

SCOTTISH WIDOWS

official pensions and investment provider



Application Form

for the Personal Pension Plan

Checklist to be completed by your financial adviser

- Have you fully completed your company details and commission options on page 2? Yes No
- Have you completed and enclosed a separate Intermediary Introduction Certificate, if required? Yes No
- Have you provided a commencement date for regular premiums? Yes No
- If making a single payment by cheque, has a cheque been enclosed payable to Scottish Widows? Yes No
- If your client has decided to contract out of S2P, have they completed and signed the attached APP1 form? Yes No
- Has your client provided their national insurance number? Yes No
- Has your client made a fund(s) selection? Yes No
- Has your client completed the direct debit mandate? Yes No
- Has your client signed the declaration? Yes No
- Has your client considered completing the nomination form? Yes No

The details requested in this checklist will help ensure that a fully completed application is submitted. This will help speed up the processing of this application. Any relevant details that are omitted from the application form will delay processing.

Financial Adviser Company Details

Your Scottish Widows agency number

A

Company Name

Address

Postcode

Telephone Number (incl. code)

Mobile number

Email address

Warning: Sending personal information by e-mail is not secure. Only include your e-mail address if you agree to Scottish Widows sending you e-mails.

Please provide us with a name that we can contact using the above details. This will help us obtain any additional information, should it be required.

Contact Name

Financial Adviser Commission Options

Please confirm the type and amount of commission you wish to take:

Amount

Initial

Level

FBRC

OR

I wish to proceed on the same basis as the following quote number

OR

I wish to take nil commission

Is this a financial adviser's own life or close relative case?*

Yes

No

If 'Yes', then any commission payable will be on a level basis for regular premium business, and a FBRC basis for single premium business.

*Close relative means the financial adviser's:

- (a) Spouse/registered civil partner;
- (b) Children and step-children, parents and step-parents, brothers and sisters and step-brothers and step-sisters; and
- (c) The spouse/registered civil partner of any person within (b).

Please read the product literature before completing this application.

If you wish to use this plan only to contract out of the State Second Pension (S2P), please complete only sections A, B, D, F and G, and the APP1 at the back of this form.

WARNING: YOU MUST NOT MAKE FALSE STATEMENTS WHEN FILLING IN THIS APPLICATION. IT IS A SERIOUS OFFENCE. THE PENALTIES ARE SEVERE AND YOU COULD BE PROSECUTED.

If you have applied to HM Revenue & Customs for Enhanced Protection from any potential lifetime allowance tax charge, such protection will be lost on any payment made to a pension plan on or after 6 April 2006. For further information, please seek financial advice.

If the applicant is under 16 years of age, or under 18 years of age and not in employment, please complete our application for minors.

Please use **BLOCK CAPITALS** or tick relevant boxes.

You will find the notes in section I.

Membership cannot begin until the Administrator (Scottish Widows) has received the completed application.

A. Eligibility

In order to determine whether you are eligible to take out a Scottish Widows Personal Pension, please provide the following information:

Country of habitual residence

(see note 1)

Nationality

And, if you are not resident in the United Kingdom:

(see note 2)

I am a Crown employee, or the husband, wife or registered civil partner of a Crown employee, who has general earnings from overseas Crown employment. (please tick box if applicable)

or

I have earnings which are chargeable to United Kingdom Income tax.

(please tick box if applicable)

B. Your details

Your title

Your surname

Your first name(s)

Your address (see note 3)

Postcode

Your phone number (incl code)

Your email address (see note 4)

B. Your details (continued)

Your date of birth (DD MM YYYY) (see note 5)

Are you Male Female

Your marital status Single
Married / in a registered civil partnership
Separated
Divorced / registered civil partnership dissolved
Widowed / a surviving registered civil partner

Your National Insurance Number (see note 6)

Selected pension age (see note 7) years

Are you (see note 8) Employed Self employed
a pensioner Other

If 'Other', please indicate which of the following applies to you.

