



Transfer Application Form

for the Personal Pension Plan

Submission Checklist

Please Tick

- FINANCIAL ADVISER'S Agency number**
- FINANCIAL ADVISER'S Commission options**
- Transferring scheme's details**
- Full client details**
- Declaration signed**
- Other providers transfer discharge forms, signed by client**

Enclosing completed transfer discharge forms will reduce the time to complete this transfer.

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 could be lost on transfer. For further information, please seek financial advice.

Please read the Personal Pension Plan literature before completing this application.

Please use block capitals or tick relevant boxes.

If the transfer payment includes contracted-out benefits from another Personal Pension Plan please ensure that the CA1544 form is completed. If the transfer payment includes contracted-out benefits from an occupational pension scheme, please ensure the relevant HM Revenue & Customs form available from www.hmrc.gov.uk/nic/forms/ni_services-form.htm

If you already have a Personal Pension Plan with us, please tell us the plan number. We will add your transfer to your existing plan. However, Government rules do not allow entitlement to tax-free cash if the transfer results from either : a pension sharing order and any part of the ex-spouse/ ex-civil partner's pension is already in payment at the time of the divorce/ dissolution of the civil partnership or if the transfer value relates to pension benefits for a continued rights member of an occupational scheme who has taken their tax-free cash on or after 27 July 2004 whilst deferring their pension. In these circumstances, a separate Personal Pension Plan will be set up. Please see section K for more details of when this will apply.

Plan Number

Note: Failure to complete all parts of this application form will delay processing.

Financial Advisers – please ensure sections A and B are complete.

Financial Advisers/Applicant – complete section C.

Applicant – complete sections D to I.

Scheme administrator – complete sections J to L.

A. Financial Adviser details (to be completed by your financial adviser)

Your Scottish Widows agency number

A

Name

Address

Postcode

Telephone Number (incl. code) (useful if there is a query)

Mobile number

If you have previously obtained a quote and would like to follow the same details please include the

Quote Number:

(Please note sections C to H will still need to be completed).

NOTES TO SECTION B

- (1) If no commission option is indicated, we will assume full initial commission is to be taken.
- (2) Where fund based commission is required, the conversion rate is 1 % initial = 0.09 % fund based.
- (3) Where commission is given up, the conversion rate is 1 % initial = 0.09 % reduction in the AMC.
- (4) Where the term to retirement (or age 65 is lower) is less than 15 years, commission will be reduced on a sliding scale. The date of receipt of the transfer will determine the commission amount due.

B. Commission Options

Please confirm the required commission option (see note 1)

Please tick one option

As per Quote Number above

Full initial

Nil

Other

If other, please specify (see notes 2, 3 and 4)

NOTES TO SECTION C

If the transfer is coming from more than one source, please photocopy this page and complete the transferring scheme details and declaration for each one.

C. Transferring Scheme's Details

To be completed by the Financial Adviser or applicant

Where is the transfer coming from?

Name of scheme or insurer of plan

Type of scheme

Address

Postcode

Plan or policy reference

Scottish Widows reference number: (to be completed by Scottish Widows)

NOTES TO SECTION D

- (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 advisor 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.

D. Eligibility

You must be aged less than 75 to transfer to a personal pension and in order to further determine your eligibility, 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)

NOTES TO SECTION E

- (1) This should be your permanent residential address. We will send all correspondence to this address. Please ensure the postcode is provided.
- (2) **Warning:** sending personal information by email is not secure. Only include your email address if you agree to Scottish Widows sending you emails.
- (3) A birth certificate should be sent to us with your 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.
- (4) Your National Insurance Number can be found on a payslip or 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 National Insurance Registration Helpline - 0845 915 7006.
- (5) 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 and Customs. (see also note 5, Section K).

E. Client details

1. Your title Mr Mrs Miss Ms Other (please specify)

2. Your surname

3. Your first name(s)

4. Your address

(see note 1)

Postcode

5. Your phone number (useful if there is a query)

6. Your email address

(see note 2)

7. Your date of birth (see note 3) (DD MM YYYY)

8. Are you Male Female

9. Your marital status Single

Married/in a registered civil partnership

Separated

Divorced/registered civil partnership dissolved

Widowed/a surviving registered civil partner

10. Are you: 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 under 16 Unemployed

Caring for a person aged 16 or over Other

In full time education

11. Your National Insurance Number (see note 4)

If you do not have, and have never been given, a National Insurance Number, please tick this box.

12. Selected Pension Age (see note 5)

13. 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 do so, or will decline to do so at the end of the specified waiting period. Please also tick this box if you have left your employer's pension scheme to take out this pension plan.

