

CIVIL SERVICE STAKEHOLDER PARTNERSHIP PENSION ACCOUNT

APPLICATION FORM

for Civil Servants of Great Britain and Northern Ireland

Office use only:	<input type="text"/>
Agency Number:	<input type="text"/>
Policy Number:	<input type="text"/>

It couldn't be easier to apply for a Partnership Pension Account – just follow these simple steps and tick off each stage as you go. You can use the notes printed throughout the application form to help you.

1. Please complete your personal details and permanent address in Section B of the application form. Remember to have your National Insurance Number to hand before you start.
2. Complete all boxes in the application form.
3. Please read the product literature before you complete the 'Your Investment Choice' section. If you would prefer not to select a fund, payments will be invested automatically in the Balanced Pension Investment Approach (Targeting Flexible Access).
4. Please make sure you have completed and signed this application form before you return it with your Pension Choices Form as described in the "Important Information" flyer.
5. Don't forget to complete the Nomination Form.

CHECKLIST

Have you entered all your details, including your National Insurance Number?

Have you chosen your funds?

Have you signed your application?

Have you completed the Nomination Form?

Warning: You must not make false statements when filling in this application; as to do so is an offence.

If you have applied for Enhanced or Fixed Protection, making payments to any pension plan will normally mean you'll lose your protection. For further information, please seek financial advice.

A. ELIGIBILITY

To be eligible for the Partnership Pension Account you must be an employee of the Civil Service or any other organisation covered by Civil Service pension arrangements and ordinarily resident in the UK for tax purposes. You must also be aged less than 75 and meet one of the following conditions. Please tick whichever applies.

I am resident in the UK (see note 1)

OR

I do not currently reside in the UK but I am a Crown Servant, or the husband, wife, or registered civil partner of a Crown Servant who has general earnings from overseas Crown employment.

OR

I am not a UK resident, but have earnings which are chargeable to UK income tax (see note 2)

NOTES

- 1) Ordinary residence in the UK generally means being resident on a regular basis, i.e. year after year. If you require further information, please speak with your financial adviser.
- 2) If you tick this box, to be eligible to join the Scottish Widows Stakeholder Pension Scheme, you must have earnings chargeable to UK tax in the tax year you apply. Please speak with your financial adviser for further details.

B. YOUR DETAILS

NOTES (CONT'D)

- 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) 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.
- 6) 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 HM Revenue & Customs General Enquiries – 0300 200 3500.
- 7) This is the age from which you want to start taking your pension benefits. This must normally be between the ages of 55 and 75.
- 8) Answer 'Yes' (and insert the date at 14(b) that you became eligible) if you have chosen this Stakeholder arrangement in preference to the nuvos or alpha defined benefit scheme. In reaching this decision you have understood the differences in the benefits provided by each of the three schemes. Answer 'No' if you are not employed on a permanent or fixed term contract and are ineligible to join the nuvos or alpha defined benefit scheme. Should you become eligible to join the nuvos or alpha defined benefit scheme (or any new employer's scheme) at some future date it is important that you contact Scottish Widows so that your membership of the Partnership Pension Account can be reviewed.

1. Your title
2. Your surname
3. Your first name(s)
4. Your address (see note 3)

Postcode
5. Your phone number (incl code)
6. Your email address (see note 4)
7. Your date of birth (DD MM YYYY)
8. Country of habitual residence (see note 5)

Nationality
9. Are you Male Female
10. Your Status Single
Married/in a registered civil partnership
Separated
Divorced/registered civil partnership dissolved
Widowed/a surviving registered civil partner
11. Please give your employer's name and address

Postcode
12. Your National Insurance Number (see note 6)
13. Selected pension age (see note 7) years
14. a) Are you eligible to join the Civil Service nuvos or alpha pension schemes? Yes No
(Please tick whichever option applies – see note 8)
- b) What date did you become eligible (DD MM YYYY)

C. PAYMENTS TO YOUR PARTNERSHIP PENSION ACCOUNT

NOTES (CONT'D)

9) We will add basic rate tax relief to the amount you pay. The minimum payment you can make is £20 net. Your payments will be deducted from your salary by the Civil Service, commencing one month after completing this form.

