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.

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.

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:

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

If you’re using a financial adviser, they will complete this section. If you’re applying through Standard Life Direct, go straight to Part 2.

Money Laundering

To comply with the Money Laundering Regulations of 2007 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.

Sales advice details

1. Basis of sale
   - Whole of market
   - Other

If ‘Other’, please specify

2. Please confirm that advice has been given
   - Yes
   - No

3. 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.

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

Please place cross in box.

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

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.

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. 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 ☐
   - Self-employed ☐
   - Not employed ☐
   - Carer for a person under age 16 ☐
   - Carer for a person over age 16 ☐
   - Under 16 ☐
   - In full-time education ☐
   - Pensioner ☐
   - Other ☐

   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 ☐

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 for tax purposes? 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 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.

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 2

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 2a

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

- Are you resident in the UK for tax purposes? 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 2b

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

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

<table>
<thead>
<tr>
<th>Transfer payment 1</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Transferring scheme name</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Contact name</strong></td>
<td></td>
</tr>
</tbody>
</table>

**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 [ ]

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**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', 'work', '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

<table>
<thead>
<tr>
<th>Transferring scheme name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Contact name</td>
<td></td>
</tr>
</tbody>
</table>

**Name and address of the administrator of the transferring scheme**

<table>
<thead>
<tr>
<th>Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Building number</td>
<td></td>
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<tr>
<td>Street</td>
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<tr>
<td>City/Town</td>
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<td>County</td>
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<td>Postcode</td>
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<tr>
<td>Telephone number</td>
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</table>

**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? **£**
   - Amount: **All** **None**
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**
### Part 3a – Details of the plan(s) from which you are transferring (continued)

<table>
<thead>
<tr>
<th>Transfer payment 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transferring scheme name</td>
</tr>
<tr>
<td>Contact name</td>
</tr>
</tbody>
</table>

**Name and address of the administrator of the transferring scheme**

<table>
<thead>
<tr>
<th>Name</th>
<th>Building number</th>
<th>Street</th>
<th>City/Town</th>
<th>County</th>
<th>Postcode</th>
<th>Telephone number</th>
</tr>
</thead>
<tbody>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Your reference number or policy number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

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 [ ]

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

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

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

<table>
<thead>
<tr>
<th>Your payment (direct from you)</th>
<th>Your payment (by salary deduction)</th>
<th>Your employer’s payment (inc. salary exchange)</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>Your payment (direct from you)</th>
<th>Your payment (by salary deduction)</th>
<th>Your employer’s payment (inc. salary exchange)</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>£</td>
<td>£</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gross payment (including basic rate tax relief)</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment frequency</th>
<th>Monthly</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yearly</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>First payment date (DD/MM/YY)</th>
<th>Monthly</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>DD/MM/YY</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date first payment to be deducted from salary (DD/MM/YY)</th>
<th>Monthly</th>
<th>Yearly</th>
</tr>
</thead>
<tbody>
<tr>
<td>DD/MM/YY</td>
<td></td>
<td></td>
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</tbody>
</table>

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.

**Employer’s address**

<table>
<thead>
<tr>
<th>Building number</th>
<th>Street</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>City/Town</th>
<th>Postcode</th>
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</tbody>
</table>

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 4b – Automatic yearly increases for regular payments

Complete this part if you want your regular payments (including existing ones) to increase automatically each year. If you don’t want automatic increases, go straight to Part 4c.

- We will automatically apply the increases on the anniversary of the first payment date, unless you specify otherwise.
- If the date you choose falls within 3 months of the date we set up your plan, we will not increase your payments until your chosen date the following year.
- If you or your employer chooses to have automatic yearly increases, then these increases will apply to ALL regular payments.

1. Do you wish all payments to increase in line with national average earnings?
   - Yes [ ] Go to question 3
   - No [ ] Go to question 2 then 3

2. Choose a percentage between 1% and 10% of your previous year’s payments.
   - %

3. When do you want the first automatic increase to be made? (DD/MM/YYYY)

Part 4c – Regular payments – Direct Debit Instruction

Completion of your Direct Debit Instruction

1. Complete this form to instruct your Bank/Building Society to make payments directly from your account.

2. If the due date falls on a weekend or Bank Holiday, your account will be debited within two working days.

3. Please ensure that the Instruction is signed and dated and the Direct Debit Guarantee is detached before the Instruction is returned to Standard Life.