F. Your choice of funds

You can indicate your choice of investment funds in (1) below or choose from one of our three Lifestyle Switching options in (2) below. **You can't do both.**

If Lifestyling has already been selected for other types of payment, then these options will apply. In this case, do not complete this section. Full details of all available funds can be found in our "Pension Funds Investor's Guide".

(1) Choice of funds (If you complete this section don't complete (2) below).

You can invest in up to 10 funds at any one time.

Fund	% split for transfer
TOTAL	100%

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 us for details of any restrictions that apply.

(2) Lifestyle Switching Options

If you've completed (1) above don't complete this section. If you complete this section please select one option and read the **Important Note** at the end of this section.

Cautious Lifestyle – There are three stages.

1. Initially 100% of each payment will be invested in the Consensus Fund.
2. From the date 10 years before your selected pension age until the date 5 years before your selected pension age we will
 - invest approximately 50% of each new payment into the Consensus Fund and 50% into the Pension Protector Fund, and
 - switch a proportion of your existing holding each month out of the Consensus Fund. Each amount switched will be invested approximately 50% in the Consensus Fund and 50% in the Pension Protector Fund with the aim being that you are fully invested in these at the end of the 5 year period.
3. From the date 5 years before your selected pension age until your selected pension age we will
 - invest approximately 75% of each new payment into the Pension Protector Fund and 25% into the Cash Fund, and
 - switch a proportion of your existing holding each month out of the Consensus Fund. Each amount switched will be invested approximately 75% in the Pension Protector Fund and 25% in the Cash Fund with the aim being that you are fully invested in these at your selected pension age.

NOTES TO SECTION F

- (1) You will not be able to switch into the with-profits fund in the three years immediately before the selected pension age shown in your plan.
- (2) Phased investment can apply over a period of 1, 2 or 3 years.

F. Your choice of funds continued

Balanced Lifestyle – There are two stages.

1. Initially 100% of each payment will be invested into the Mixed Fund.
2. From the date 5 years before your selected pension age until your selected pension age we will
 - invest approximately 75% of each new payment into the Pension Protector Fund and 25% into the Cash Fund, and
 - switch a proportion of your existing holding each month out of the Mixed Fund. Each amount switched will be invested approximately 75% in the Pension Protector Fund and 25% in the Cash Fund with the aim being that you are fully invested in these at your selected pension age.

Opportunity Lifestyle – There are two stages.

1. Initially 70% of each payment will be invested into the UK Equity Fund and 30% into the Global Equity Fund.
2. From the date 3 years before the selected pension age until your selected pension age we will
 - invest approximately 75% of each new payment into the Pension Protector Fund and 25% into the Cash Fund, and
 - switch a proportion of your existing holding each month out of the UK Equity and Global Equity Funds. Each amount switched will be invested approximately 75% in the Pension Protector Fund and 25% in the Cash Fund with the aim being that you are fully invested in these at your selected pension age.

Please tick one box

- Cautious Lifestyle
- Balanced Lifestyle
- Opportunity Lifestyle

We can change the selection of funds that we make available. There may be restrictions on the amount that can be invested in certain funds. Please contact us for details of any restrictions that apply.

(3) Phased Investment

You can invest the transfer payment in one or more funds then switch a proportion each month into another fund or funds. 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 (2). (see note 1)

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 2)

Important Note

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

G. Marketing Opt-Out

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.

H. Nomination Form

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

To: Scottish Widows

PLEASE USE BLOCK CAPITALS

Name

Date of Birth (DD MM YYYY)

National Insurance Number

Pension plan number

I wish to nominate the person/people listed below to receive any lump sum death benefit which becomes payable under my plan. I understand that, in exercising discretion in applying the benefits, Scottish Widows as 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

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

Your signature

Date (DD MM YYYY)

If you would like further information on placing any lump sum death benefit under trust, please tick this box and we will send you a Scottish Widows Pension Trust form.

I. Declaration

THE DECLARATION SHOULD BE COMPLETED BY THE APPLICANT.

SCOTTISH WIDOWS APPROPRIATE PERSONAL PENSION SCHEME (the Scheme)

To enable your transfer value to be paid to Scottish Widows, you must either be or become a Member of the Scheme. Scottish Widows is the Administrator of the Scheme and is responsible for running it according to the Scheme Rules.

If you become a member of the Scheme, a policy will be issued by Scottish Widows in your name. If you are already a member of the Scheme, the transfer value will be applied to your existing policy, unless you instruct us otherwise.

