

# Active Money Self Invested Personal Pension

## Application form

For transfer, single or regular payments or immediate income drawdown

### Who this form is for

Use this form to take out an Active Money Self Invested Personal Pension (SIPP) with us for the first time, or if you wish to make additional transfer payments or set up a regular payment to an existing plan. Both you and your financial adviser are required to complete this form.

If you are a beneficiary transferring in a drawdown fund, you must complete a separate form (this form SLSIP30) for each person you inherit from.

**SLSIP30 0421**



**0345 0845 000**

(Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.)



When we say 'Standard Life' we mean 'Standard Life Assurance Limited'.

### Already got a SIPP? Call us to change regular payments or make single payments

If you want to change your regular payments or make a new single payment, please call us. Call charges will vary.

You can also write to us with your request.

### Filling in this form

**Please use black ink and BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to fix a mistake, please initial any changes you make.**

### 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.

**Application form for third party payments (SLSIP33)** – Anyone who wishes to make a payment on your behalf should complete this form. This means parent, son, uncle, etc and does not refer to an employer.

**Legal guardian** – If you are completing this form as a legal guardian and you wish to make payments towards the plan, you must also complete SLSIP33.

### Please complete the following parts:

Part	Title	When to complete?	Page(s)
Part 1	Money laundering, sales advice etc	Your financial adviser will complete this section.	2
Part 2	Planholder's details	<b>This section is all about you, and you must complete this.</b>	3-4
Part 3	Details of transfer payments	If you are transferring another pension to Standard Life, you should complete this section with information about that pension.	4-7
Part 4	Payments	If you or your employer will make any regular or single payments.	8-10
Part 5	How you want to pay your adviser	Complete this section if you are dealing with an adviser and are paying them for their services.	11-12
Part 6	Where would you like to invest your transfer, single and regular payments?	<b>You must complete this part.</b>	13-17
Part 7	Taking your benefits	If you want to take a tax-free lump sum and/or an income immediately.	18-22
Part 8	Important information and declarations	<b>You must complete this part.</b>	22-26

**Part 1 – Money Laundering, sales advice and Financial Adviser details**

Your financial adviser will complete this section.

**Money Laundering**

To comply with the Money Laundering Regulations please complete the following:

Identity of applicant verified

I/We confirm that:

- The information in Part 2 was obtained by me/us in relation to the customer, and
- The evidence I/we have obtained to verify the identity of the customer meets the standard evidence set out within the guidance for the UK Financial Sector issued by the JMLSG.

**Please place cross in box.**

**Sales advice details**

**1. Basis of sale** Whole of market  Other

If 'Other', please specify

2. I confirm that this client has been provided with financial advice, including a personal recommendation for this transaction and investment choice. Yes  No

Please see 'Advice not given' side note.

3. We can confirm the Bank verification we received is sufficient to demonstrate our client's ownership of this bank account. We can confirm this document was received at a direct one to one meeting with our client OR that we have spoken with our client to verify the documentation received from them by e mail or post was issued by our client and this is not a fraudulent request.

4. I confirm that any Adviser Charges paid from this pension plan meet the HMRC requirements to be authorised member payments and therefore will be as a result of a genuinely commercial remuneration arrangement I have with the planholder, will be an appropriate amount for the advice or services provided and will only be for advice or services given in relation to this pension plan.

By completing this part, you are confirming that you are taking responsibility for submitting this piece of business for your client.

**Sales advice** – We will return this form for transfer business if you do not complete this part.

**Advice not given** – If your client has not been provided with advice and would like immediate drawdown they cannot use this form. Please ask your client to contact Standard Life to proceed with this transaction.

**Financial Adviser details and signature**

Business writer name(s)

Agency name

Agency code

Name of regulator

FCA or authorisation number

**Signed**

**Date** (DD/MM/YYYY)

Signatory's name

Position

Contact's name

Telephone – Office

Telephone – Mobile

Email address

@



**Adviser's signature required.**

**Contact** – Who should we contact with any questions about this application?

**Part 2 – Planholder’s details**

1. Plan number

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

3. Sex Male  Female

4. Surname

5. First name(s)  
in full

6. Date of birth  
(DD/MM/YYYY)

7. National  
Insurance  
Number

If you are an **existing SIPP customer** and your details haven’t changed, after answering questions 1 to 7, you can go to Part 2a.

If you are a **new SIPP customer**, please also answer questions 8 to 14 before moving on to Part 2a.