Please supply the following details:
Instruction to your Bank or Building Society to pay by Direct Debit
Issued by: Standard Life, Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH

Name and full postal address of your Bank or Building Society branch.

[ ] Postcode

Name(s) of Account-holder(s)

Bank or Building Society Account No. [ ] Reference Number

Branch Sort Code Please refer to the top right hand corner of your cheque book.

Your Instruction to the Bank/Building Society, and Signature

Please pay Standard Life Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Standard Life and, if so, details will be passed electronically to my Bank/Building Society.

Signed [ ]

Date (DD/MM/YYYY)

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.
### 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:**

<table>
<thead>
<tr>
<th>Account Number</th>
<th>42288230</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sort Code</td>
<td>40 03 28</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Bank or Building</th>
<th>Society Sort Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank or Building</td>
<td>Society Account Number</td>
</tr>
</tbody>
</table>

| 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.
### 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)

<table>
<thead>
<tr>
<th>Amount</th>
<th>Frequency</th>
<th>Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>a month for</td>
<td>months.</td>
</tr>
<tr>
<td>£</td>
<td>a year for</td>
<td>years.</td>
</tr>
<tr>
<td>£</td>
<td>a quarter for</td>
<td>quarters.</td>
</tr>
<tr>
<td>£</td>
<td>a half-year for</td>
<td>half-years.</td>
</tr>
</tbody>
</table>
### 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.

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.

<table>
<thead>
<tr>
<th>Single payment from you</th>
<th>£</th>
<th>OR</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single payment from your employer</td>
<td>£</td>
<td>OR</td>
<td>%</td>
</tr>
<tr>
<td>Transfer payment 1</td>
<td>£</td>
<td>OR</td>
<td>%</td>
</tr>
<tr>
<td>Transfer payment 2</td>
<td>£</td>
<td>OR</td>
<td>%</td>
</tr>
<tr>
<td>Transfer payment 3</td>
<td>£</td>
<td>OR</td>
<td>%</td>
</tr>
</tbody>
</table>

### 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.

1. Set amount

<table>
<thead>
<tr>
<th>£</th>
<th>every month</th>
<th>£</th>
<th>every year</th>
</tr>
</thead>
<tbody>
<tr>
<td>£</td>
<td>every quarter</td>
<td>£</td>
<td>every half-year</td>
</tr>
</tbody>
</table>

OR

2. Percentage of plan value

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

<table>
<thead>
<tr>
<th>%</th>
<th>of your plan value a year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yearly □</td>
</tr>
<tr>
<td></td>
<td>Monthly □</td>
</tr>
<tr>
<td></td>
<td>Quarterly □</td>
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<td></td>
<td>Half-yearly □</td>
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</tbody>
</table>
## Part 6 – Where would you like to invest your transfer, single and regular payments?

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

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.

## 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.

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.

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

How much do you want to invest in the SIPP Bank Account?

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.

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:

- The adviser charges described in Part 5 that are due to be paid in the next 12 months
- The ‘yearly administration charge’ that’s due in the next 12 months
- If you choose level 3 investments, the ‘initial administration charge’
- If you complete Part 6f, the ‘investment manager charge’

Plus, if you complete Part 7:

- The tax-free lump sum selected in Part 7a or 7b
- 12 months of the income selected in Part 7b
- If you choose level 3 investments, the ‘pension fund withdrawal set up charge’ and the ‘yearly charge for pension fund withdrawal’.

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.

<table>
<thead>
<tr>
<th>Citi code</th>
<th>Fund names</th>
<th>Inc or acc?</th>
<th>Investment priority order (1-10)</th>
<th>Regular payments £ or %</th>
<th>Transfer/single payments £ or %</th>
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</table>

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.

If your instructions cannot be given in this section, please provide them in writing and attach them to this form.
### Part 6e – Managed Portfolio Service – Level 3

Only complete this section if you wish to invest in the Managed Portfolio Service provided by Aberdeen Standard Capital.

Please cross one box below to indicate which Portfolio Strategy you wish to invest in.

