

active money self invested personal pension application form



For transfer, single or regular payments or immediate
income drawdown

SLSIP30 0710

Who this form is for

You should 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. Your financial adviser will advise you on whether you are eligible for this contract and what options are most suitable for you.

Please complete the following sections:

Part 1 – Complete all of this section

Part 2 – Complete this section if you wish to make a transfer payment(s)

Part 3 – Complete this section if you or your employer wish to make any regular or single payment(s)

Part 4 – Complete all of this section

Part 5 – Complete this section if you want to take any benefits immediately

Part 6 – Complete all of this section

Money Laundering – financial adviser use only

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

Filling in this form

If you are receiving advice from a financial adviser you should remember that the financial adviser is acting on your behalf not only by giving you advice, but also regarding the completion of this form.

By filling in this form you are applying to enter into a contract with Standard Life. This application will be the basis of the contract if we accept your application. We will provide you with a copy of this form and the terms and conditions of the contract on request.

Until your application has been accepted by us, Standard Life's liability is limited to a return of the payments you have made.

'Contracted-out' benefits can be accepted into the active money SIPP. These are Protected Rights (PR), Guaranteed Minimum Pension (GMP) or Section 9(2B) Rights built up in another pension scheme or policy.

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.

Part 1a – Planholder's details

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

Male

Female

Surname

First Name(s) in full

National Insurance Number

Date of birth (DD/MM/YYYY)

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

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 father, 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.

Block transfer

If your transfer payment is part of a block transfer, please phone the SIPP Customer Centre on 0845 0845 000 for further information. Call charges may vary.

Instead of this form

Existing members who wish to make regular or single payments.

For regular payments, if you are already making regular payments and wish to increase or change this payment please call us on 0845 0845 000 or notify us in writing of your request. Call charges may vary.

Notes for completing this form

The descriptions and definitions given in these notes are to help you complete this form and are not binding in law. The descriptions which apply are those set out in the legislation. If you are in any doubt you should contact a pensions practitioner, the Scheme Administrator, your accountant or, where appropriate, your Inspector of Taxes.

- A. If you are in any doubt as to whether or not you are 'resident in the UK' you should check with your UK tax inspector.
- B. 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.
- C. A civil partnership is a legal contract between two partners of the same sex.
- D. Relevant UK earnings means –
- (i) if you are employed, the income you receive from your employer in a tax year, or
 - (ii) if you are self-employed the income you receive in a tax year from carrying out your trade, profession or vocation, or from patent rights.

This income must be taxable in the UK.

E. SIPP Bank Account and Additional investments

The SIPP Bank Account is a bank account owned and used by Standard Life Trustee Company Limited, the scheme trustee.

Additional Investments includes anything that is not invested in our Standard Life Investment Policy e.g. the mutual funds available from Standard Life, SIPP Bank Account, commercial property, collectives and many other types of investments. If you want more information on what types of investments are available, please speak to your financial adviser.

When making 'Additional Investments' under the active money SIPP, we will place this money into the SIPP Bank Account.

This account can be used to provide:

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

Notes for completing this form (continued)

Important notes:

- Please ensure you set aside enough money in the SIPP Bank Account for your purposes.
- For transfer and single payments, we will process these as per the instructions you have given in the application form. Where we cannot achieve this we will contact your financial adviser.
- To tell us which order we should make your 'Additional Investments' in, complete the 'Investment Priority' column in Part 4d (1 being the investment you wish us to make first).
- If at any time, you wish us to change the priority of your investments or change your investment instructions, please advise us in writing.
- As we do not know when money will be available we cannot guarantee any asset or fund prices.
- If you want to buy an Open Ended Investment Company fund that is not available in the mutual funds available from Standard Life, please contact us.

Other provider's forms

To enable us to make any 'Additional investments' you must tell us the full name of the investment you wish to purchase, the provider's name and specific amounts you wish to invest. If you want to invest in any other insurance company's product where a formal application form is required, we will need a blank application form (from that provider), along with this completed application form, so we can carry out your instructions. Once we have completed the form, we will send it direct to the product provider with the appropriate funds. There may be a delay in carrying out any investment instructions until all documentation has been received.

Commercial property

If you wish to invest in commercial property, please provide details in the 'other investments' section and attach the property information questionnaire along with this application. Property can be difficult to sell so it may not be possible to sell investments when required. The valuation of property is generally a matter of opinion rather than fact.

Transfer in-specie

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

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

F. Part 5b Moving your investments out of the pre pension date part of your plan (Options 2 and 3 only).

Where you have selected Options 2 or 3 (Phased or Dripfeed Drawdown), Part 5b tells us which investments you wish to move out of the pre pension date part of your plan. Part 5c tells us if you wish to keep your investment instructions the same or change them. In Part 5d, we ask you to tell us which of these investments will be used to provide your benefits. In Part 5e, we ask you for details of your bank/building society to which we will pay these benefits. If you are providing any benefits from 'Additional investments', you should make sure there is enough money available in the SIPP Bank Account to provide these benefits. Please also refer to Note E, if required.

- G. 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:
- any personal pension scheme, or group personal pension scheme, even if your employer pays into it;
 - any stakeholder pension scheme, or group stakeholder pension scheme, even if your employer pays into it;
 - any scheme which pays benefits only on your death; or
 - 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.

- H. We can only accept a transfer of Guaranteed Minimum Pension (GMP) or Section 9(2B) Rights where the transferring scheme converts them into a Protected Rights cash value.

See note G on page 3 for help with question 1.