**The information supplied will be held in the strictest confidence and subject to the provisions of Data Protection legislation.**

8. Marital status  
Single  Married/civil partnership  Separated   
Divorced/dissolved civil partnership  Widowed/surviving civil partner

9. Address  
House number

Street

City/Town

County

Postcode

10. Telephone (include area dialling code)  
Work

Home

Mobile

11. Email  
address   
@

12. At what age are you planning to buy an annuity? Age

We need to use this age in any illustrations we provide for you. If you do not supply an age (for example, because you are not planning to buy an annuity in the future) we will assume a default age of 75 wherever possible.

1. Existing Standard Life SIPP customers only

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

12. The minimum age that you can buy an annuity or take any of your benefits is usually age 55. If you are transferring as part of a block transfer you may be able to take your benefits earlier than age 55 (rising to 57 in 2028). There is no maximum age. Speak to your financial adviser for further details. If you are setting up Drawdown with proceeds as a beneficiary you may not be able to buy an annuity.

**Part 2 – Planholder’s details (continued)**

13. Are you currently

Employed	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>	Not employed	<input type="checkbox"/>
Carer for a person under age 16	<input type="checkbox"/>	Carer for a person over age 16	<input type="checkbox"/>	Under 16	<input type="checkbox"/>
In full-time education	<input type="checkbox"/>	Pensioner	<input type="checkbox"/>	Other	<input type="checkbox"/>

If ‘Other’, please specify

14. If the plan is being set up to receive transfers from other pension providers, are you a beneficiary of the person who was the original member of the scheme from which the transfer is taking place? Yes  No

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

**Part 2a – Eligibility**

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

Are you resident in the UK? Yes  No

Are you a Crown Servant performing duties abroad, or the husband, wife or civil partner of such a Crown Servant? Yes  No

**Go to Part 2b** if you have answered ‘Yes’ to either of the above questions.

**If you have answered ‘No’ to both of the above questions, you normally cannot apply for this plan.**

**Part 2a**

If you are in any doubt as to whether or not you are ‘resident in the UK’ you should check with your UK tax inspector. 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.

**Part 2b – 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

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 pays.



**You may still be eligible to make a transfer payment from a UK registered pension scheme if:**

- (a) you are habitually resident in the UK, or**
- (b) you are transferring from another Standard Life pension plan and you are habitually resident in a European country. Please speak to us or your adviser for more information.**

**Part 3 – Details of transfer payments (if any – if none, go straight to Part 4)**

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

- Standard Life are unable to accept transfers from schemes which were originally set up as Unfunded Unapproved Retirement Benefit Schemes (UURBS). Please call us if this affects you.

**Part 3**

**If you are making more than three transfer payments, you can photocopy page 5 for each additional transfer payment and attach all the additional pages to this form. Please give the scheme reference or policy number for each additional transfer in Part 8f.**

**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 number

Your reference number or policy number

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

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

2. How much of this is in drawdown? All  None

Amount **£**

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

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

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

6. If the transfer 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 Self Invested Personal Pension? Yes  No

The following questions relate to divorce:

7. 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)

8. Is any part of the payment subject to a pension attachment (earmarking) order? Yes  No

If **'yes'**, we are unable to accept this payment because these orders are complex to administer.

9. 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 10 and 11.

10. 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

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

Important – We cannot accept a mixture of Flexible and Capped drawdown in one plan. You may need to open more than one plan.

3 and 10. Some workplace pensions are known as 'occupational', 'works', 'company' or 'work-based' pensions.

4. 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.

5. 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.

6. Transferring 'in-specie' means transferring the ownership of the asset instead of its cash value. If you want to transfer assets 'in-specie', please give us a list of the assets you want to transfer. If we can't accept them, we will let your current provider and your financial adviser know.

**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 number

Your reference number or policy number

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

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

2. How much of this is in drawdown? All  None

Amount **£**

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

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

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

6. If the transfer 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 Self Invested Personal Pension? Yes  No

The following questions relate to divorce:

7. 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)

8. Is any part of the payment subject to a pension attachment (earmarking) order? Yes  No

If **'yes'**, we are unable to accept this payment because these orders are complex to administer.

9. 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 10 and 11.

10. 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

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

Important – We cannot accept a mixture of Flexible and Capped drawdown in one plan. You may need to open more than one plan.

3 and 10. Some workplace pensions are known as 'occupational', 'works', 'company' or 'work-based' pensions.

4. 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.

