

Application for 2009/2010 Tax Year

If you wish to transfer an existing Stocks and Shares or Cash ISA with another ISA manager into a Scottish Widows Stocks and Shares ISA in the form of cash, please complete this form and a Scottish Widows ISA Transfer Form.

Please read the notes before proceeding. Complete in BLOCK capitals and tick boxes where appropriate.

A. Personal details

1. Title Mr Mrs Miss Ms Other (please specify)
2. First name(s) (see note 1)
3. Last name (see note 1)
4. Permanent residential address (see note 1)
- Postcode
5. Country*
*Please ensure you complete the above if your address is outside England/Scotland/Wales and Northern Ireland
6. Daytime Tel. No.
7. Evening Tel. No.
8. Date of birth (DD MM YYYY) (see note 2)
9. Nationality
(e.g. British, French, Irish)
10. Do you have a National Insurance Number? (see note 2) Yes No
If yes please enter
(You should be able to find your NI number on a payslip or P60, a letter from HM Revenue and Customs, DWP or pension order book.)
11. Do you already invest in a Scottish Widows OEIC? Yes No

Tax year of subscription**Single payments**

I apply to subscribe for a Scottish Widows Stocks and Shares ISA for the above tax year. (see note 3)

Monthly payments

I apply to subscribe for a Scottish Widows Stocks and Shares ISA for the above tax year and for each subsequent tax year until further notice. (see note 4)

B. Investment details

Your investment is subject to the minimum and maximum levels stated in Section C 'Notes'. Please read these carefully before completing the section below.

You can only choose to have income paid out to you if you invest a single payment.

Name of Fund(s) <small>(see note 5)</small>	Income or Accumulation Shares <small>(INC/ACC)</small> <small>(see note 6)</small>	Single Payment Amount <small>(see notes 7 & 8)</small>	Monthly Payment Amount <small>(see notes 7 & 8)</small>
		£	£
		£	£
		£	£
		£	£
		£	£

Please refer to the Key Features or Fund Factsheet for details of funds that pay out income. These are available on request from Scottish Widows.

If you are investing a single payment and have selected Income Shares please remember to complete the Request for Payment of Income Distributions to your Bank/Building Society. (see note 6)

Request for direct payment of income distributions to your bank/building society

To enable us to pay your income distributions directly into your Bank or Building Society account, please complete the section below.

To Scottish Widows Unit Trust Managers Limited, PO Box 28015, 15 Dalkeith Road, Edinburgh EH16 5WL.

Please forward all income distributions that may become due on any shares standing, or which may hereafter stand in my name, until further notice.

Name of bank or building society

Address

Postcode

Account in name of

Bank sort/swift code

Bank account number/ building society roll number

The details you supply may be held and made available to our employees and agents who are managing your affairs.

1. Give your full name and permanent residential address. Customers are requested to advise Scottish Widows of any change of address.
2. Your National Insurance Number (if you have one) and date of birth are legal requirements and your application cannot be processed without them.
3. Please note that any single payment detailed on this application form and made to this ISA shall be for the tax year shown on page 1. If you wish to invest in the subsequent tax year, under the same terms, you understand that you will need to send a cheque for the new tax year.
4. Please note that any monthly payments will be for the tax year in which the application is made and will resume at the start of each financial year from then on unless Scottish Widows is otherwise advised.
5. We can change the range of funds we make available.
6. With Accumulation Shares (ACC), any net income will be added to the value of the shares and reflected in the price of Accumulation Shares. If you opt for Income Shares (INC) any income is paid out to you. This will be paid directly into your Bank or Building Society account, please also complete the 'Request for direct payment of income distributions to your bank/building society' section. It is not possible to opt for Income Shares if you invest monthly. If you don't specify Income or Accumulation Shares, Accumulation Shares will be issued.
7. Investment options and limits

- a. The minimum investment levels

Single Payments

The minimum investment per fund is £500, subject to a total minimum investment of £1,000 per application.

Monthly Payments

The minimum monthly payment per fund is £10, subject to a minimum investment of £50 per month.

- b. The maximum investment levels

Single Payments

For tax year 2009/2010, the maximum investment in a Stocks and Shares ISA is £7,200.

From 6 October 2009 this maximum will increase to £10,200 in a tax year for anyone who is aged 50 or above before 6 April 2010.

From 6 April 2010 the maximum overall new investment will increase to £10,200 in a tax year for everyone.

Monthly Payments

For the tax year 2009/2010, the maximum monthly payment into a Stocks and Shares ISA is £600 per month.

From 6 October 2009 this maximum will increase to £850 in a tax year for anyone who is aged 50 or above before 6th April 2010.

From 6 April 2010 the maximum monthly payment will increase to £850 in a tax year for everyone.

