



Application Form

Personal Pension Plan
On behalf of a minor

This form should only be completed on behalf of a person who is under the age of 16, or under 18 years of age and not in employment. Such a person is referred to on this form as a minor.

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.

A. Eligibility (see note 1)

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.

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

Country of habitual residence

(see note 1)

B. Minor's Details (see note 2)

(2) As the person for whom the plan is being arranged is under 16 years of age, or under 18 years of age and not in employment, the legal guardian (e.g. a parent) should complete the application. However, the details should be those for the person who will ultimately receive the pension, i.e. the minor. The contract will be in the name of the legal guardian for the benefit of the minor.

(3) This should be the minor's permanent residential address. We will send all correspondence to this address or to the address of the legal guardian if different. Please ensure the postcode is provided.

(4) Please write in the most appropriate of the following:

- caring for one or more children aged under 16
- caring for a person aged 16 or over
- unemployed
- other.

(5) National Insurance Numbers are issued shortly before a child's 16th birthday. Please tick the box if the minor is too young to have received a National Insurance Number. If the minor has 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 the application. If you cannot find their National Insurance Number please phone the HM Revenue & Customs Enquiry helpline – 0845 302 1479.

(6) This is the age from which the minor wants their pension to become payable. This must normally be between the ages of 55 and 75.

1. Minor's last name

2. Minor's first name(s)

3. Minor's address

(see note 3)

Postcode

4. Contact name and phone number

5. Minor's date of birth

(DD MM YYYY)

6. Is the minor Male Female

7. Minor's nationality

For example British, French, Irish

8. If over 16, minor's marital status

Single

Married/in a registered civil partnership

Separated

Divorced/registered civil partnership dissolved

Widowed/a surviving registered civil partner

9. Is the minor In full-time education Other

(please specify, see note 4)

10. Please provide the minor's National Insurance Number

(see note 5)

If the minor does not have, or has never been given, a National Insurance Number, please tick this box

11. Selected Pension Age (see note 6)

C. Minor's contributions

The total contributions into the plan can be up to £3,600 gross or 100% of the minor's relevant UK earnings in each tax year. A tax year runs from 6th April in one year to 5th April in the next year.

D. How much is to be paid?

NOTES (cont'd)

(7) Currently, tax relief is available on payments of up to £3,600 gross in each tax year. If the minor has relevant UK earnings that exceed £3,600, tax relief will be available in payments up to 100% of the minor's relevant UK earnings in each tax year. Your payments are paid at net of basic rate tax. Scottish Widows will collect the basic rate tax relief from the Revenue and add it to the payments.

(8) The minimum monthly payment is £150pm gross. The minimum yearly payment is £1,800 gross. You must pay by direct debit. Please choose a payment date up to the 28th of the month.

(9) When selecting a payment start date, please allow at least 14 days for the Direct Debit Instruction to be processed. If any payments are due to be collected before the Direct Debit Instruction is processed, we will collect these payments on the first payment date falling after the date the Direct Debit Instruction is processed. In certain circumstances, this may mean that we will deduct more than one payment from the designated account on the same payment date.

(10) If not paying regular payments, the minimum single payment is £5,000 gross. If already making monthly or yearly payments, then the minimum single payment is £600 gross.

If you're paying regular payments there is no minimum single payment if it is paid at the start of your policy.

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.

Who is to make payments?

Minor Legal Guardian Other

If 'Other', please provide the following:

Name

Address

Postcode

Country

Nationality

Relationship to minor

Regular Premiums

How often are payments to be made?

Monthly Yearly

By Minor £ gross (see notes 7 & 8)

By Legal Guardian £ gross (see notes 7 & 8)

By Other £ gross (see notes 7 & 8)

When are the regular payments to start? (see note 9 & 10) (DD MM YYYY)

Single Payment

Minor Legal Guardian Other
(see note 10) (see note 10) (see note 10)

£

E. Investment of contributions

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 "Life and Pensions 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 us for details of any restrictions that apply.

Fund	% to be invested	
	Regular	Single
TOTAL	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.

E. Investment of contributions (cont'd)

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.

(Term may be 1, 2 or 3 years)

F. Declaration

LEGAL GUARDIAN'S DECLARATION – IMPORTANT – Please complete

SCOTTISH WIDOWS' APPROPRIATE PERSONAL PENSION SCHEME (the Scheme)

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 on behalf of a minor, who is under the age of 16 or under 18 years of age and not in employment, to become a member of the Scheme: I am legal guardian for the minor and;

1. (a) I agree to be bound by the Declaration which established the Scheme; and by the Rules of the Scheme.
 - (b) I declare that:
 - (i) the minor is eligible to join the scheme because they are resident in the UK;
 - (ii) the proposed contributions to this Scheme, and any other payments by or on behalf of, or intended to be paid by or on behalf of the minor to any other registered pension schemes, in respect of which the minor is entitled to receive tax relief, will not in any tax year, exceed the higher of the basic amount (currently £3,600 gross), or 100% of minor's relevant UK earnings;
 - (iii) contributions paid net of basic rate tax will change if the basic rate of tax changes, to maintain the then total contribution to this Arrangement by the payer and Her Majesty's Revenue and Customs (HMRC);
 - (iv) to the best of my knowledge and belief all the statements I have made, whether in my own handwriting or not, are true. I have not kept back any material information;
 - (v) I will tell Scottish Widows as the Scheme Administrator within 30 days if:
 - the minor stops residing in the United Kingdom.
 - (vi) I will inform Scottish Widows if the minor is no longer entitled to receive tax relief. I will do so by the later of:
 - 5 April in the tax year in which the minor ceased to be entitled to tax relief; and
 - 30 days after the date the minor ceased to be entitled to tax relief.
 - (c) I agree that this application will be treated as a separate application in respect of each of the Arrangements under the policy. Any contributions will be invested equally in 1,000 other Arrangements.
 - (d) I have read, understood and agreed to the statements included in the accompanying leaflet '**Important notes for applications**'.
 - (e) I will be responsible for the contract as if it were my own until the minor reaches 18 years of age.
 - (f) I authorise any agent of the minor acting in connection with the policy, to pass to Scottish Widows, any information concerning the minor that Scottish Widows may require to process the application made on the minor's behalf.
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2. I understand that the contributions made to the scheme may only be returned to the member in the form of benefits payable under the rules of the scheme (i.e. after the member attains the age of 55 except in the case of earlier incapacity).

Your signature as
Legal Guardian

Date (DD MM YYYY)

Your full name

Your permanent
residential address

Postcode

Your country of
residence

Your Nationality

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

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.

Direct Debit Instruction

(1) The Manager

_____ Bank or Building Society

Postcode _____

Originator's ID Number

8	3	6	6	2	8
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Please complete parts 1 to 4 and 6 to instruct your bank/building society to make payments directly from your account. When completed please return the form to:

Scottish Widows, 15 Dalkeith Road, Edinburgh EH16 5BU.

1. Please write the full postal address of your branch in the box above

2. Name of account holder(s) (2) _____

3. Account Number (3)

4. Sort Code (4) - -

5. Payment Arrangement Reference (5)

For Scottish Widows' use only.

6. Your instructions to the bank/building society and signature.
Please pay Scottish Widows plc Direct Debits from the account details on this Instruction, subject to the safeguards assured by the Direct Debit Guarantee.

(6) Signature(s)

Date _____

Please note that some banks/building societies may refuse to accept instructions to pay direct debits from some types of account.

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, you will be told in advance by at least 14 days as agreed.
- If an error is made by Scottish Widows plc or your bank or 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.



SCOTTISH WIDOWS
preparation is everything
official pensions and investment provider



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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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