benefits under the latter scheme, but not the former.
3. In consideration of the transfer being made, I undertake to be bound in all respects by the rules of the applicable personal pension scheme in force from time to time.
4. a) I declare that I am resident in the UK
 OR
 b) I am (or my husband, wife or civil partner is) a crown servant working overseas.
5. I understand 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 Personal Pension, 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 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).

Please tick the appropriate box.

My declarations to the administrator of the transferring scheme named in Part 3

8. 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.
9. I authorise you release all necessary information to Standard Life to enable the transfer of funds to Standard Life.
10. 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.
11. If an employer is making payments to any of the plans listed in Part 3, I authorise you release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

Part 8 – Declarations

12. 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).
13. 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.
14. 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).

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

15. 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.

Part 9 – Notes

Notes to Part 1

1. A civil partnership is a legal contract between two partners of the same or opposite sex.

Notes to Part 3

2. 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 scheme, 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 contributes.

3. A registered pension scheme is a scheme registered under Chapter 2 of Part 4 of the Finance Act 2004.

Notes to Part 4

4. If you are making a transfer payment into a Group Personal Pension Plan for Larger Employers, the funds available are those detailed in ‘How to choose the right investment options for your pension’, GPEN5. For transfers into other group personal pension plans, the funds available are those detailed in ‘How to choose the right investment options for your pension’, GPEN4. For transfer into all other personal pension plans, the funds available are those detailed in ‘How to choose the right investment options for your pension’, GPEN4R.