5. 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.

6. Transferring 'in-specie' means transferring the ownership of the asset instead of its cash value. If you want to transfer assets 'in-specie', please give us a list of the assets you want to transfer. If we can't accept them, we will let your current provider and your financial adviser know.

**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 number

Your reference number or policy number

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

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

2. How much of this is in drawdown? All  None

Amount **£**

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

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

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

6. If the transfer 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 Self Invested Personal Pension? Yes  No

The following questions relate to divorce:

7. 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)

8. Is any part of the payment subject to a pension attachment (earmarking) order? Yes  No

If **'yes'**, we are unable to accept this payment because these orders are complex to administer.

9. 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 10 and 11.

10. 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

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

Important – We cannot accept a mixture of Flexible and Capped drawdown in one plan. You may need to open more than one plan.

3 and 10. Some workplace pensions are known as 'occupational', 'works', 'company' or 'work-based' pensions.

4. 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.

5. 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.

6. Transferring 'in-specie' means transferring the ownership of the asset instead of its cash value. If you want to transfer assets 'in-specie', please give us a list of the assets you want to transfer. If we can't accept them, we will let your current provider and your financial adviser know.

**Part 4 – Payments – complete if you or your employer are making regular or single payments (you should not complete Part 4 if you are a beneficiary transferring a drawdown fund.)**

- The minimum payment you can make to set up the plan is £ 300 a month, or £3,000 a year, or a single payment of £10,000. (All figures shown are gross.)
- The minimum payment you can make when your plan value is more than £50,000 is £100 a month, or £1,000 a year.
- There are limits to how much you can pay into your plan each year set by HM Revenue & Customs. See ‘Information about tax relief, limits and your pension’ (GEN658) for more information.
- Regular payments must be made by direct debit.
- If you are self-employed, any payments made from the partnership account should be reimbursed, as applicable.
- You can stop, restart, increase, decrease or suspend your payment at any time. You will not be charged for this.
- Please complete form SLSIP33 if any payments are to be made by a third party, other than your employer.
- If you ‘recycle’ a tax-free lump sum you may face a tax charge. Leaflet GEN449, ‘Recycling of lump sums’ explains what recycling means and what the tax consequences are.
- If you have enhanced protection, or any version of fixed protection, making payments will invalidate that protection.

If you have started to take an income from another provider (that is not tax free cash), you must tell us as it may affect your Annual Allowance. Please refer to ‘Information about tax relief, limits and your pension’ (GEN658) for more information.

**Part 4a – Payments to be made to your plan by you and/or your employer**

**1. Single payments (if any)**

	<b>Your payment</b> (direct from you)	<b>Your payment</b> (by salary deduction)	<b>Your employer’s payment</b> (inc. salary exchange)
Gross payment (including basic rate tax relief)	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

You can confirm the method of payment (such as BACS or Faster Payment) in Part 4d.

**2. Regular payments (if any)**

	<b>Your payment</b> (direct from you)	<b>Your payment</b> (by salary deduction)	<b>Your employer’s payment</b> (inc. salary exchange)
Gross payment	£ <input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
Payment frequency	Monthly <input type="checkbox"/> Yearly <input type="checkbox"/>	Monthly <input type="checkbox"/> Yearly <input type="checkbox"/>	Monthly <input type="checkbox"/> Yearly <input type="checkbox"/>
First payment date Between 1 <sup>st</sup> and 28 <sup>th</sup> (DD/MM/YY)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date first payment to be deducted from salary (DD/MM/YY)	<input type="text"/>	<input type="text"/>	<input type="text"/>

**3. Have you flexibly accessed your pension rights elsewhere?**

Yes  No  If yes, tell us when (DD/MM/YYYY)

**4. Complete the following if payments are being made by your employer to your plan.**

Employer’s name

Name of contact

Telephone (inc. STD)

Company registration no.  Please ask your employer if you are not sure what this is.

**Employer’s address**

Building number  Street

City/Town

County  Postcode

**Gross payment**

The amount we take from your bank account for your payments will be less than the gross amount, as we automatically add basic-rate tax relief to your payments.

Salary deduction is where your net payments are deducted from your salary and passed to Standard Life by your employer.

Salary exchange is where you give up part of your normal salary in return for an employer payment to your pension plan.

2. The first payment date must be a date after you have signed the application form.

3. Contribution controls legislation will apply to all payments made by or via your employer. This means that Standard Life must make a report to the Pensions Regulator if payments are not made. Any electronic payments paid in respect of one month must be received by the 22nd of the following month; all non-electronic payments must be received by the 19th of the following month.