Part 1c – Your employer’s other pension schemes

1. Are you a member of your employer’s occupational pension scheme? Yes No

2. Have you opted out of an occupational pension scheme or are you planning to opt out of an occupational pension scheme in favour of making payments to this plan? Yes No

3. Have you chosen not to join an occupational pension scheme which you are currently eligible to join, or which you will be able to join at the end of a specified waiting period, in favour of making payments to this plan? Yes No

Part 1d – Financial Adviser details

This part should be completed by your financial adviser.

Contact name

Telephone number Mobile Number

Business writer name(s)

Agency name

E-mail address

@

Agency code Intermediary reference number

The company stamp box must be stamped.

Part 1e – Sales advice details

This part should be completed by your financial adviser.

Basis of sale: whole of market other

Company stamp

If ‘Other’, please specify

Please confirm that advice has been given Yes No

By completing this part, you are confirming that you are taking responsibility for submitting this piece of business for your client. (Please note that we will return any form containing pension transfer business if you do not complete this part.)

Part 2

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

- If you are transferring more than two plans, please photocopy pages 6, 7, 28 & 29 for each additional plan and when complete, sign and date page 29 and attach all the pages to this form. You should allow at least 6 months for any transfer payment(s) to be received by Standard Life.
- If you wish to transfer assets 'in-specie', please provide us with a list of the assets you wish to transfer. This will allow us to check that the assets on the list are acceptable to us. If the assets are not acceptable to us, we will advise both your current provider and your financial adviser. Your financial adviser will provide you with further advice if this is the case.
- Contracted-out benefits are Protected Rights (PR), Guaranteed Minimum Pension (GMP) or Section 9(2B) Rights built up in another pension scheme or policy.
- If you wish to make use of our Alternatively Secured Pension (ASP) feature, and you wish to take a tax-free lump sum, you must choose to take it before your 75th birthday.

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

See our In-Specie transfer guide (SLSIP21C) for more information.

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

If the transfer payment includes funds in drawdown, a 'Drawdown to Drawdown Transfer Certificate' (SLSIP32A) should be completed by the transferring scheme administrator.

We cannot process the drawdown to drawdown transfer until we receive this.

Your '**reference number or policy number**' is available from your previous employer or pension manager and is normally shown on your annual statement of benefits.

Part 2a – 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

Address

(House number)

Street

City/Town

County

Postcode

Telephone number

Your reference number or policy number

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

Please provide a split of this transfer payment as follows:

£

Ordinary Benefits

a) Value of the ordinary (non contracted-out) benefits

£

b) How much of the ordinary benefits is in drawdown?

None All

£

Where protected rights are being transferred, you must transfer the full value of your protected rights.

For information on Guaranteed Minimum Pension please refer to note H on page 3.

See note G on page 3 for help with question 2.

A block transfer is an option where at least 2 members transfer their benefits from one scheme to another. (Not all members of the scheme must transfer). Both the ceding and new scheme must be the same for both members and the transfer should be made as one payment to the new scheme. This protects the members' rights to a tax-free lump sum over 25% or an early retirement age.

This protection applies to one block transfer only.

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

If the transfer payment includes funds in drawdown, a 'Drawdown to Drawdown Transfer Certificate' (SLSIP32A) should be completed by the transferring scheme administrator.

We cannot process the drawdown to drawdown transfer until we receive this.

Your '**reference number or policy number**' is available from your previous employer or pension manager and is normally shown on your annual statement of benefits.

Part 2a – Details of the plan(s) from which you are transferring (continued)

Contracted-out benefits

- c) Total value of the contracted-out benefits £
- d) How much of the contracted-out benefits is in drawdown?
None All Amount £
- e) Cash value of Protected Rights in respect of employment before 6 April 1997. £
- f) Cash value of Protected Rights in respect of employment after 5 April 1997. £
- g) Cash Value of Guaranteed Minimum Pension. £
- h) Cash Value of Section 9 (2B) Rights. £

2. Is the scheme or plan you are transferring from an occupational pension scheme? Yes No
3. Is this transfer payment part of a block transfer? Yes No
If you have answered 'Yes' to question 3, please refer to 'Other forms you may wish to complete' on page 2.
4. 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
5. Does any part of the transfer payment relate to pension benefits from your ex-spouse/ex-civil partner on divorce/dissolution of a civil partnership? Yes No
If 'Yes' go to question 6. If 'No' go to Part 3.
6. Was any part of your ex-spouse's/ex-civil partner's pension already in payment at the time of the divorce/dissolution of the civil partnership? Yes No
If 'Yes', we'll ask the transferring scheme to confirm what proportion of the transferred funds this applies to.

Part 2b – Details of the plan(s) from which you are transferring

Transfer payment 2

Transferring scheme name

Contact name

Name and address of the administrator of the transferring scheme

Address
(House number) Street

City/Town

County

Postcode

Telephone number

Your reference number or policy number

Where protected rights are being transferred, you must transfer the full value of your protected rights.

Part 2b – Details of the plan(s) from which you are transferring (continued)

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

Please provide a split of this transfer payment as follows:

Ordinary Benefits

a) Value of the ordinary (non contracted-out) benefits £

b) How much of the ordinary benefits is in drawdown?

None All Amount £

Contracted-out benefits

c) Total value of the contracted-out benefits £

d) How much of the contracted-out benefits is in drawdown?

None All Amount £

e) Cash value of Protected Rights in respect of employment before 6 April 1997. £

f) Cash value of Protected Rights in respect of employment after 5 April 1997. £

g) Cash Value of Guaranteed Minimum Pension. £

h) Cash Value of Section 9 (2B) Rights. £

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

3. Is this transfer payment part of a block transfer? Yes No
If you have answered 'Yes' to question 3, please refer to 'Other forms you may wish to complete' on page 2.