<table>
<thead>
<tr>
<th>Portfolio Strategy 1</th>
<th>Portfolio Strategy 2</th>
<th>Portfolio Strategy 3</th>
<th>Portfolio Strategy 4</th>
<th>Portfolio Strategy 5</th>
</tr>
</thead>
</table>

Please tick to confirm that you have submitted the Aberdeen Standard Capital Agreement (ASCMP57) with this instruction.

We cannot proceed without receipt of a signed Investment Management Agreement.

### Part 6f – Discretionary Investment Manager – Level 3

Only complete this section if you wish to appoint a Discretionary Investment Manager. You can only select ONE Discretionary Investment Manager from the two options below.

Complete this section to appoint Aberdeen Standard Capital

1. Name
   - Aberdeen Standard Capital

2. How much do you wish us to send? £ OR %

Or complete this section to choose another Discretionary Investment Manager from our panel

1. Name

2. How much do you wish us to send? £ OR %

### Part 6g – Execution-only stockbroker – Level 3

Only complete this section if you want to appoint an Execution-only stockbroker.

1. Who will be the only person allowed to instruct your Execution-only stockbroker to carry out a trade?
   - Your financial adviser
   - You (the planholder named in Part 2)

2. Do you want to include Internet Sharedealing?
   - Yes
   - No

If ‘Yes’, please provide the email address of the person who is allowed to instruct trades:

@

3. The person in question 1 will be able to view the transactions on your account.
   - Cross this box if you want both you and your financial adviser to be able to view transactions on your account.
Part 6h – Any other investments – Level 3

In the investment details section, give all the relevant information where applicable, such as:
- details of fund(s) to be bought direct from the market
- type of share class – accumulation or income, or
- details of the commercial property you want to buy.

Also, please provide details of any transfer payments that are in-s specie. If there is not enough room for your needs, please attach a separate sheet(s) of paper.

Other providers forms

When an application form or prospectus is required, please provide the necessary form. Once we have completed the form, we will send it direct to the product provider with the appropriate amount of money. There may be a delay in carrying out any investment instructions until all documentation has been received.

Commercial property

If you wish to invest in commercial property, please attach the property information questionnaire along with this application.

<table>
<thead>
<tr>
<th>Investment details</th>
<th>Investment priority order (1-10)</th>
<th>Regular payments £ or %</th>
<th>Transfer/single payments £ or %</th>
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</tbody>
</table>
Part 7 – Taking your benefits

Complete Part 7 if you want to take any benefits immediately. Otherwise go to Part 8.

- You should speak to your financial adviser to see if you are eligible to take your benefits before completing this part.
- The actual tax-free lump sum payment will depend on the value of the plan at the date the lump sum is paid.
- Income will start after all drawdown moves have taken place. For example, if three transfers are received, we will pay out three tax-free lump sums and then start your income after we process the final transfer.
- If you wish your income to be paid to an overseas bank account, or if this form cannot capture your requirements then please give us separate signed written instructions.

If you want:
- A tax-free lump sum and no income
- A tax-free lump sum and an income
- Income following a drawdown to drawdown transfer

Part 7a – Tax-free lump sum only

How much of your full entitlement to tax-free lump sum do you want?

Plan maximum [ ] Specific amount £ [ ]

If you take a tax-free lump sum without buying an annuity, part of your plan must be designated for income drawdown. The amount that’s designated is normally three times the value of the tax-free lump sum.

Part 7b – Tax-free lump sum and income

1. You have three main options (a to c below). Option d is for drawdown to drawdown transfers only:

   a. Full drawdown – taking your full entitlement to tax-free lump sum now
      a.1 How much income do you want before tax? £ [ ] a year

   b. Phased drawdown – taking your benefits in stages
      b.1 How much tax-free lump sum do you want now? £ [ ]
      b.2 How much income do you want before tax? £ [ ] a year

   c. Tailored drawdown – taking a regular tax-free lump sum with or without a regular taxable income.
      c.1 How much of a tax-free lump sum do you want each year? £ [ ] a year
      c.2 Do you also want a regular taxable income? Yes [ ] No [ ]
      If ‘yes’, how much taxable income do you want before tax each year? £ [ ]
      c.3 In addition to the regular tax-free lump sum, do you want any additional tax-free lump sum immediately? Yes [ ] No [ ]

   The payment frequency you choose in Section 2 will apply to both the regular tax-free lump sum and taxable income. If you have asked for both, and you don’t already have a drawdown pot, then your first income will consist of tax-free income only. This will create a reserve in the drawdown pot before we start paying out your taxable income.