I am or wish to become a member of the Scheme and:

- (a) I agree to be bound by the Declaration which established the Scheme, and by the Rules of the Scheme.
- (b) I agree to the payment of the transfer value shown in Section K to Scottish Widows to provide benefits for me under the Scheme.
- (c) I agree that this application will be treated as a separate application in respect of each of the Arrangements under the policy. Any part of the transfer value derived from contracting out of the State Second Pension (S2P) or SERPS will be invested in one Arrangement, and the balance will be invested equally in 1,000 other arrangements.
- (d) I understand that on acceptance of the transfer value(s) by Scottish Widows, the transferring scheme or arrangement will cease to have any liability to me in respect of the transferred benefits, and that neither I nor my dependants, or other beneficiaries, will have further claim on the transferring scheme or arrangement in respect of the said benefits.
- (e) I consent to Scottish Widows seeking further information from other pension providers, trustees, or scheme administrators, for any other pension arrangements under which I have benefits. I authorise the provision of any information requested.
- (f) To the best of my knowledge and belief, all the statements I have made, whether in my own handwriting or not, are true and complete.
- (g) I confirm that I have received financial advice regarding this transfer and understand that if I have not received financial advice Scottish Widows will not accept the transfer.
- (h) I have read, understood and agreed to each of the statements included on the '**Important notes for Applications**' document.

Your signature

Date (DD MM YYYY)

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

Warning: Deciding whether or not to transfer can be complicated. Therefore before you sign your application you should satisfy yourself that transferring your pension fund is right for you. It is **important** that you are sure about the suitability of transferring and that you understand the risks.

If you have received financial advice your adviser will have discussed the relevant issues with you for your circumstances. If you have chosen not to obtain financial advice you should take the opportunity to read the Key Features document and our product literature. **Further information on pension transfers can be viewed on the following FSA website: www.moneymadeclear.fsa.gov.uk**

Sections J – L should be completed by the Scheme Administrator of the transferring scheme.

If the transfer is coming from more than one source, please photocopy this page and complete the transferring scheme details and declaration for each one.

J. Transferring Scheme's Details

1. Is the transfer coming from a:
- (a) Registered Pension Scheme (as defined in part 4 of the Finance Act 2004)
 - (b) Recognised Overseas Pension Scheme (as defined in part 4 of the Finance Act 2004)
 - (c) Overseas Pension Scheme (as defined in Part 4 of the Finance Act 2004)
 - (d) Employer-Financed Retirement Benefits Scheme (As defined in Income Tax (Earnings and Pensions) Act 2003)

2. (a) Details of the transferring scheme

Full name of the scheme or provider/administrator

Address

Postcode

HM Revenue & Customs pension scheme tax reference number

Policy number (transferring plan)

For transfers from an occupational pension scheme, please indicate if the transferring scheme is:

- A money purchase scheme
- If so, please confirm if the scheme is:
 - an Executive Pension Plan or
 - a Small Self-Administered Scheme
- A defined benefits scheme.

NOTES TO SECTION K

- (1) Please make cheques payable to Scottish Widows and quote our reference number on all correspondence. Please return correspondence to:
 Scottish Widows, New Business Transfer Unit, P.O. Box 13955, 15 Dalkeith Road, Edinburgh, EH16 5ZD.
 Contact details for Scottish Widows
 08457 697 567
 Fax 08457 125 740.
- (2) If you have ticked yes, tax-free cash will not be payable from the portion of the transfer value that relates to the pension in payment and a separate Personal Pension plan will be set up for that part of the transfer payment.
- (3) If you have ticked yes, tax free cash will not be payable and a separate Personal Pension plan will be set up
- (4) Government rules allow certain individuals to protect entitlements to tax-free cash which exceeded 25% of the value of that individual's pension fund, as at 5 April 2006. This protection is normally lost on transfer, unless the transfer is part of a block transfer. A block transfer is defined in section 22(6) of Schedule 36 of the Finance Act 2004, and refers to transfers which involve two or more members of a transferring scheme or arrangement, transferring all sums and assets held in respect of them by that scheme or arrangement, to a single receiving scheme or arrangement, of which neither has been a member for a period of more than 12 months. Please speak to your financial adviser for more information.

K. Transfer Payment

Total amount of transfer payment (see note 1)

Please confirm the value of protected rights or guaranteed minimum pension (GMP) and Section 9(2B) rights included in the transfer payment relating to:

- employment before 6 April 1997
- employment from 6 April 1997.