4. 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

5. Does any part of the transfer payment relate to pension benefits from your ex-spouse/ex-civil partner on divorce/dissolution of a civil partnership? Yes No
If 'Yes' go to question 6. If 'No' go to Part 3.

6. Was any part of your ex-spouse's/ex-civil partner's pension already in payment at the time of the divorce/dissolution of the civil partnership? Yes No
If 'Yes', we'll ask the transferring scheme to confirm what proportion of the transferred funds this applies to.

See note G on page 3 for help with question 2.

For information on Guaranteed Minimum Pension please refer to note H on page 3.

A block transfer is an option where at least 2 members transfer their benefits from one scheme to another. (Not all members of the scheme must transfer). Both the ceding and new scheme must be the same for both members and the transfer should be made as one payment to the new scheme. This protects the members' rights to a tax-free lump sum over 25% or an early retirement age.

This protection applies to one block transfer only.

Part 3 – Payments – which parts to complete

Part 3a – Details of your regular or single payments

Complete this part if you are making regular or single payments.

Part 3b – Source of wealth and occupation details

Complete this part at all times.

Part 3c – Employer's details

Complete this part if your employer is making payments to your plan.

Part 3d – Details of your employer's payments

Complete this part if your employer is making payments to your plan (including salary sacrifice payments).

Part 3e – Making payments through your employer

Complete this part if you are making payments through your employer by salary deduction.

Part 3a – Details of your payments

Complete this part if you are making regular or single payments.

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.

With effect from 6 April 2011, some higher-rate taxpayers may stop being eligible to receive extra tax relief. They may also suffer a tax penalty if they try to increase the payments they make to their pension plans before this date. For further information, please read our fact sheet 'Tax changes to pension plans announced in 2009 budget' (GEN658), or speak to your financial adviser.

The minimum payment you can make to set up the plan is £300 a month, £3,000 a year or a single payment of £10,000. (All figures shown are gross.) If you or your employer choose to have automatic yearly increases, then these increases apply to ALL regular payments.

Regular payments

- Please state the regular **GROSS** amount you wish to pay into your plan. £
- How often do you want to make the payments stated above? Monthly Yearly
 - You must make regular payments by direct debit.
 - Regular monthly payments must be due on the same date each month. Regular yearly payments must be due on the same date and month each year.
 - The amount you pay will be less than the gross amount you have agreed to pay. This is because we reclaim basic-rate tax on your behalf. If you pay tax at the higher rate, you can claim the rest of the relief through your tax return.
 - You can make occasional payments at any time. You can stop, restart, increase, decrease or suspend your payment at any time. You will not be charged for this.
- Please choose a date for your first regular payment between the 1st and 28th of the month. Date (DD/MM/YYYY)

Single payments

- If making a single payment please state the **GROSS** amount. £

The amount we take from your bank account will be less than the gross amount. The gross amount includes basic-rate tax relief, which we'll add automatically to your payments and reclaim from HM Revenue & Customs.

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

Single payments must be made by cheque, and made payable to 'Standard Life Assurance Limited'.

Part 3b – Source of wealth and occupation details

Complete this part at all times.

Due to Financial Services Authority (FSA) requirements we are required to obtain information about the source of your payment, before we can accept your application. Please indicate below how you acquired the money you are investing.

Salary/Bonus	<input type="checkbox"/>	Divorce Settlement	<input type="checkbox"/>	Gift	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>	Lottery/betting win	<input type="checkbox"/>	Policy claim/maturity	<input type="checkbox"/>
Compensation payment	<input type="checkbox"/>	Sale of investments	<input type="checkbox"/>	Sale of property	<input type="checkbox"/>
Sale of company	<input type="checkbox"/>	Savings	<input type="checkbox"/>	Other	<input type="checkbox"/>

If other, please specify

Occupation

What is your Gross Annual Income? Please indicate which income band applies to you.

Under £10,000	<input type="checkbox"/>	£10,000 to £14,999	<input type="checkbox"/>	£15,000 to £19,999	<input type="checkbox"/>	£20,000 to £24,999	<input type="checkbox"/>
£25,000 to £29,999	<input type="checkbox"/>	£30,000 to £39,999	<input type="checkbox"/>	£40,000 to £49,999	<input type="checkbox"/>	£50,000 or more	<input type="checkbox"/>

Part 3c – Employer's details

Complete this part if your employer is making payments to your plan.

Employer's name

Employer's address
(House number)

Street

City/Town

County

Postcode

Contribution controls legislation will apply to all your employer's payments. This means that Standard Life must make a report to the Pensions Regulator if payments are not made. Any payments made in respect of one month 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.

Salary sacrifice is the process of giving up part of your normal salary in return for an employer payment to your pension plan.

Part 3d – Details of your employer's payments

Complete this part if your employer is making payments to your plan (including salary sacrifice payments).

Regular payments

- Please state the regular **GROSS** amount you wish to pay into your plan.
- How often do you want to make the payments stated above?
- Please choose a date for your first regular payment between the 1st and 28th of the month.

£

Monthly Yearly

Date (DD/MM/YYYY)

Single payments

- If making a single payment please state the **GROSS** amount.

£

Salary deduction is where your own net payments are deducted from your salary and passed to Standard Life by your employer. This removes the need for a direct debit instruction on your personal account.

We need to be able to tell when each regular payment is deducted from your salary. For example, for a regular payment due to be paid to Standard Life in January, please advise the date(s) payments will be deducted from your salary.

You can only choose this option if you are paying by Direct Debit.

If the index of national average earnings stays the same or goes down, the regular payments will stay the same.