Are you: Caring for one or more children aged under 16 In full-time education
Caring for a person aged 16 or over Unemployed
Other

Employer's Name

Employer's Address

Please tick this box if you are eligible now or at the end of a specified 'waiting period' to join your employer's pension scheme but have declined to join/or will not join at the end of the waiting period. Please also tick this box if you have left your current employer's pension scheme to take out this policy.

C. Business details (To be completed by the self-employed only)

1. Your business name

2. Your business address

Postcode

3. Your business telephone number (useful if there is a query)
(Please include extension number)

D. Contracting Out (see note 9)

Do you want to contract out of the State Second Pension (S2P)? (see note 9) Yes No

If 'Yes', please state which tax year you wish to leave S2P. (see note 10)

If 'Yes', please complete and return the form APP1 at the end of this form.

E. Your Pension Contributions

Currently, you can pay up to £3,600 gross into your plan in each tax year, and receive tax relief on your payments. If you want to pay more than this and still receive tax relief on your payments, the maximum you can pay in each tax year is 100% of your UK taxable earnings in the tax year. A tax year runs from 6 April in one year to 5 April in the next year. (see note 11)

1. How do you wish to pay your contributions? Regular monthly Yearly Single only

2. Regular contributions

By you (GROSS)
(see note 12)

By your employer (GROSS)
(if applicable) (see note 13)

Salary

When do you want to start paying? (see note 14)

If the start date of your plan is less than 21 days after the date we receive your application, we may collect both the first and second contributions on the due date of the second contribution.

3. Single contribution (see note 15)

You (GROSS)

Your employer (GROSS)
(if applicable)

4. Would you like the contributions to increase automatically each year?

Yes No

If 'Yes', what level of increase do you want? (see note 16)

(i) Retail Prices Index

(ii) Average Weekly Earnings

(iii) Fixed rate from 5% to 20% %
(please specify)

Scottish Widows can also accept, into this policy, increases to be calculated by reference to other personal pension contributions. These do not have to be with Scottish Widows (see note 17).

Do you want other personal pension contributions to be taken into account? Yes No

If 'Yes', please show the total contributions (excluding the contributions given in E2 above) which you wish to be taken into account.

F. Your Investment Choice

1. You can indicate your choice of investment funds in (a) below or choose from one of our three Lifestyle Switching options in (b) below. **You can't do both.**

Full details of all available funds can be found in our "Pension Funds Investor's Guide".

- (a) **Choice of Funds** (If you complete this section don't complete (b)).

You can invest in up to 10 funds at any one time. We may change the selection of funds that we make available. There may be restrictions on the amount you can invest in certain funds. Please contact your financial adviser for details of any restrictions that apply.

Fund	% to be invested		
	Regular	Single	Contracted out
TOTAL	100%	100%	100%

- (b) **Lifestyle Switching Options**

Cautious Lifestyle

There are three stages.

1. Initially 100% of each contribution will be invested into the Consensus Fund.
2. From the date 10 years before your selected pension date until the date 5 years before your selected pension date we will:
 - invest 50% of each contribution into the Consensus Fund and 50% into the Pension Protector Fund, and
 - switch a proportion each month out of the Consensus Fund so that by the end of that 5 year period the plan is invested approximately 50% in the Consensus Fund and 50% in the Pension Protector Fund.
3. From the date 5 years before your selected pension date until your selected pension date we will:
 - invest 75% of each contribution into the Pension Protector Fund and 25% into the Cash Fund, and
 - switch a proportion each month out of the Consensus Fund so that by your selected pension date your plan is invested approximately 75% in the Pension Protector Fund and 25% in the Cash Fund.

F. Your Investment Choice (continued)

Balanced Lifestyle

There are two stages.

1. Initially 100% of each contribution will be invested into the Mixed Fund.
2. From the date 5 years before your selected pension date until your selected pension date we will:
 - invest 75% of each contribution into the Pension Protector Fund and 25% into the Cash Fund, and
 - switch a proportion each month out of the Mixed Fund so that by your selected pension date your plan is invested approximately 75% in the Pension Protector Fund and 25% in the Cash Fund.