If the transfer results from a pension sharing order, was any part of the ex-spouse/ex civil partner's pension already in payment at the time of the divorce/dissolution of the civil partnership? Yes No

If yes, how much of the transfer value relates to the pension in payment (see note 2)

Does the transfer value relate to pension benefits for continued rights member of an occupational scheme who has taken their tax free cash on or after 27 July 2004 whilst deferring this pension? (see note 3) Yes No

Is this transfer being made as part of a block transfer? Yes No

If 'Yes', please complete the following:

Protected Tax-Free Cash: (see note 4)

If the transfer payment includes a Protected Tax-Free Cash amount, please confirm:

- The Protected Tax-Free Cash amount
- The value of the pension benefits to which the amount relates, as at 5 April 2006.
- Has a partial transfer been taken by the Individual on or after 6 April 2006? Yes No

If yes, please provide the partial transfer value taken.

NOTES TO SECTION K (CONTINUED)

- (4) (continued)
 If the applicant is entitled to a protected tax-free cash amount, please confirm the relevant details. Otherwise, please do not complete this section.
 Note, if no protected tax-free cash amount is confirmed, then the maximum tax-free cash available from the transfer payment will normally be limited to 25% of the value of the transfer payment at the date(s) benefits are taken.
 For further information please speak to your financial adviser.
- (5) The normal minimum pension age is age 55.
 Government rules may allow individuals to retain a lower or earlier pension age, where a right to take pension benefits at that age existed prior to 6 April 2006. This right is normally lost on transfer, unless the transfer is part of a block transfer. Please see note 4 for an explanation of the term 'block transfer'.
 For further information please speak to your financial adviser.
 Note, unless this question is appropriately answered, we cannot normally accept a selected pension age below the normal minimum pension age. (See also note 5, section E).
- (6) The Financial Services Authority (FSA) requires that certain transactions are reported by authorised persons. These include certain pension transfers, specifically those from:
- A relevant statutory scheme;
 - An occupational pension scheme; or
 - An individual pension contract or buy out plan (e.g. Section 32 plan) which provides guaranteed or fixed benefits.
- If the proposed transfer payment arises from a scheme or arrangement falling within one of the above descriptions, please tick the box shown.
 If the proposed transfer payment arises from any other scheme or arrangement, please do not complete this section.
 Note: Transfers resulting from a pension sharing order, made as part of a divorce settlement, may not need to be reported. However, if the person with the pension credit is allowed to become a member in the transferring scheme, for example, if the transferring scheme is one of the public sector schemes, the box shown must be ticked.
- (7) The Scheme Administrator or Trustee of the transferring scheme should advise the ex-spouse of the transfer within 14 days.

K. Transfer Payment continued

Protected Pension Age: (see note 5)

If the selected pension age detailed in section E is below the normal minimum pension age (as defined in Part 4 of the Finance Act 2004), please tick the box, opposite, to confirm that the pension age is a protected pension age.

Please tick the box opposite if the proposed pension transfer must be reported to the Financial Services Authority (FSA). (See note 6 for further details of reportable pension transfers).

Has any of the transfer payment been earmarked as a result of divorce proceedings? (See note 7). Yes No
 If Yes, please attach details.

L. Transferring Scheme/Arrangement Declaration

We declare that the particulars of the application and declaration, together with any other declaration or statement made by us in connection with this application, whether in our handwriting or not, are true. We have not kept back any material information.

We agree to pay the transfer payment to Scottish Widows as Administrator of the Scottish Widows Appropriate Personal Pension Scheme. We will forward a cheque for the transfer payment crossed 'A/C Payee only' and made payable to Scottish Widows.

I certify that I am authorised to sign this application on behalf of the transferring scheme or arrangement.

Signature

Name (print)

Date (DD MM YYYY)

Position

Insurer/Provider (where applicable)

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

Pension Providers Warranty

Scottish Widows warrants and undertakes that all relevant requirements of section 95(6) of the Pension Schemes Act 1993 have been satisfied and in particular:

- (a) Scottish Widows is such a person or body as is listed in section 154 of the Finance Act 2004.
- (b) The Scottish Widows Appropriate Personal Pension Scheme is a Registered Pension Scheme, as defined under Part 4 of the Finance Act 2004 (HM Revenue & Customs PSTR number is 00605435RH).
- (c) The applicant is, or will be once payment has been made to us, a member of the Scottish Widows Appropriate Personal Pension Scheme;
- (d) If any part of the Member's cash equivalent transfer value is accepted by us, it will be applied by us to provide money purchase benefits for and in respect of the member (including, where appropriate, protected rights based on the information supplied to us);
- (e) The Scottish Widows Appropriate Personal Pension Scheme is an appropriate scheme and is the subject of a current appropriate scheme certificate from HM Revenue & Customs (ASCN Reference No. A7001017T).

SCOTTISH WIDOWS
preparation is everything
official pensions and investment provider



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