The legal requirements on employers who are subject to contribution controls legislation mean that Direct Debit can only be used as a payment method if we receive payments at the same frequency as you are paid.





### Part 4d – Single payments

You can make payments electronically safely and securely by:

- BACS **payment received within 3 working days**
- Faster Payment **immediate payment received same day within 2 hours**
- CHAPS/Telegraphic Transfer **payment received by close of business same day**

If you want to make an electronic payment you will need to do this through your bank. You will need our bank details to make this transfer.

#### Our bank details for payments are:

Account Number 42288230  
Sort Code 40 03 28

Bank Address  
HSBC Bank plc  
Holborn Circus Branch  
31 Holborn  
LONDON  
EC1N 2HR

Please let us know the Sort Code and Account Number you are sending your payment from. This is to help us match your money to your plan, we will not deduct money from your account.

**If this is the same as your Direct Debit Instruction please cross**

#### If this is from a different account please tell us:

Bank or Building Society Sort Code

Bank or Building Society Account Number

Name(s) of account holder(s)

You can also pay single payments by cheque, which may take longer to be applied to your plan. Cheques should be made payable to 'Standard Life Assurance Limited', and enclosed with this application form.

Your bank may have a limit on Faster Payments.

If you want to pay by BACS, Faster Payment, CHAPS/Telegraphic Transfer, please check that your bank can make this type of payment.



**Please use your plan number (if you have one) or your name and date of birth as the reference for your payment. This helps us match the money to your plan.**

### Part 5 – How you want to pay your adviser

Please tell us what you want to pay from your plan to your financial adviser. We will use the information you provide in this section to pay your financial adviser. By signing the declaration in Part 8 of this form, you are:

- agreeing to the payment of the adviser charges documented below, and
- authorising Standard Life to accept all future instructions from your adviser for payment of adviser charges that you have agreed to pay them from your plan.

**You do not need to complete the information in Parts 5a, 5b or 5c if:**

- this application is being made via Standard Life Direct, or
- your financial adviser is billing you directly for their services, or
- your financial adviser is not charging you for their services.

**If any of these three options apply, cross this box and then go to Part 6.**

### Important note – Drawdown and/or your tax-free lump sum

If you have chosen drawdown, we will calculate Initial Adviser Charges you have chosen to pay your financial adviser on the value of the benefits you are taking before the tax-free lump sum is paid. This will not reduce the amount of tax-free lump sum you can take. If you are taking your benefits in stages then you should confirm the monetary amount of charges you have chosen to pay.

### Part 5a – Adviser charge for regular payments

Complete this section if you will be making regular payments to your plan and have agreed a charge for advice with your adviser (either as one payment or spread over a period of time).

**Spread payment of Regular Initial Adviser Charge** (please complete one of the following options)

£	<input type="text"/>	.	<input type="text"/>	a month for	<input type="text"/>	months.
£	<input type="text"/>	.	<input type="text"/>	a year for	<input type="text"/>	years.
£	<input type="text"/>	.	<input type="text"/>	a quarter for	<input type="text"/>	quarters.
£	<input type="text"/>	.	<input type="text"/>	a half-year for	<input type="text"/>	half-years.

We call this a ‘Regular Initial Adviser Charge’.

If you’re only making one payment to your adviser, you can enter ‘1’ here – eg £100 a month for 1 month.

### Part 5b – Adviser charge for single and transfer payments

Complete this section if you (and/or your employer) will be making a single payment or transfer payments to your plan and you have agreed a charge for advice with your adviser.

We call this an ‘Initial Adviser Charge’.

Initial Adviser Charges will be deducted as each transfer payment is processed.

Please state the amount of Initial Adviser Charge per payment as either a monetary amount or percentage of that payment.

Single payment from you	£	<input type="text"/>	.	<input type="text"/>	OR	<input type="text"/>	.	<input type="text"/>	%
Single payment from your employer	£	<input type="text"/>	.	<input type="text"/>	OR	<input type="text"/>	.	<input type="text"/>	%
Transfer payment 1	£	<input type="text"/>	.	<input type="text"/>	OR	<input type="text"/>	.	<input type="text"/>	%
Transfer payment 2	£	<input type="text"/>	.	<input type="text"/>	OR	<input type="text"/>	.	<input type="text"/>	%
Transfer payment 3	£	<input type="text"/>	.	<input type="text"/>	OR	<input type="text"/>	.	<input type="text"/>	%

### Part 5c – Ongoing Adviser Charge

Complete this section if you have agreed to pay your adviser for ongoing advice in relation to your plan. The Ongoing Adviser Charge can either be a set amount or a percentage of your plan value.