Part 3e – Making payments through your employer

Complete this part if you are making payments through your employer by salary deduction.

1. State the total (gross) amount of any payments. £
2. How often will your employer make the payments? Monthly Yearly
Date (DD/MM/YYYY)
3. Please choose a date for your first regular payment between the 1st and 28th of the month.
Date (DD/MM/YYYY)
4. Which date will your employer start deducting payments?
5. How often will payments be deducted? Weekly Monthly Yearly Other
6. If 'Weekly' which day of the week will they be deducted on.
7. If 'Monthly' which date (between 1st and 28th)
8. If 'Other', please give details.

Part 3f – Automatic yearly increases

- Only complete this part if you wish any regular payments (including existing ones) to increase automatically each year.
- 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 in the following year.

1. Do you wish all payments to increase in line with National Average Earnings? Yes No
If 'No' go to question 2. If 'Yes' go to question 3.
2. Choose a percentage between 1% and 10% of your previous year's payments. %
Date (DD/MM)
3. When do you want the first automatic increase to occur?

Part 4

Complete this part to tell us how you wish to pay your financial adviser and how you wish to invest your payments.

If you are taking your tax-free lump sum now, please also see the notes at the beginning of Part 5.

Part 4a – Commission for your financial adviser

If your financial adviser is not taking commission please go to Part 4c.

1. If you are taking your tax-free lump sum now, do you want us to pay your financial adviser commission:
 - a. On the full fund value **before** the tax-free lump sum is paid, or
 - b. On the fund value after the tax-free lump sum is paid
2. Initial commission can be paid either, on receipt of each transfer value payment, or after **all** transfer value payments have been received. Please choose which option you want below:
 - a. As each transfer value payment is received, or
(If you choose this option, it will reduce the amount of tax-free lump sum available to you.)
 - b. After all transfer value payments have been received

Funded Initial Commission will always be paid as each transfer payment is received.

Funded Initial Commission is not available if you are age 69 or over. If Funded Initial Commission is selected and you buy an annuity or take a transfer payment within 6 years, a transfer charge will apply.

It is not available if the transfer or single payments(s) total is under £10,000.

Part 4a.i – Commission for your financial adviser for transfer or single payments

Please tell us what commission you wish us to pay to your financial adviser for any transfer or single payment you wish to make:

Commission Type	Transfer Payment	Single Payment
Funded Initial Commission Max 5% (in steps of 0.1%, paid for by a monthly charge taken from your plan for 6 years)	A <input style="width: 100px;" type="text"/>	A <input style="width: 100px;" type="text"/>
Initial Commission Max 8% (in steps of 0.1%, paid for by a one-off charge taken from your plan)	B <input style="width: 100px;" type="text"/>	B <input style="width: 100px;" type="text"/>
<p>You can enter an amount or a percentage in boxes A and B. However, you cannot enter a mix of percentages and amounts. The combined total for A and B for any payments cannot exceed 8% of the payment.</p>		
Fund Based Renewal Commission Max 1.5% (steps of 0.01%, paid for by a regular charge taken from your plan)	<input style="width: 50px;" type="text"/> %	Frequency Yearly <input type="checkbox"/> Monthly <input type="checkbox"/>

Initial Commission for regular payments

A charge, equal to the commission, taken from your plan in 12 to 48 monthly instalments. This period must not go past the age (see Part 1a) you have told us that you wish to start taking your benefits on.

This charge will continue to be taken even if regular payments stop in the first year.

Part 4a.ii – Commission for your financial adviser for regular payments

Please tell us what commission you wish us to pay to your financial adviser for any regular payments you wish to make:

Commission Type	Regular Payment	
Level Commission Max 5% (in steps of 0.1%, paid for by a regular charge taken from your plan for each payment received).	C <input style="width: 100px;" type="text"/>	<p>You can enter an amount or a percentage in boxes C and D. However, you cannot enter a mix of percentages and amounts. Important: C plus a 1/10th of D cannot exceed 5%.</p>
Initial Commission Max 25% of first year's expected regular payments.	D <input style="width: 100px;" type="text"/>	
<p>Please tell us over what period you wish to pay for the Initial Commission. This must be between 12 and 48 months.</p>		<input style="width: 30px;" type="text"/> <input style="width: 30px;" type="text"/> months
Fund Based Renewal Commission Max 1.5% (steps of 0.01%, paid for by a regular charge taken from your plan)	<input style="width: 50px;" type="text"/> %	Frequency Yearly <input type="checkbox"/> Monthly <input type="checkbox"/>

FundZone mutual funds

IMPORTANT:

Please note that the citi code(s) and the FULL fund name(s) must be included on this form, as shown in the example opposite, in order for us to process your application. If we do not have this information we may have to return your application.

Please complete the question and table below to tell us how you wish to invest your payments (transfer, single and regular). 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.

For income funds do you wish the income to be paid into the SIPP Bank Account? Yes No

citicode				Mutual funds from FundZone	Investment priority order (1-10)	Regular payments £ or %	Transfer/single payments £ or %
X	X	0	0	Standard Life INVESTMENTS MANAGED	EXAMPLE		

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

sigma mutual funds (Mutual funds from Standard Life)

IMPORTANT:

Please note that the fund code(s) and the FULL fund name(s) must be included on this form, as shown in the example opposite, in order for us to process your application. If we do not have this information we may have to return your application.