10) The Money Purchase Annual Allowance (MPAA) is currently £4,000. The MPAA applies to you if you have flexibly accessed your pensions from us or any other provider and have received any of the payments listed below from 6th April 2015 onwards:

- a payment from a flexible access drawdown fund (also known as a flexi-access drawdown fund);
- a payment from a capped drawdown fund which would exceed existing capped drawdown limits;
- a pension encashment (also known as an uncrystallised funds pension lump sum);
- a payment under a flexible annuity contract;
- a pension payment from a money purchase scheme which has fewer than 11 other pensioner members;
- a stand-alone lump sum from a money purchase arrangement where you were entitled to primary protection with a right to take a lump sum of greater than £375,000.

The MPAA applies to all contributions you pay (or that are paid on your behalf e.g. employer contributions and death-in-service premiums) each year to all money purchase pension schemes of which you are a member. If the MPAA applies to you and your contributions exceed it, you will be liable to pay a tax charge based on your highest rate of income tax. The MPAA does not apply if you have taken only –

- income from a capped drawdown plan;
- tax-free cash (pension commencement lump sums) when using your plan to purchase an annuity or drawdown plan; or
- "small pots" taken as a cash lump sum.

In these circumstances, the higher annual allowance applies to you.

Your employer will make payments to your pension plan at a rate determined by your age. The Important Information flyer included in this pack sets out the employer payments at the various ages. You can however make additional payments, and regular payments of up to 3% of your salary will be matched by your employer.

Please indicate the level of regular payments you wish to make (if any) as a percentage of your pensionable earnings (defined in the booklet "Your Pension Your Choice"). (see note 9) %

This section is to be completed by APAC/Employer and will be taken by the provider as a declaration of earnings.

Employer/Payroll code _____ / _____ (DD MM YYYY)

State the first payday on which payments are to be deducted

Age-related payment % + Matching payment % = Total Employer payment

Annual pensionable earnings £ _____

Payroll Reference Number _____

This application form has been approved and checked on behalf of APAC/employer and will be taken by Scottish Widows as a declaration of earnings.

Full name (please print) _____

Telephone _____ (DD MM YYYY)

Signature _____ (DD MM YYYY)

We'll add basic rate tax relief automatically to the regular and single payments you or other individuals make to your Account. Your tax relief may depend on your main place of residence in the UK as advised by HMRC for each tax year. If you are a Scottish or Welsh taxpayer the tax relief you will be entitled to will be at the Scottish or Welsh Rate of income tax as applicable.

- You can claim additional tax relief from HMRC if you pay tax on some of your income at a rate higher than the amount we add automatically to your Account. You can do this by contacting HMRC or through your self-assessment tax return.
- Each year, relief is normally available on payments which don't exceed your relevant UK earnings, or £3,600 if higher.
- Any payments made which are not eligible for tax relief will be refunded.
- Each year pension tax relief is restricted to an annual allowance set by HMRC. If you pay in more than this you will be subject to an annual allowance charge and you'll need to declare this to HMRC. You need to tell us if you are subject to the Money Purchase Annual Allowance because you have already taken money out of a pension under flexible access rules. If this applies to you your pension provider will have given you a flexible access statement and told you what action to take.

Have you flexibly accessed any pensions with us or any other provider? (see note 10) Yes No

If 'Yes' –

Date of first payment (DD MM YYYY)

D. YOUR INVESTMENT CHOICE

NOTES (CONT'D)

- 11) You can change your investment choice at any time.
- 12) Each of our Pension Investment Approaches invests using one or more of our Pension Portfolio funds. These Pension Portfolio funds use a varying mix of higher and lower risk investment assets. The Pension Portfolio fund you will initially be invested in will depend on your chosen Pension Investment Approach. For more details, please see our "Pension Investment Approaches Guide".

Investment selection is a very important decision. You can either choose a Pension Investment Approach in part 1 or indicate your choice of investment fund(s) in part 2. **You can't do both.** If you don't complete either part, the payments will automatically be invested in our default investment option the Balanced Pension Investment Approach (Targeting Flexible Access). We may change the selection of funds we make available (see note 11).

1. Pension Investment Approaches (see note 12)

This part should only be completed if you wish to select a Pension Investment Approach. Before considering one of these you should read our "Pension Investment Approaches Guide". Please tick one box.

ADVENTUROUS RISK CATEGORY	BALANCED RISK CATEGORY	CAUTIOUS RISK CATEGORY
Adventurous (Targeting Annuity)	Balanced (Targeting Annuity)	Cautious (Targeting Annuity)
Adventurous (Targeting Encashment)	Balanced (Targeting Encashment)	Cautious (Targeting Encashment)
Adventurous (Targeting Flexible Access)	Balanced (Targeting Flexible Access)	Cautious (Targeting Flexible Access)

As you get closer to your selected pension date, we will gradually adjust and move your pension fund into lower risk investment funds. You can change your investment choice at any time or stop the gradual adjustments. Please contact us to do this.