Opportunity Lifestyle

There are two stages.

1. Initially 70% of each contribution will be invested into the UK Equity Fund and 30% into the Global Equity Fund.
2. From the date 3 years before your selected pension date until your selected pension date we will:
 - invest 75% of each contribution into the Pension Protector Fund and 25% into the Cash Fund, and
 - switch a proportion each month out of the UK Equity and Global Equity Funds so that by your selected pension date your plan is invested approximately 75% in the Pension Protector Fund and 25% in the Cash Fund.

Due to fluctuations in stockmarkets there's no guarantee the percentage splits between the funds shown in each Lifestyle Switching option will be achieved.

Please tick one box.

Cautious Lifestyle

 Balanced Lifestyle

 Opportunity Lifestyle

2. Phased Investment

If you are making a single contribution you can invest in one fund then switch a proportion each month into another fund. Phased switching will start one month after the plan starts. Complete this section only if you wish to use this option and you have not chosen a lifestyle switching option in 1(b) above.

Fund(s) to switch out of	% of fund to switch out	Fund(s) to switch into	% split
TOTAL			100%

Period a switch is phased over years (see note 18).

This declaration should be completed by all applicants.

Scottish Widows Appropriate Personal Pension Scheme (the Scheme)

Scottish Widows has set up the above Scheme by trust. As the administrator of the Scheme, Scottish Widows agrees to run the Scheme according to the Rules. Each policy will consist of one or more Arrangements made for providing benefits under the Rules.

I apply to become a member of the Scheme and:

- (a) I agree to be bound by the Declaration which established the Scheme; the Rules of the Scheme; and the Policy Provisions.
- (b) I declare that:
 - (i) I am eligible to join the Scheme because I meet the specified condition in the Eligibility section, or I have otherwise confirmed my eligibility to the satisfaction of Scottish Widows.
 - (ii) for the purposes of obtaining tax relief, total contributions paid by me, or by another individual on my behalf, to the Scheme, and any other registered pension schemes of which I am a member, will not in any tax year, exceed the higher of the basic amount (currently £3,600 gross), and 100% of my relevant UK earnings.
 - (iii) contributions paid by me, or by another individual on my behalf, which are paid net of basic rate tax, will change if the basic rate of tax changes, to maintain the then total contribution to the Scheme.
 - (iv) I will inform Scottish Widows if I am no longer entitled to receive tax relief on my contributions to the Scheme. I will do so by the later of:
 - 5 April in the tax year in which I ceased to be entitled to tax relief; and
 - 30 days after the date I ceased to be entitled to tax relief.
 - (v) I will inform Scottish Widows within 30 days if:
 - my employment status, or my employer, should change from that indicated in this application, or
 - I stop residing in the United Kingdom.
 - (vi) to the best of my knowledge and belief, all the statements I have made in this application, whether in my own handwriting or not, are correct and complete. I have not kept back any material information.
- (c) I agree that this application will be treated as a separate application in respect of each of the Arrangements under the policy. Any minimum payments received from the Government on my behalf will be invested in one Arrangement. Any other payments will be invested equally in 1,000 other Arrangements.
- (d) I agree that a copy of this application can be treated as the original.
- (e) I have read, understood and agreed to each of the statements included on the '**Important notes for applications**' document.
- (f) Unless part (g) (iv) applies, I authorise Scottish Widows to deduct from the account detailed in my application, the contributions specified in the application, and any increases to those contributions that I have either agreed to pay, or subsequently agree to pay.
- (g) If I am applying through my employer:
 - (i) I authorise them to appoint and/or alter the financial adviser for the policy.
 - (ii) For as long as I remain in my employer's service, I authorise Scottish Widows to provide my employer with any information required by them for the administration of this policy, including any information I request via my employer, but excluding: medical information; personal bank details and those for any third party payments; and information regarding any arrangements made by me for the payment of death benefits from the policy.
 - (iii) I authorise my employer, its agents and any agent of mine acting in connection with the policy, to pass to Scottish Widows, any information concerning me that Scottish Widows may require to process the application made on my behalf.
 - (iv) I authorise my employer to deduct, from my salary, any contributions due by me under the Scheme, and thereafter for them to be sent to Scottish Widows to be applied under the policy, until instructed otherwise.
 - (v) My employer has agreed to make payments detailed on this application and relevant employer application (if any) to the plan on my behalf and within rules set by The Pensions Regulator and agrees that the information given in relation to the employer is correct.