Fund code	Mutual funds from Standard Life			Investment priority order (1-10)	Please detail any additional commission on any amount(s) you wish to pay your adviser	Regular payments £ or %	Transfer/single payments £ or %	Income funds (see margin note)
E	T	1	UK ETHICAL FUND	EXAMPLE	%			<input type="checkbox"/>
					%			<input type="checkbox"/>
					%			<input type="checkbox"/>
					%			<input type="checkbox"/>
					%			<input type="checkbox"/>
					%			<input type="checkbox"/>
					%			<input type="checkbox"/>
					%			<input type="checkbox"/>
					%			<input type="checkbox"/>

Any other investments

Use the 'Any other investments' section to list the fund name, provider, amount, name and type of shares (accumulation or income) or commercial property you want to buy. Also, please provide details of any transfer payments that are in-specie. If there is not enough room for your needs, please attach a separate sheet(s) of paper. See note E on page 2 for more details.

	Investment priority order (1-10)	Please detail any additional commission on any amount(s) you wish to pay your adviser	Regular payments £ or %	Transfer/single payments £ or %
NEW STAR PROPERTY FUND	EXAMPLE	%		
		%		
		%		
		%		
		%		
		%		
		%		

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

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

Please refer to our 'Execution Only Stockbroking' guide (SLSIP23) for more information.

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

If your instructions cannot be given in this section, please provide them in writing and attach them to this form.

This amount is a one-off payment. If you wish us to pay any additional amounts, you must give us written instructions to do so.

SIPP Bank Account

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

Part 4e – Execution only stockbroker

1. Do you wish to appoint the Execution Only Stockbroker available through Standard Life? Yes No
 If 'Yes', go to question 2. If 'No', go to **Part 4f**.

2. The Stockbroker's normal procedure is to provide you with the facility to deal and to receive correspondence. They will also provide your financial adviser with copy correspondence and the ability to view account details. Do you want this? Yes No
 If 'No', please provide details of how you wish your account to be managed: (ie if you or your financial adviser want to use Internet Sharedealing or you wish your financial adviser to manage your account.)

E-mail address

@

Part 4f – Discretionary investment manager

1. Do you wish to appoint a Discretionary Investment Manager from our panel? Yes No
 If 'Yes', ask for our 'Discretionary Investment Management' guide (SLSIP24) and complete question 2. If 'No', go to **Part 5**.

2. Name

How much do you wish us to send? £

(Please include this figure in the £ or % amount you have set aside in the SIPP Bank Account at the top of this page.)

Please include parts 2 & 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.

If you have registered for enhanced protection you should not have completed Part 3 of this form. Please speak to your financial adviser.

* The minimum and maximum income limits available to those aged 75 or over are different to the limits available to those under age 75. To find out the income limits that apply to you, please speak to your financial adviser.

You must choose to take your tax-free lump sum before your 75th birthday.

Part 5a – Income details (continued)

1. Have you registered for: Primary protection Enhanced protection

If you have crossed either of the boxes in question 1, please forward a copy of the certificate(s) you received from HM Revenue & Customs.

2. When do you want to take your first (income) payment: (between 1st and 28th) Date (DD/MM/YYYY)

If you selected Option 3 (Dripfeed Drawdown) we'll pay the maximum limit, unless you choose a percentage of the maximum limit in question 3 below.

3. Do you want your taxable income to be (please choose one of the following options):

- (a) Maximum limit
- (b) Minimum limit
- (c) Percentage of maximum limit* %
- (d) Specified amount, per payment before tax (subject to minimum and maximum limits*) £

4. How often would you like your income to be paid?

- Once a month
- Once every 3 months
- Once every 4 months
- Once every 6 months
- Once a year

5. Will you reach age 75 in the next 6 months? Yes No

If you have answered 'Yes' to question 5, we will contact you 6 weeks before your 75th birthday. Please now go to Part 5b. If 'No', and you have selected Option 1 on the previous page, go to Part 5d. If 'No' and you have selected either Option 2 or 3 on the previous page, go to Part 5b.

The investments you choose here are also the investments from which we'll provide your tax-free lump sum.

When you give a percentage, it relates to the amount that's moving from the pre pension date to the post pension date part of the plan.

IMPORTANT

Please note that the fund code(s) and the FULL fund name(s) must be included in parts 5b, 5c & 5d, as shown in the example opposite, in order for us to process your application. If we do not have this information we may have to return your application.

Part 5b – Moving your investments out of the pre pension date part of your plan (Options 2 and 3 only)

Note F on page 3 will help you complete this part

1. Do you wish to move an equal proportion of each of your pre pension date investments? Yes No

If 'Yes', go to Part 5c. If 'No', answer question 2.

2. Please tell us which investments you want to move:

Fund code		Standard Life Investment Policy (fund names)	Amount			
F	A	PENSION MANAGED ONE EXAMPLE	1	0	0	%
						%
						%
						%
						%
						%
		Total % invested in 'Additional Investments'				%
		Total (Please ensure the total percentage adds up to 100%)				%

Now go to Part 5c

Part 5c – Moving your investments into the post pension date part of your plan (Options 2 and 3 only)

We'll pay out your tax-free lump sum before we carry out these instructions.

When you give a percentage, it relates to the amount that's moving from the pre pension date to the post pension date part of the plan.

Please note, if you have 'Additional Investments' you cannot choose Option 3 on page 18.

1. Do you wish to move your investment **into** the post pension date part of your plan in the same way that you've asked us, to move them **out of** the pre pension date part of your plan in **Part 5b**? Yes No

If 'Yes', go to **Part 5d** If 'No', answer question 2.

2. Please tell us how you wish to move your investments into the post pension date part of your plan.

Fund code		Standard Life Investment Policy (fund names)	Amount			
F	A	PENSION MANAGED ONE EXAMPLE	1	0	0	%
						%
						%
						%
						%
						%
						%
		Total % invested in 'Additional Investments'				%
		Total (Please ensure the total percentage adds up to 100%)				%

Now go to Part 5d

Part 5d – Which investments do you wish to provide your income from?