We call this an ‘Ongoing Adviser Charge’.

1. Set amount

£	<input type="text"/>	.	<input type="text"/>	every month	£	<input type="text"/>	.	<input type="text"/>	every year
£	<input type="text"/>	.	<input type="text"/>	every quarter	£	<input type="text"/>	.	<input type="text"/>	every half-year

**OR**

2. Percentage of plan value  % of your plan value a year

This percentage can be taken once a year or split across a different time period:

Yearly <input type="checkbox"/>	Monthly <input type="checkbox"/>
Quarterly <input type="checkbox"/>	Half-yearly <input type="checkbox"/>

**Part 6 – Where would you like to invest your transfer, single and regular payments?**

To invest in	Complete
<b>Quick option (existing SIPP customers only)</b>	<b>6a</b>
<b>Level 1 investments (for all customers)</b>	
Standard Life Investment Policy (SLIP) Funds	<b>6b</b>
SIPP Bank Account	<b>6c</b>
<b>Level 2 investments (for all customers)</b>	
SIPPZone Mutual Funds	<b>6d</b> (Additional charges will usually apply)
<b>Level 3 investments (for all customers)</b>	
Managed Portfolio Service	<b>6e</b> (Additional charges will usually apply)
Discretionary Investment Manager	<b>6f</b> (Additional charges will usually apply)
Execution-only stockbroker	<b>6g</b> (Additional charges will usually apply)
Any other investments	<b>6h</b> (Additional charges will usually apply)

**Please ensure that the total percentage adds up to 100% or the amounts you enter add up to the total payment. If they do not, ALL the money will be invested in the SIPP Bank Account until you give us clear investment instructions for the whole amount.**

**If you do not complete Part 6 or if your instructions are unclear, we will pay the transfer, single or regular payments described in this form into the SIPP Bank Account.**

**Part 6a – Investment choice for existing Standard Life SIPP customers only**

If you already have a SIPP plan, you can choose to complete this section (instead of Parts 6b to 6h) for the new payments you're making in this form.

**If your plan is fully invested in SLIP funds – invest as per existing holdings**

Cross this box if you want the new money to be invested in the same proportions as your current holdings.

**If your plan is not fully invested in SLIP funds – pay into the SIPP Bank Account**

Cross this box if you want the new money to be invested in the SIPP Bank Account.

- If, instead, you want to provide us with specific investment instructions for your new investments, please complete the relevant sections of Part 6 (see above).
- If you have crossed either of the above boxes, go to Part 7.

**By 'invested in the same proportions as your current holdings' we mean the proportions of each SLIP fund as at the date we receive this form. If you are setting up regular payments for the first time, these instructions will apply to the ongoing payments.**

**Part 6b – Standard Life Investment Policy (SLIP) – Level 1**

Fund code	SLIP fund names	Regular payments £ or %	Transfer/single payments £ or %
AAAF	Standard Life MyFolio Managed III EXAMPLE	100	100
No more than 12 SLIP funds can be selected, 11 if you also want to invest in the SIPP Bank Account, Mutual Funds, or any other investment. It is not possible to invest in more than one Investment Pathway Fund at a time.			



Please note that the **fund code(s)** and the **FULL fund name(s)** must be included on this form, as shown in the example. Fund codes can be found in the SIPP Fund list (SLSIP5c).

Please note: if you choose a Lifestyle profile you can't invest in any other Standard Life Investment Policy funds.



If you want to take any benefits immediately (in Part 7), you cannot select a Lifestyle profile. You cannot select a Lifestyle profile if you are a beneficiary transferring a drawdown fund.