   If you have Capped drawdown and you want a regular payment which is fully or partly made up of tax-free lump sum, please give us a call.

Part 7b

If you have Capped drawdown, please speak to your financial adviser to find out the income limits that apply to you.

Please include parts 2 and 3 of a P45 or a tax coding letter from HM Revenue & Customs. If this is not received, we will apply emergency tax to the income payments.

Tailored drawdown is not suitable if you are entitled to a protected tax-free lump sum.

Tailored drawdown is not available if you have any Level 3 investments in your plan.

Once your tax free lump sum has run out, you will need to give us a new income instruction.

For more information on how we operate Tailored drawdown please see (SLSIP17).

You will have a money purchase annual allowance of £4,000 if you take any income from your plan, unless you have capped drawdown.

Please note, this section does not include the option to buy an annuity. If you wish to buy an annuity please call or write to us with your requirements.

You may not be able to get both the specific tax-free lump sum and the specific income you request. We will contact your financial adviser if this is the case.

Part 7

Pension fund withdrawal charges will apply if your plan has any Level 3 investments.
Part 7d – Which investments will you use to provide your benefits?

1. Which investments do you want your tax-free lump sum paid from?  
   - Default ☐  Other ☐
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 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:

<table>
<thead>
<tr>
<th>Fund code</th>
<th>SLIP fund name</th>
<th>Amount (as a %)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>% of additional investments</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (must add up to 100%)</td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Fund code</th>
<th>SLIP fund name</th>
<th>Amount (as a %)</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
<th>% of additional investments</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (must add up to 100%)</td>
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</tbody>
</table>

---

**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:

<table>
<thead>
<tr>
<th>Fund code</th>
<th>SLIP fund name</th>
<th>Amount (as a %)</th>
</tr>
</thead>
<tbody>
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<table>
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<tr>
<th>% of additional investments</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total (must add up to 100%)</td>
<td>%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Fund code</th>
<th>SLIP fund name</th>
<th>Amount (as a %)</th>
</tr>
</thead>
<tbody>
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<tr>
<th>% of SIPP Bank Account</th>
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<tbody>
<tr>
<td>Total (must add up to 100%)</td>
<td>%</td>
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</table>

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

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 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 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

**Signature**  

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

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## 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**

**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 and European Economic Area (EEA). However, some of your information may be processed by us or the third parties we work with outside of the EEA, including countries such as the United States and India. Where your information is being processed outside of the EEA, we take additional steps to ensure that your information is protected to at least an equivalent level as would be applied by UK / EEA 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 www.standardlife.com/privacy or write to the Data Protection Officer at Standard Life Assurance Limited, 30 Lothian Road, Edinburgh, EH1 2DH

**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
- Offers of interest from our preferred partners

No ☐ Yes ☐

For information about Standard Life Aberdeen companies visit StandardLifeAberdeen.com

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 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).
**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 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.

<table>
<thead>
<tr>
<th>Scheme reference number/policy number</th>
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</table>

Please now sign the form.

**Signature**

**Date**

(DD/MM/YYYY)
### 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.

<table>
<thead>
<tr>
<th>Title (Mr/Mrs/Miss/Ms/ Other eg Dr/Rev)</th>
<th>Male</th>
<th>Female</th>
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</thead>
<tbody>
<tr>
<td>Surname</td>
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<tr>
<td>First name(s) in full</td>
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<td>Address</td>
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<td>City/Town</td>
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<td>County</td>
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<tr>
<td>Postcode</td>
<td>How long have you been at this address?</td>
<td>Years</td>
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<td>Date of birth (DD/MM/YYYY)</td>
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<td>Telephone</td>
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<td>Mobile</td>
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<td>National Insurance Number</td>
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</tbody>
</table>

**Signature**

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

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

**Part 8g**

You only need to complete this section if you are the legal guardian of the person named in Part 2.
Attach any additional instructions or additional pages needed here.
### The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instruction to pay Direct Debits.
- 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.
- 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.
  - If you receive a refund you are not entitled to, you must pay it back when Standard Life asks you to.
- 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.