If you want us to provide any income from the SIPP Bank Account, and you wish to take this immediately, please ensure you set aside enough money for any tax-free lump sum, and to maintain 6 months income plus any charges that may be due.

1. Do you wish us to provide income from any Standard Life Investment Policy funds? Yes No

If 'Yes', go to question 2. If 'No', go to **Part 5e**, we will provide all the income from the SIPP Bank Account.

2. Do you want to provide ALL this income by taking money proportionately across all your Standard Life Investment Policy funds? Yes No

If 'Yes', go to **Part 5e**. If 'No', answer question 3.

3. How do you wish this income to be provided? (Please complete the table below)

Fund code		Standard Life Investment Policy (fund names)	Income			
G	S	PENSION STERLING ONE EXAMPLE	1	0	0	%
						%
						%
						%
						%
						%
						%
						%
		Total % invested in the SIPP Bank Account				%
		Total (Please ensure the total percentage adds up to 100%)				%

Now go to Part 5e

If you have answered 'No' to question 2, please tell us the percentage split you wish to provide from the SIPP Bank Account.

Part 5e – Account details

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

Name of bank/building society

Address

(House number)

Street

City/Town

County

Postcode

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 5f – Recycling of lump sums

1. Because of the lump sum in Part 5a, 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 5a? Yes No

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

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

Part 5g – Lifetime Allowance checks

- 1. Have you ever taken any tax-free lump sum or pension from another pension scheme or policy? Yes No
- 2. Are you about to take retirement benefits from another pension scheme or policy? Yes No
- 3. If you have answered Yes to either question 1 or 2 have you exceeded your lifetime allowance? Yes No

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

Declaration

If I have chosen Option 3, dripfeed 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 Option 1, 2 or 3, I declare that my answers to the above questions are correct.

Signature

Date (DD/MM/YYYY)

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Further information is contained in 'A guide to death benefits'. You should speak to your financial adviser if you need help completing this section.

Part 6a – 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 change your instructions at any time by completing an 'Instruction for payment of death benefits' form (SLSIP36). If this form cannot capture your requirements please give us separate signed written instructions and attach these to this form.

Protected rights legislation dictates the death benefits that must be paid from your contracted-out benefits. For more detailed information refer to our 'Guide to Death Benefits' (SLSIP11).

Contracted-out benefits

- No surviving spouse/civil partner

If you die before age 75 and have no surviving spouse/civil partner, we must use any contracted-out funds still in your active money SIPP to pay a lump sum according to your instructions, or to your estate if you have not given any instructions. If you die aged 75 or older and have no surviving spouse/civil partner we must use any contracted-out funds still in your active money SIPP to provide an income or pension to one or more of your nominated dependants or, if you have no dependants, to provide a lump sum to your nominated charity.

- Surviving spouse/civil partner

If you are survived by your spouse/civil partner, we must use any contracted-out funds in your active money SIPP to pay an income or pension to them.

Complete Part 6b to give instructions for payment of lump sum death benefits.

Complete Part 6c to give instructions for payment of pension benefits to your dependants.

If you die on or after your 75th birthday, we must use your Alternatively Secured Pension (ASP) fund to provide pension benefits for your dependants. If you have no dependants we can only pay the ASP fund as a lump sum to a charity. We'll choose the charity for your ordinary benefits if you haven't given us any instructions.

If you have already made an irrevocable direction for your Protected Rights benefits, you should leave the Protected Rights death benefits percentage boxes blank (in part 6b).

Part 6b – Payment of lump sum death benefits

Please give details of anyone you would like to receive a lump sum benefit on your death. If you name more than one person, please indicate the percentage of the lump sum death benefit you wish each person to receive. If you wish to name more than 3 people, please photocopy this page and complete it as necessary, then attach it to this form.

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

Surname

First Name(s) in full

Address

(House number)

Street

City/Town

County

Postcode

Ordinary death benefits

Amount

%

Protected rights death benefits

Amount

%

If you die on or after your 75th birthday, we must use your Alternatively Secured Pension (ASP) fund to provide pension benefits for your dependants. If you have no dependants we can only pay the ASP fund as a lump sum to a charity. We'll choose the charity for your ordinary benefits if you haven't given us any instructions.

If you have already made an irrevocable direction for your Protected Rights benefits, you should leave the Protected Rights death benefits percentage boxes blank (in part 6b).

Part 6b – Payment of lump sum death benefits (continued)							
Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)							
<input type="text"/>							
Surname							
<input type="text"/>							
First Name(s) in full							
<input type="text"/>							
Address							
(House number)				Street			
<input type="text"/>				<input type="text"/>			
City/Town							
<input type="text"/>							
County							
<input type="text"/>							
Postcode							
<input type="text"/>							
Ordinary death benefits	Amount	<input type="text"/>	%	Protected rights death benefits	Amount	<input type="text"/>	%
Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)							
<input type="text"/>							
Surname							
<input type="text"/>							
First Name(s) in full							
<input type="text"/>							
Address							
(House number)				Street			
<input type="text"/>				<input type="text"/>			
City/Town							
<input type="text"/>							
County							
<input type="text"/>							
Postcode							
<input type="text"/>							
Ordinary death benefits	Amount	<input type="text"/>	%	Protected rights death benefits	Amount	<input type="text"/>	%

Part 6c – Dependants you want to receive pension benefits

The term 'post pension date account(s)' applies to drawdown both before and after age 75.