**Part 6c – SIPP Bank Account – also used to pay charges – Level 1**

	Regular payments £ or %	Transfer/single payments £ or %
<b>How much do you want to invest in the SIPP Bank Account?</b>		
<p>It is important that you have enough money in the SIPP Bank Account to pay any advice charges you want paid from it, as well as any charges for investments outside of the SLIP funds.</p> <p>We will hold back an amount in the SIPP Bank Account instead of investing it in accordance with Parts 6d to 6h. The amount that we will hold back is the total of:</p> <ul style="list-style-type: none"> <li>• The adviser charges described in Part 5 that are due to be paid in the next 12 months</li> <li>• The 'yearly administration charge' that's due in the next 12 months</li> <li>• If you choose level 3 investments, the 'initial administration charge'</li> <li>• If you complete Part 6f, the 'investment manager charge'</li> </ul> <p>Plus, if you complete Part 7:</p> <ul style="list-style-type: none"> <li>• The tax-free lump sum selected in Part 7a or 7b</li> <li>• 12 months of the income selected in Part 7b</li> <li>• If you choose level 3 investments, the 'pension fund withdrawal set up charge' and the 'yearly charge for pension fund withdrawal'.</li> </ul>		

**SIPP Bank Account**

There is no additional charge for any money invested in this account. The rate of interest is normally 1% below the Bank of England base rate. You can check the rate by contacting us or your adviser.

**Investments other than the Standard Life Investment Policy (SLIP) and SIPP Bank Account**

Please note: Level 2 and Level 3 investments usually incur additional charges.

- When you choose to invest in Level 2 or Level 3 investments, the length of time it takes to complete the purchase of your chosen investment will vary depending upon the type of asset and the organisation providing it. We will do our part of any such transaction within a reasonable timescale but we do not control the amount of time it might take a 3rd party to complete the purchase.
- If you are investing any money in Level 2 or Level 3 investments, remember to set aside enough money in the SIPP Bank Account to pay for charges.

**Part 6d – SIPPZone mutual funds – Level 2**

- Please complete the question and table below to tell us how you wish to invest your payments.
- If you want a different investment mix for each different type of payment you will need to complete your instructions on a separate sheet of paper and attach it to this form.
- 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.

Cross the box if you want the income from any income funds to be paid into the SIPP Bank Account.

**If you don't cross the box to the right, any income will be reinvested.**

Citi code	Fund names	Inc or acc?	Investment priority order (1-10)	Regular payments £ or %	Transfer/single payments £ or %

**!**  
 Citi code(s) are mandatory and must be completed to allow us to process your application. When giving the FULL fund name(s), please specify either an 'accumulation' (acc) or 'income' (inc) version of your chosen funds. **If you do not include this information, your fund choice will default to the 'accumulation' version (where both versions are available).** Citi codes can be found at [www.standardlife.co.uk](http://www.standardlife.co.uk).  
 If your instructions cannot be given in this section, please provide them in writing and attach them to this form.











**Part 7d – Which investments will you use to provide your benefits?**

**If you are taking all your benefits now (full drawdown), you can miss question 2.**

- 1. Which investments do you want your tax-free lump sum paid from? Default  Other   
(These are also the funds we will designate for income drawdown.)
- 2. How do you want each new amount that’s designated for income drawdown to be invested? Default  Other
- 3. Which investments do you want us to pay your income from? Default  Other

If you selected ‘Other’ in 1, 2 or 3 above, please give details in Part 7e on page 20. Otherwise, go straight to Part 7f (Account details).

**Part 7d, Question 1**

Your answer to this question decides which investments are to move from the ‘pre’ to the ‘post’ part of your plan.

**Part 7e – Specific funds to provide your benefits**

If you chose ‘Other’ in:

- 1 in Part 7d, complete tables 1 and 2 below, and
- 2 in Part 7d, complete table 3 below, and
- 3 in Part 7d, complete table 4 below.

**1. Choose the investments you want to move from ‘pre’ to ‘post’ in the table below:**

Fund code	SLIP fund name	Amount (as a %)
% of additional investments		%
Total (must add up to 100%)		%

**2. From Funds moving from ‘pre’, which of these investments do you want to pay the tax-free lump sum from?**

Fund code	SLIP fund name	Amount (as a %)
% of additional investments		%
Total (must add up to 100%)		%

**Part 7e**

The SLIP funds you name in table 2 are the funds from which we’ll provide your tax-free lump sum. If their total value in the ‘pre’ part of the plan is less than four times the tax-free lump sum, we’ll also move a proportion of the additional investments.

**Part 7e – Specific funds to provide your benefits (continued)**

3. Choose how you want to invest each new amount that’s designated for income drawdown in the table below:

Fund code	SLIP fund name	Amount (as a %)
% of additional investments		%
Total (must add up to 100%)		%

4. Choose the investments you want us to pay your income from in the table below:

Fund code	SLIP fund name	Amount (as a %)
% of SIPP Bank Account		%
Total (must add up to 100%)		%



4. You need to ensure that you have enough money in the SLIP funds or the SIPP Bank Account to pay your income. You may need to sell some of your additional investments to provide the necessary amount.