G. Declaration (continued)

Your signature

Date

 (DD MM YYYY)

A copy of the completed application, Scheme Rules and Policy Provisions are available from Scottish Widows.

If your employer is making payments, they should also sign the 'Declaration by Employer'.

Our policy on Data Protection is included in the additional sheet 'Important notes for applications'. If you would prefer not to receive details of other products and services, please tick this box .

Other Lloyds Banking Group companies will not make marketing approaches to you unless you already have a relationship with them.

Declaration by Employer

I/We agree, subject to acceptance of the employee's Application for membership of the Scottish Widows Appropriate Personal Pension Scheme and for the policy or policies to secure benefits thereunder, to pay either the payments (including any automatic increases to regular payments) shown in Section E of the application or, if applicable, the payments (including any automatic increases to regular payments) shown in the employer's application.

Your signature

Date

 (DD MM YYYY)

Position of Signatory

For and on behalf of the employer

A copy of the completed application, Scheme Rules and Policy Provisions is available from Scottish Widows.

H. Nomination Form

To: Scottish Widows

PLEASE USE BLOCK CAPITALS

Your name

Your date of birth

Your postcode

Pension Plan number

(for new policies the Scheme Administrator will insert this when allocated)

I wish to nominate the person/people listed below to receive any lump sum death benefit which becomes payable under the Pension Plan number above. I understand that, in exercising discretion in applying the benefits, the Scheme Administrator will not be bound by this expression of my wishes.

Please consider the following person/people to receive lump sum death benefits in the percentages shown.

Full name	Relationship (if any)	Percentage of benefits

This form supersedes any earlier form completed in respect of this Plan number.

If your circumstances change after submitting this form and you would like to change the nominated beneficiaries please send a new form, available on request from Scottish Widows.

Signed

Date

I. Notes

- (1) Habitual residence means your permanent residential address. We can only accept applications from a limited number of overseas countries. If you are not resident in the United Kingdom, please speak to your financial adviser or contact us to confirm your eligibility.
- (2) To be eligible to make personal contributions you must be resident in the United Kingdom or otherwise entitled to tax relief on your payments.
- (3) This should be your permanent residential address. We will send all correspondence to this address. Please ensure the postcode is provided.
- (4) Sending personal information by email is not secure. Only include your email address if you agree to Scottish Widows sending you emails.
- (5) To be eligible for this plan you must be aged less than 75. A birth certificate should be sent with this application. If you have changed your surname, for example, through marriage or a registered civil partnership, a copy of the appropriate certificate should also be sent.
- (6) Your National Insurance Number can be found on a payslip or a P60, or on a tax return. If you have a National Insurance Number, it is essential that you provide it. Without a National Insurance Number, we are unable to accept contributions and cannot process your application. If you cannot find your National Insurance Number please phone the HM Revenue & Customs Enquiry helpline – 0845 915 7006.
- (7) This is the age from which you want your pension to become payable. This must normally be between the ages of 55 and 75. You may be able to choose an earlier age if your type of work has a lower retirement age approved by HM Revenue & Customs.
- (8) If you have income from more than one category, the category that is your main source of income will apply.
- (9) Before deciding to contract-out we recommend that you seek financial advice. Please note that people who are self-employed or unemployed can't contract-out. If you are on a low income you can contract-out, however we will only receive a payment from the Government if your earnings are high enough to qualify to contribute to S2P. Contracting-out will end from 6 April 2012. Anyone contracted-out at that date will automatically be contracted back in. More information on this is available on request.
- (10) The year can either be the start of the current tax year or the start of the next tax year.
- (11) The amount of tax relief you can receive is subject to an upper limit set by the Government. In each tax year, relief is only available on payments which do not exceed the higher of 100% of your UK taxable earnings (less basic rate tax), and £3,600 gross. If payments to this plan, and any other pension plans you have, when added to the basic rate tax relief received, exceed this limit, the excess will not be eligible for tax relief.
- (12) Your payments are paid net of basic rate tax. Scottish Widows will collect the basic rate tax relief from the Revenue and add it to the payments.