Your dependants are your spouse/civil partner, any children who are under 23, anyone who is dependent on you because of disability or any person is financially dependent on you. It also includes someone whose financial relationship with you is one of mutual dependence. Further information is contained in 'A guide to death benefits' (SLSIP11). You should speak to your financial adviser if you need help completing this section.

Please note, It is important to provide us with this information, as it allows us to:

- act promptly in accordance with your wishes
- provide accurate information in any illustrations or documentation for dependants.

If you die before age 75, the instructions you give here will only apply to your ordinary benefits. If you die aged 75 or older, the instructions will also apply to your protected rights if you don't have a spouse or civil partner.

If you have no dependants, go to Part 6d. If you want one or more of your dependants to receive pension benefits from your post pension date account(s) please provide their details below.

If you name more than one dependant, please indicate the percentage of the post pension date fund you want each dependant to receive. We will give each named dependant the options as described in 'A guide to death benefits' unless they are no longer a dependant. If you wish to name more than 3 people, please photocopy this page and complete it as necessary, then attach it to this form.

Dependant 1

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

Date of birth (DD/MM/YYYY)

Surname

First Name(s) in full

Address

(House number)

Street

City/Town

County

Postcode

Amount

%

Relationship to you

Dependant 2

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

Date of birth (DD/MM/YYYY)

Surname

First Name(s) in full

Address

(House number)

Street

City/Town

County

Postcode

Amount

%

Relationship to you

Part 6c – Dependants you want to receive pension benefits (continued)**Dependant 3**

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

Date of birth (DD/MM/YYYY)

Surname

First Name(s) in full

Address

(House number)

Street

City/Town

County

Postcode

Amount

%

Relationship to you

An irrevocable direction is one that you cannot change.

Any payments made to your spouse/civil partner on your death are not liable to inheritance tax.

Part 6d – Inheritance tax

If you die before buying your Protected Rights annuity, any lump sum payment of your Protected Rights death benefits may be liable to inheritance tax. However, you may be able to reduce the amount of tax payable (possibly to nothing) by making an irrevocable direction.

If you do so, you will be treated as having made a transfer at the date on which you sign Part 6e of this form. There can be two advantages to this:

- No inheritance tax will be due, if you survive for at least seven years after making the direction. If you survive for less than this, a reduced rate of tax may apply.
- If inheritance tax is eventually payable, it will be based on the value of your Protected Rights death benefits at the time you sign this form, not at your date of death.

Before deciding to make an irrevocable direction you should ask yourself the following questions:

- Is it necessary? You do not need to make an irrevocable direction if:
 - you wish your spouse/civil partner to receive your Protected Rights death benefits.
 - your estate will not be large enough for inheritance tax to be payable.
- Is this the right time? If your domestic circumstances are not settled, you may well want to change your mind in the future. It could therefore make sense to wait until you are more settled before making an irrevocable direction.

If you decide to make an irrevocable direction you should sign and date Part 6e of this form. Otherwise you should leave it blank.

The information is based on our understanding of current law and HM Revenue & Customs practice. We cannot advise you on what is best for you. You should consult your legal advisers if you are in any doubt as to whether or how to use this form. We will follow your instructions in terms of the provisions of the Scheme, but we cannot give any guarantee about the eventual inheritance tax position.

Part 6e – Irrevocable direction (for Protected Rights only)

You should sign this part of the form only if you:

- Understand the effects of making your direction irrevocable (please ensure you have read the Inheritance tax section above for more information) and
- are certain that making an irrevocable direction is appropriate in your circumstances.

Otherwise you should not sign this part of the form. You must leave it blank if you have previously made an irrevocable direction.

I declare that my direction for the payment of my Protected Rights death benefits in Part 6b is irrevocable.

Signature

Date (DD/MM/YYYY)

Part 6f – Data Protection Notice – Important, please read

All parties named on this form have a right to know that Standard Life holds personal data about them and for what purpose it will be used for. Please give them an opportunity to read this notice.

We will collect personal information about you in order to consider your application and, if your application is successful, to provide our services to you and manage our relationship and Standard Life's business and services. If your application does not proceed, the information will be held on our records for 7 years before it is deleted. We may disclose the information collected to your professional advisers, to other Standard Life group companies, to our third party service providers and, where we consider it appropriate and lawful to do so, to other organisations.

Your information may be held or disclosed in countries outside the European Economic Area which may not have the same standard of data protection laws. Where this occurs, we will take appropriate steps to adequately protect it. If you are an employee and your employer is making payments to your plan, we may disclose information to them about the payments they have made.

We may, in future, be able to send you a yearly statement that shows both information about your state pension and the benefits you may get from this plan. To be able to do this, we would have to share the information set out in Part 1a of this form with the Department for Work and Pensions (DWP). We would not use this information for any other purpose.

If you want us to share this information with the DWP, you need take no action.

If you do not want us to share this information with the DWP, please tick this box.

If you do not tick the box, you will have 30 days from the date you sign this form to change your mind before we may share information about you with the DWP. We may share information each year, as long as you are a member of this plan. If you decide later on that you do not want us to share this information with the DWP you can contact us as detailed in the "How to contact us" section of the Key Features Document.

We and the other subsidiaries of Standard Life plc would like to contact you from time to time to keep you up-to-date with special offers, new products and services, newsletters and other promotions. We will never pass your details to companies that are not subsidiaries of Standard Life plc for marketing purposes.

If you do not want to be kept informed, please tick this box.

If you would like to request a copy of the personal data we hold about you, please write to the Data Protection Co-ordinator at our Head Office. We may charge a fee for providing the information.