**Part 7f – Account details**

To enable us to pay any benefits, please provide your bank/building society details below.

Name of bank/building society

Bank or Building Society Account No.  Branch Sort Code

Name of account/roll number to be credited

Your building society’s own bank details: With some building society accounts we are required to credit the society’s own bank account and they then credit your personal account. Please check with your building society to see if this is necessary. If it is, then please ask them to supply the following information:

Building society name

Account number/roll number  Branch Sort Code

**Part 7g – Recycling of lump sums**

- 1. Because of the lump sum in Part 7a or 7b, will the future payments made by you, your employer and any third party on your behalf, to this plan or to any other pension plan, be significantly greater than they otherwise would be? Yes  No
- 2. Were the payments already made by you, your employer and any third party on your behalf, to this plan or to any other pension plan, significantly greater than they otherwise would have been if you had not been expecting to receive the lump sum in Part 7a or 7b? Yes  No

If you are recycling you must tell us within 30 days.

**Part 7g**

To be ‘significantly greater’ the total increase in the payments must be more than 30% of the lump sum.

If you answer ‘Yes’ to either question, please read leaflet GEN449 – ‘Recycling of lump sums’ which explains what recycling means and what the tax consequences are.

**Part 7h – Lifetime Allowance checks**

- 1. Are you about to take retirement benefits from another pension scheme or policy? Yes  No
- 2. Have you ever taken any tax-free lump sum or pension from another pension scheme or policy? Yes  No
- 3. If you have answered yes to questions 1 or 2, have you exceeded your Lifetime Allowance? Yes  No
- 4. If no, what percentage of your Lifetime Allowance have you used?      %
- 5. Will the retirement benefits in this form exceed the Lifetime Allowance? Yes  No

If you answer ‘Yes’ to any of these questions, we may contact you for more details.

**Declaration**

If I have chosen tailored drawdown, I will inform Standard Life immediately if I start to take any retirement benefits from another pension scheme or policy.

If I have chosen full, phased or tailored drawdown, I declare that my answers to the above questions are correct.

I authorise Standard Life to accept information provided from the financial adviser named in this form regarding the amount of the Lifetime Allowance I have used up and the value of retirement benefits I have already taken or I am about to take from other pension schemes or policies.

If you **do not** want to give us this authorisation, cross this box.

**Signature** ▶

**Date**  
(DD/MM/YYYY)

**Part 7h**

Please refer to ‘Information about tax relief, limits and your pension’ (GEN658) for more information on the Lifetime Allowance.

**If you do not cross this box we will assume that you have given your adviser your authority.**



**Signature required if taking any benefits now.**

## Part 8 – Important information and declarations

Please read Parts 8a to 8e before signing the declaration in Part 8f.

If you decide to opt-out of receiving information from us, please cross the box in Part 8b.

You can, if you wish, stop your adviser from telling us how to invest your money by crossing the box in Part 8e.

Part 8g should only be completed if a legal guardian needs to sign this application.

## Part 8a – 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' (SLSIP36) to tell us who you would like your death benefits paid out to.

## Part 8b – Data Protection Notice and Communication Preferences – Important, please read

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.com/sl/privacy-policy/slal.page>.

## Part 8c – 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.

## Part 8d – Declarations – Important, please read

### Important information

#### HM Revenue & Customs 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 2 of this application, request that the benefits described in or arising from payments specified in the 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 and the Terms and Conditions for paying adviser charges.
4. I request the trustee to appoint the investment manager(s), if any, named in Part 6 of this application.
5. I agree to my financial adviser receiving the adviser charge(s) described in Part 5 and authorise Standard Life to accept all future instructions from my adviser to pay the charges that I have agreed with my adviser.
6. I have read the Data Protection Notice and I agree that my personal data may be used for the purposes described (subject to me exercising my right not to be contacted with details of other products or services).
7. I understand 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.

#### If I am applying to make regular or single payments

8. 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.)
9. 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 applying to make a transfer payment

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

10. 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.
11. I authorise you to release all necessary information to Standard Life to enable the transfer of funds to Standard Life.
12. 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.
13. 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).
14. Until your application is accepted, Standard Life's liability is limited to the return of the total payment(s) to the transferring scheme(s).
15. 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.
16. 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).