The minimum regular payments are £150 p.m. **gross** or £1,800 p.a. **gross**.

You must pay by direct debit. If, however, your employer is paying any part of your regular contribution, they must complete the Direct Debit Instruction. This will enable Scottish Widows to collect your, and your employer's, contributions. If you are making any contributions, your employer will deduct the amount from your salary. The minimum above applies to the total of your, and your employer's, contributions.
- (13) Employer's payments are paid gross.
- (14) Where payments are being collected and being paid via your employer's bank account, the amount and payment date will be set by them. To comply with the late payment rules set up by The Pensions Regulator, payments which are made through your employer's bank account must reach Scottish Widows by the 19th of the month following the deduction from salary. For all other cases please choose a payment date up to the 28th of the month. If the start date of your plan is less than 21 days after the date we receive your application, we may collect both the first and second contribution on the due date of the second contribution.
- (15) If you are making regular payments and wish to make an additional single payment to your plan there is no minimum amount if it is paid at the start of your plan, otherwise it is £600 **gross**.

If you are not making regular payments, the minimum single payment is £5,000 **gross**.

The single payment must be paid by cheque, payable to Scottish Widows.

When writing a cheque, it will help prevent fraud if you include additional information on the Payee line. For example "Scottish Widows re: your name/policyholder's name, reference/policy number xxxxyz". Remember to draw a line through unused space on the cheque so extra numbers or names cannot be added.
- (16) Explanations of the Retail Prices Index and the Average Weekly Earnings Index are given in the product literature. Fixed increases may be at any rate between 5% p.a. and 20% p.a., whole percentages only.
- (17) Any increase based on these contributions will be collected with your contributions in E2.

The same rate of increase (if applicable) chosen in E4 will apply.
- (18) Phased investment is available for single contributions only. The term may be 1, 2 or 3 years.

JOINT NOTICE for beginning payment of minimum contributions

SCHEME MEMBER

What to do

- (1) Check the information on the reverse of this form.
- (2) Read the declaration on this page.
- (3) If the information is correct, and you agree with the declaration, sign and date the form.

Declaration

I declare that I am, or that I intend to become, a member of the Appropriate Personal Pension Scheme with the number shown in 1 of this form.

I wish minimum contributions to be paid to this scheme for me from the start date shown in 2.

I understand that I will not accrue any additional state pension, commonly known as State Earnings Related Pension Scheme (SERPS) or State Second Pension (S2P) whilst Minimum Contributions are in payment.

Signature	Date
X	X

PERSONAL PENSION SCHEME

trustees or managers

Declaration

We declare that the person named on the reverse of this form is, or intends to become, a member of the Appropriate Personal Pension Scheme with the number shown in 1 of this form;
 that we have agreed to accept this person as a member of the scheme;
 that we are willing to receive minimum contributions for this person;
 that the date from which we wish minimum contributions to be paid to the scheme for this person is the start date shown in 2.;
 that to the best of our knowledge the person named on the reverse of this form is not currently a member of any Appropriate Personal Pension / Appropriate Personal Pension Stakeholder Pension Scheme.

NAME OF SCHEME

Scottish Widows Appropriate Personal Pension Scheme
Signature by or on behalf of trustees or managers
Date
Position

Address for correspondence
Scottish Widows plc
PO Box 918, 15 Dalkeith Road
Edinburgh EH16 5XA
Telephone 0131 655 6000.



As part of the Lloyds Banking Group, Scottish Widows is proud to be an Official Provider of the London 2012 Olympic and Paralympic Games.

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Scottish Widows plc is authorised and regulated by the Financial Services Authority. Our FSA Register number is 191517.

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