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

2. Fund Selection (If not choosing a Pension Investment Approach in part 1)

Please indicate your choice of investment funds in the box below.

You can invest in up to 10 funds at any one time but may be restricted to the amount that can be invested in certain funds. Please contact us for further details of any restrictions that may apply on the amount that can be invested. For further details of the funds available please refer to our "Pension Funds Investor's Guide". You can ask to change your investment choice at any time.

Fund	% split for regular payments	% split for single payment
TOTAL	100%	100%

Important Notes

We can change the selection of funds that we make available.

E. NOMINATION FORM

To: Scottish Widows

Your Name

I wish to nominate the person/people listed below to receive any death benefits which become payable under the above 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 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.

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

Note: The Scottish Widows Pension Trust form has been drafted primarily for use by personal pension and stakeholder pension plan holders who are UK resident. We strongly advise that planholders take legal advice before completing any trust form in respect of their plan, to ensure that their wishes are properly given effect to. This is particularly relevant where the planholder is not domiciled in the UK.

Your signature

Date (DD MM YYYY)

F. DECLARATION – IMPORTANT – PLEASE COMPLETE

SCOTTISH WIDOWS' STAKEHOLDER PENSION SCHEME (the Scheme)

Please ensure that you read the following important statements relating to your policy:

- a) I understand that an application has been made on my behalf to join the Scottish Widows Stakeholder Pension Scheme and that a policy has been issued in my name. Scottish Widows will run the scheme according to the scheme rules, a copy of these rules are available on request.
- b) I agree that the information detailed in the application made on my behalf is correct and complete.
- c) I confirm that I am habitually resident in the UK.
- d) I authorise Scottish Widows to collect the payments I agree to make, including any transfer payments from other pension arrangements. Where necessary, I consent to Scottish Widows seeking further information from other pension arrangements.
- e) I agree that if the basic rate of tax changes, Scottish Widows will amend the amount collected, but only to the extent necessary to maintain the total payment. Total payments by me in any tax year will not exceed the higher of £3,600, and my relevant UK earnings.
- f) I agree to pay contributions which are at least equal to the difference between the contributions my employer is paying and the minimum total contributions required by the Pensions Act 2008 (as amended). I understand that my employer has agreed to ensure that the total of my employer's contributions and my contributions is high enough to cover the minimum total contributions required by legislation.

If Scottish Widows realise that the total contributions are not high enough I understand that Scottish Widows will report my employer to the Pensions Regulator who may issue an unpaid contribution notice to my employer requiring my employer pay additional contributions.

- g) I will inform Scottish Widows within 30 days if I am no longer entitled to receive tax relief.
- h) I will inform Scottish Widows if I stop residing in the United Kingdom.
- i) I authorise my employer to appoint and/or change the financial adviser for the policy.
- j) I agree that my employer, its agents, any agent of mine acting in connection with the plan, and Scottish Widows may exchange such information concerning me as is necessary to effect and administer the plan.
- k) I have received the 'Important Notes for Applications' document and the Key Features Document.

Please read these documents. If you do not understand any point, please let us know.

We would like to keep you up to date on products and offers that may be of interest to you. Please select how you would like to hear from us below. These choices won't affect any necessary information we need to send you such as statements and, don't worry, you can change your mind and update your preferences at any time.

SCOTTISH WIDOWS WEBSITES

You may see relevant messages when you log in to our online services.

If you choose 'no', you may still see messages, but they will not be tailored to you. Yes No

EMAIL Yes No

POST Yes No

DEVICE NOTIFICATIONS

As we develop mobile applications you'll receive relevant notifications to your mobile device Yes No

TEXT MESSAGES Yes No

PHONE Yes No

By saying yes, you are giving consent for Scottish Widows to use your personal information to send you relevant offers and information about our products. Scottish Widows includes the following legal entities: Scottish Widows Ltd, Scottish Widows Unit Trust Managers Limited, Scottish Widows Administration Services Limited and HBOS Investment Fund Managers Limited. Occasionally we will send you selected offers from other companies within Lloyds Banking Group that may be relevant to you.

I have received the 'Important Notes for Applications' document and the Key Features document. For your own benefit and protection, please read these documents before you sign this application. Scottish Widows will rely on them when administering your contract. If you do not understand any point, please let us know.

Your signature

Date (DD MM YYYY)

For Scottish Widows Use Only	
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Agency No.	<input type="text"/>

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