By filling in this form, you are applying to enter into a contract with Standard Life.

We will provide you with a copy of this form and the terms and conditions of the contract on request.



**Part 8d – Declarations – Important, please read (continued)**

**My declarations to Standard Life Assurance Limited and the administrators of the transferring schemes**

17. 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 take income drawdown**

18. I understand that I have the right to change my mind the first time I apply a pension date to my plan to take income drawdown.

**If I am transferring funds already in capped drawdown**

19. I understand that Standard Life will create a separate arrangement for each part of the drawdown transfer payment that is subject to a separate review date.

20. I understand that Standard Life must continue to apply the same income year to the transfer payment that applied under the transferring scheme, and to apply the same maximum income until the income is recalculated.

**Part 8e – Authorising your financial adviser to give investment instructions on your behalf**

I authorise Standard Life to accept instructions from the financial adviser named in this form 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.

If you **do not** want to authorise your financial adviser, as outlined above, cross this box:

**Part 8e**  
If you do not complete this section we will assume that you have given your adviser your authority. You must leave the cross box blank if you want your adviser to be able to contact us with investment instructions on your behalf.

**Part 8f – Reminders and your signature**

**Before signing this form, check that you:**

1. Have enclosed other application forms, if applicable
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.**

If you are making more than three transfers into this plan please show the scheme reference numbers/policy numbers in the table below for the transfers included on any photocopies of Part 3. Declarations 10 - 20 in Part 8d above apply to all transfer payments shown in Part 3 or on photocopies of Part 3 submitted with this application.

Scheme reference number/policy number

**Please now sign the form.**

**Signature** 

**Date**  
(DD/MM/YYYY)

If you are signing this form as a legal guardian please ensure you also complete Part 8g.

  
**Signature required.**

**Part 8g – Declaration – by legal guardian**

- I understand that the payments made to this Scheme in respect of the person named in Part 2 will only be returned to them in the form of benefits payable under the rules of the Scheme. In particular I understand that normally no benefits will be returned to them before age 55.
- I also understand that until the person reaches age 16, I am responsible for ensuring that the payment limits set by HM Revenue & Customs are not exceeded.

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

Male  Female

Surname

First name(s)  
in full

**Address**

House number

Street

City/Town

County

Postcode  How long have you  
been at this address? Years  Months

Date of birth  
(DD/MM/YYYY)

**Telephone**

Work

Home

Mobile

National  
Insurance  
Number

**Signature**

**Date**  
(DD/MM/YYYY)

**Part 8g**

You only need to complete this section if you are the legal guardian of the person named in Part 2.



**Legal Guardian's signature required (if any).**

Attach any additional instructions  
or additional pages needed here.

Standard Life use only	
Account Manager	<input type="text"/>
Sales Team Code	<input type="text"/>
Consultant Code	<input type="text"/>

Standard Life use only – SLCM	
SLD <input type="checkbox"/>	PCM <input type="checkbox"/>
Agency Code	<input type="text"/>
Agent	<input type="text"/>

SIPP New Business  
 Standard Life House  
 30 Lothian Road  
 Edinburgh  
 EH1 2DH

Standard Life Assurance Limited and Standard Life Trustee Company Limited are owned by the Phoenix Group and use the Standard Life brand under licence from the Standard Life Aberdeen Group. You can find more information about Standard Life Aberdeen plc's strategic partnership with Phoenix at [www.standardlife.com/partnership](http://www.standardlife.com/partnership). 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. Standard Life Assurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. [www.standardlife.co.uk](http://www.standardlife.co.uk)

SLSIP30 0421 © 2021 Standard Life Aberdeen, reproduced under licence. All rights reserved.  
 STA0321187926-001



The Direct Debit Guarantee
<ul style="list-style-type: none"> <li>• This Guarantee is offered by all banks and building societies that accept instruction to pay Direct Debits.</li> <li>• If there are any changes to the amount, date or frequency of your Direct Debit, Standard Life will notify you three working days in advance of your account being debited or as otherwise agreed. If you request Standard Life to collect a payment, confirmation of the amount and date will be given to you at the time of the request.</li> <li>• If an error is made in the payment of your Direct Debit, by Standard Life or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.               <ul style="list-style-type: none"> <li>– If you receive a refund you are not entitled to, you must pay it back when Standard Life asks you to.</li> </ul> </li> <li>• You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.</li> </ul>



Important, please tear off and keep safely.