

Who this form is for

This form is for anyone who wishes to make payments to the Retirement Account Plan their employer has arranged with Standard Life. This form can be used for new entrants and increments. When we refer to 'Standard Life' we mean 'Standard Life Assurance Limited'.

Filling in this form

Before completing this form, please ensure that you read Part 6 – Member's Data Protection Notice – and read and sign Part 7 – Member's declaration. Please note that failure to give correct answers could invalidate your Application.

A copy of the standard terms and conditions relating to the contract and a copy of your completed Application form will be sent to you on request.

Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.

Once completed please send to:

Standard Life House
30 Lothian Road
Edinburgh
EH1 2DH

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 completing this form.

RAP31 0621



If you have any problems completing this form, please speak to your financial adviser or Standard Life.

Part 1 – Your personal details

National Insurance Number	<input type="text"/>	Date of birth (DD/MM/YYYY)	<input type="text"/>
Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	<input type="text"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>	Normal Retirement date (DD/MM/YYYY) <input type="text"/>
Surname	<input type="text"/>		
First name(s) in full	<input type="text"/>		
Address			
House number	<input type="text"/>		
Street	<input type="text"/>		
City/Town	<input type="text"/>		
County	<input type="text"/>	Postcode	<input type="text"/>
Telephone number (include area dialling code)			
Home	<input type="text"/>		
Business	<input type="text"/>		
Department	<input type="text"/>		
Employee Reference Number	<input type="text"/>		
Marital status	Single <input type="checkbox"/>	Married/Civil partnership <input type="checkbox"/>	Separated <input type="checkbox"/>
		Divorced <input type="checkbox"/>	Widowed <input type="checkbox"/>

Part 2 – Details of payments

You can make payments to increase your retirement benefits. Please note all payments must be paid through your employer/trustees.

Regular payments

First payment date (DD/MM/YYYY)

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If you are joining a scheme which commenced before 1 February 1992, regular payments must be expressed as a flat amount. If you are joining a scheme which commenced after this date you may have to express your payments as a percentage of your earnings. Please note that regular payments cannot be started unless two years' payments can be paid before Normal Retirement Date (NRD).

Please complete the following boxes indicating the amount you wish to pay and how often.

										%	£										
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Monthly OR Weekly OR 4 Weekly

If your payments are going to be paid as a percentage of your earnings, please give the earnings or expected earnings on which the first year's payments are to be based. Your employer will be able to provide you with this information.

										£
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Single lump sum payment

You can make a single lump sum payment at any time. The minimum single payment is £1,000 (unless you are already paying regular payments, or have made a single payment in which case the minimum is £500). Please note that a single lump sum payment can only be made within one year of NRD if the amount is at least £1,500 and the term to NRD is at least two months.

Please indicate the amount of single payment you wish to make.

By you	£																				By your employer	£																					
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If you are joining a scheme on which we reduced the number of our charges on 25th February 2002, your payments must be monthly.

Your employer/financial adviser will advise you of the basis for making regular payments to the plan i.e. whether you will pay a flat amount or a percentage of your earnings.

Part 3 – Money Laundering Regulations

To comply with the Money Laundering Regulations, we are required to verify the identity of our customers. We do this by carrying out an online identity check with a reference agency. This is not a credit check and will not affect your credit rating. The agency will verify your identity against public records and confirm whether you have a credit history (but will not disclose any information to us about your actual borrowings). The agency will add a note to your credit file to show that an identity check was carried out by Standard Life. If successful a copy of the results will be held by Standard Life to evidence that your identity has been verified. 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 4 – Protecting your family

Please complete this section if you want to arrange additional life cover and/or a dependant's pension. If not – go to Part 5.

If you die before you have started to take your benefits, the fund that has been built up will be paid in accordance with the rules of the scheme. However, you may wish to arrange additional life cover payable if you die in service.

Additional Life Cover

This will provide your dependants with a specified lump sum in addition to the value of your pension fund.

Please indicate the amount of cover you require. £

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You may only complete this part if you are making regular payments. If you are joining a scheme on which we reduced the number of charges on 25th February 2002, any life cover will be paid by cancelling units in your fund each month (Pay-As-You-Go basis). If you are joining a scheme set up on a single charge basis, any life cover payments will be made monthly. This is included within the payments which are paid into your plan each month and will be shown in your personal illustration.

Part 4 – Protecting your family (continued)

Dependants' Pension

This will provide your dependant(s) with a pension if you die in service. If you require this please complete the following section.

Sex of dependant (Male/Female)	Date of birth (DD/MM/YY)	Relationship to you (E.g. spouse/civil partner/child/parent/other)	Pension amount £ a year

Health Questionnaire

If you have completed this part, you must complete a supplementary **Health Questionnaire**, which will then form part of this Application.

Life cover must cease if you remain in service with your employer after your Normal Retirement Date or if regular payments cease.

Ask your financial adviser to provide you with a Health Questionnaire if you do not already have one.

Part 5 – Your investment choice

Please choose your investment option(s) from the ‘How to choose the right investment options for your pension’ guide and complete the details in the boxes below. You can choose to invest in more than 1 fund, but you must ensure that the sum of each % is 100.

Please note that if you choose a lifestyle profile and wish to combine this with another investment fund, you can only combine this with the with profits fund applicable to your plan. Please refer to the booklet ‘How to choose the right investment options for your pension’ guide (GPEN4 for retail plans or GPEN5 for corporate plans) for details on the with profits fund applicable to your plan. It is not possible to select more than one lifestyle profile at a time.

Your employer/financial adviser will advise you whether the option of choosing your investment options is available to you.

Please note – percentage of investment must be shown as multiples of 5%, e.g. 50%, 25%, 5%.

Profile/Fund code	Profile/Fund name (in full)	%
Total (Please ensure the total percentage adds up to 100%)		100 %



Important:

Please note that you must include the profile/fund code(s) and FULL profile/fund name(s) on this form for us to process your application. If we do not have this information we may have to return your application. Please see the ‘How to choose the right investment options for your pension’ guide for details of the investment options available to you.

You can switch your payments in and out of various funds to change the mix of investments. We may delay switching in some circumstances. You can only invest in 12 of our funds at any one time. The maximum number of different funds they can invest in during the term of your plan is 20.

Part 6 – Data Protection Notice

We're committed to maintaining the trust and confidence of our customers. Our Privacy Policy explains how we use our customers' personal information. It explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how you can obtain details of the information we hold about you, and the choices you have about how we use that information. You can get a copy of our Privacy Policy on our website: <https://www.standardlife.co.uk/privacy/standard-life-assurance-limited>

Part 7 – Member's declaration

I have had the opportunity to read the Data Protection Notice. I agree that my personal information (including special category 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).

Signature	<input type="text"/>	Date (DD/MM/YYYY)	<input type="text"/>
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 **Signature required.**

Part 8 – Trustees' signature

For and on behalf of Trustees	<input type="text"/>	Date (DD/MM/YYYY)	<input type="text"/>
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Name of Employer	<input type="text"/>
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