8. We will take the initial charge from your investment amount.

D. Declaration

I understand that any monthly payments made to this ISA shall be for the tax year 2009/2010 and each subsequent tax year until further notice.

I understand that any single payments detailed on this application and made to this ISA shall be for the tax year above. If I wish to invest in the subsequent tax year, under the same terms, I understand that I will need to send a cheque for the new tax year. When writing a cheque it will help prevent fraud if you include additional information on the Payee Line. For example "Scottish Widows Unit Trust Managers re: your name, your reference customer account number XXXYYZZ". Remember to draw a line through unused space on the cheque so extra numbers or names cannot be added.

Please note that the Terms and Conditions of this ISA may be changed if the ISA regulations are amended.

I declare that:

- all subscriptions made, and to be made to the Scottish Widows Stocks and Shares ISA, belong to me;
- I am 18 years of age or over;
- I have not subscribed and will not subscribe more than £7,200 in total to a Cash ISA and a Stocks and Shares ISA in the same tax year or £10,200 if I am aged 50 or above before 6 April 2010;
- I have not subscribed and will not subscribe to another Stocks and Shares ISA in the same tax year that I subscribe to this Stocks and Shares ISA; and
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Scottish Widows Unit Trust Managers Limited if I cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
- I also confirm that I have received and read the Key Features, incorporating a Simplified Prospectus and Scottish Widows ISA Terms and Conditions relating to this investment.

Scottish Widows Unit Trust Managers Limited are the Manager of this ISA.

I authorise Scottish Widows Unit Trust Managers Limited:

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- to make on my behalf any claims to relief from tax in respect of ISA investments; and
- on my written request to transfer or pay to me, as the case may be, ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any cash.

I agree that the Individual Savings Account opened by the ISA Manager pursuant to this application shall be governed by the Scottish Widows ISA Terms and Conditions and agree to be bound by them.

I declare that this application form has been fully and correctly completed to the best of my knowledge and belief.

Before signing the application form, please make sure you have:

- Provided us with your National Insurance Number.
- Read, understood and agreed to each of the statements included on the 'Important Notes for Applications' document.
- Enclosed a cheque for the full single payment investment amount made payable to **Scottish Widows Unit Trust Managers Ltd**. Building Society cheques should be accompanied by a letter from the issuer confirming details of the account on which the money will be drawn. (for single payments only).
- Completed the Direct Debit Instruction (for Monthly Payments only).
- Completed the Request for Payment of Income Distributions (for Income Shares only). Income Shares are not available if you are making monthly payments only.

This application will be dealt on a forward price basis. This means it will be invested using the next price following receipt by our Administration Department in Edinburgh.

D. Declaration (continued)

If you need help completing this application form, or if you have any questions, please contact Scottish Widows on 0845 300 2244 or speak to your financial adviser. We may record and monitor calls to help us to improve our service.

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.

Signature

Date (DD MM YYYY)

Please complete this application form and return it to:

Scottish Widows Unit Trust Managers Limited, PO Box 28015, 15 Dalkeith Road, Edinburgh EH16 5WL.

Scottish Widows Unit Trust Managers Limited reserves the right to return this application if not properly completed.

Direct Debit Instruction

Please fill in the form and send it to:

Scottish Widows Unit Trust Managers Ltd
PO Box 28015
15 Dalkeith Road
Edinburgh
EH16 5WL

Name(s) of Account Holder(s)

Bank/Building Society account number

Branch Sort Code

-

Name and full postal address of your
Bank or Building Society

To the Manager

Bank/Building Society

Address

Postcode

**Instruction to your Bank or Building Society
to pay by Direct Debit**

Originator's Identification Number

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FOR SCOTTISH WIDOWS OFFICIAL USE ONLY

This is not part of the instruction to your Bank or Building Society

Reference Number (for office use only)

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Instruction to your Bank or Building Society

Please pay Scottish Widows Unit Trust Managers Limited Direct Debits from the account detailed on this Instruction, subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with Scottish Widows Unit Trust Managers Limited and, if so, details may be passed electronically to my Bank/Building Society.

Your Signature

Date (DD MM YYYY)

Banks and Building Societies may not accept Direct Debit instructions for some types of account.

This guarantee should be detached and retained by the Payer

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 date changes, Scottish Widows Unit Trust Managers Ltd will notify you three working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Scottish Widows Unit Trust Managers Ltd 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



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

Scottish Widows Unit Trust Managers Limited. Registered in England and Wales No. 1629925. Registered Office in the United Kingdom at Charlton Place, Andover, Hampshire, SP10 1RE. Tel: 0845 3002244.

Scottish Widows Unit Trust Managers Limited is authorised and regulated by the Financial Services Authority. Our FSA Register number is 122129.

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