Part 6g – Money laundering regulations

To comply with the Money Laundering Regulations, we may verify your identity by carrying out an online check with a reference agency. Where an online check is carried out, the agency will verify your identity against public records and it will also check whether you have a credit history (but it will not disclose any information about your actual borrowings). The agency will add a note to show that an identity check was made to your credit file, but this information will not be available to any third parties. We regret that we cannot offer an alternative unless the online check does not confirm your identity, in which case we will carry out a manual check.

Part 6h – 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 1a 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.
4. I request the trustee to appoint the investment manager(s), if any, named in Part 4f of this application.
5. I agree to my financial adviser receiving the commission and/or fees described in Parts 4a and 4c.
6. I have read and understood the Data Protection Notice. I agree that my personal data (including any sensitive data) may be used for the purposes described, (subject to me exercising my right not to be contacted with details of other products and services).

If I am applying to make regular or single payments

7. 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 2009-2010 tax year is £3,600 gross. This may change in future tax years.)
8. 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 2

9. I authorise and instruct you to transfer funds from the plan(s) as listed in Part 2 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 to accept responsibility for any claims, losses and expenses of any nature which you may incur as a result of having made the transfer(s) listed in Part 2 of this application.
10. I authorise you to release all necessary information to Standard Life to enable the transfer of funds to Standard Life.
11. I authorise you to obtain from and release to the financial adviser named in this application any additional information that may be required to enable the transfer of funds.
12. If an employer is paying contributions to any of the plans as listed in Part 2, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

Part 6h – Declarations (continued)

13. Until this application is accepted and complete, Standard Life's responsibility is limited to the return of the total payment(s) to the administrator of the transferring scheme.
14. Where the payment(s) made to Standard Life represent(s) all of the funds under the plan(s) listed in Part 2, then payment made as requested will discharge the administrator of the transferring scheme of all claims and responsibilities in respect of the plan(s) listed.
15. Where the payment(s) made to Standard Life represent(s) part of the funds under the plan(s) listed in Part 2, then the administrator of the transferring scheme will be discharged of all claims and responsibilities only in respect of the part of the plan(s) represented by the payment(s).

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

16. I promise to accept responsibility in respect of any claims, losses and expenses that Standard Life and the administrator of the transferring scheme may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.
17. I confirm that, where I am transferring Protected Rights, I wish to transfer these from the administrator of the transferring scheme to Standard Life.

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 my plan includes contracted-out funds

19. If I die before taking my Protected Rights pension I direct that any Protected Rights lump sum death benefits be paid to or for the benefit of the person(s) I have identified in Part 6b. If anyone dies before payment of the benefits, those benefits should be divided among the others in proportion to their shares. If they all die before payment of their benefits, the Protected Rights lump sum death benefit should be paid to the legal representative of the person who was the last to die.

Part 6i – Authorising your financial adviser to give investment instructions and/or to provide information about the Lifetime Allowance on your behalf

1. I authorise Standard Life to accept instructions from the financial adviser named in Part 1d 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. Yes No
2. I authorise Standard Life to accept information provided from the financial adviser named in Part 1d 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. Yes No

Signature

Date (DD/MM/YYYY)

Part 6j – Reminders and your signature**Before signing this form, cross the box to show you:**

1. Have enclosed other application forms, if applicable (see Note E on page 2).
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 all 'material' facts. These are facts that affect whether or not we can accept your application. You must tell us if any information changes before your plan starts. If you don't or you fail to tell us any other relevant information, it may make your plan void.

Please now sign the form. Your financial adviser will complete the money laundering section. (If you are completing this form as a legal guardian please ensure you also complete Part 6k).

Signature

Date (DD/MM/YYYY)

You only need to complete this section if you are a legal guardian.

Part 6k – Declaration – by legal guardian

- I understand that the payments made to this Scheme in respect of the person named in Part 1 a will only be returned to them in the form of benefits payable under the rules of the Scheme. In particular I understand that no benefits will be returned to them before age 55 unless the person is incapacitated.
- 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 and

months

Date of birth

(DD/MM/YYYY)

Telephone (include area dialling code)

Home

Work

Mobile

Signature

Date (DD/MM/YYYY)

Money laundering section – for financial adviser use only.

Part i – Money laundering regulations

To comply with the Money Laundering Regulations of 2007, Parts ii and iii must be completed by your financial adviser.

Part ii – Identity of applicant verified

I/We confirm that:

- The information in Part 1a was obtained by me/us in relation to the customer and;
- The evidence I/we have obtained to verify the identity of the customer exceeds the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG. Please place cross in box.

Please now complete Part iii.

Part iii – Financial adviser’s details

If Part ii has been completed this section must be signed by the person who has seen the original documentary evidence.

The company stamp box must be stamped.

Name of Regulator

FSA or authorisation number

Signed

Name

Position

Date (DD/MM/YYYY)

Company Stamp

Standard Life use only

Account Manager

Sales Team Code

Consultant code

To comply with money laundering regulations you need to send the completed form ‘Confirmation of verification of identity – private individual’ with this application.

Standard Life
 SIPP Customer Centre,
 Dundas House,
 20 Brandon Street,
 Edinburgh,
 EH3 5PP,
 United Kingdom.

Standard Life Assurance Limited*, registered in Scotland (SC286833), Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH is the Provider and Scheme Administrator of the Standard Life Self Invested Personal Pension Scheme. Standard Life Trustee Company Limited, registered in Scotland (SC076046), also Standard Life House, is the Trustee. Telephone (0131) 225 2552. *Calls may be recorded/monitored.*

*Authorised and regulated by the Financial Services Authority

www.standardlife.co.uk

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Important, Please tear off and keep safely.



The Direct Debit Guarantee

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Standard Life will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Standard Life or your Bank/Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time, by writing to your Bank or Building Society. Please also send a copy of your letter to us.