



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.

If you already have a Personal Pension with us, please tell us the plan number. We will add your transfer to your existing plan.

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 H.

Scheme administrator – complete sections I to K.

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, or are considering applying, 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 Stakeholder Pension Plan or a Personal Pension Plan please ensure that the CA1544 form is also completed. If the transfer payment includes contracted-out benefits and is from an occupational scheme you will need to complete:

- CA1602 form (Final Salary Schemes) or
- CA1591 form (Money Purchase Schemes where the period of contracted-out service ended before 6 April 1997)
- CA1892 form (Money Purchase Scheme where the period of contracted-out service ended on or after 6 April 1997)

Please ask us for the relevant form.

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).

B. Commission Options

NOTES

- (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 10 years, commission will be reduced on a sliding scale. The date of receipt of the transfer will determine the commission amount due.

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)

C. Transferring Scheme's Details

NOTES

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.

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)

D. Client details

NOTES TO SECTION D

- (1) This should be your permanent residential address. We will send all correspondence to this address. Please ensure the postcode is provided.
- (2) Please note that Scottish Widows can only accept applications from individuals who are habitually resident in the United Kingdom, or in a limited number or overseas territories. Unless you are habitually resident in the United Kingdom, or in one of the other territories referred to, we will be unable to accept your application. Please speak with your financial adviser for further details.
- (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 Enquiry helpline – 0845 302 1479.
- (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:
- (a) you intend to retire before 6 April 2010 in which case the earliest age you can choose is 50, or
- (b) your type of work has a lower retirement age approved by HM Revenue and Customs. (see also note 3, Section J).

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

2. Your surname

3. Your first name(s)

4. Your address (see notes 1 & 2)

 Postcode

5. Country

6. Nationality

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

8. Your email address
 (Please read the warning in section F)

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

10. Are you Male Female

11. Your marital status Single
 Married / in a registered civil partnership
 Separated
 Divorced / registered civil partnership dissolved
 Widowed / a surviving registered civil partner

12. 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

13. 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.

14. Selected Pension Age (see note 5)

15. 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.

E. Your choice of funds continued

NOTES TO SECTION E

- (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.

Balanced Lifestyle – There are two stages.

- Initially 100% of each payment will be invested into the Mixed Fund.
- 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.

- Initially 70% of each payment will be invested into the UK Equity Fund and 30% into the Global Equity Fund.
- 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.

F. Data Protection Act

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 TSB Group companies will not make marketing approaches to you unless you already have a relationship with them.

Warning: sending personal information by e-mail is not secure. Only include your e-mail address if you agree to Scottish Widows sending you emails.

G. Nomination Form

To: Scottish Widows

PLEASE USE BLOCK CAPITALS

Your Name

Date of Birth (DD MM YYYY)

National Insurance

Number

Your plan number

(if known)

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.

Note: The Scottish Widows Pension Trust form has been drafted primarily for use by personal 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.

H. 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 J 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 have read, understood and agreed to the statements on 'Data Protection Act', 'Money Laundering Regulations', 'Conflicts of Interest Policy' and 'Categorising Your Business' included on the 'Important notes for applications'.
- (h) 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.

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/tools/publications.html**

Sections I – K 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.

I. Transferring Scheme's Details

NOTES TO SECTION I

(1) We can only accept transfer payments from registered pension schemes, or recognised overseas pension schemes, as defined in Part 4 of the Finance Act 2004. Transfer payments from any other pension schemes or arrangements cannot be accepted.

For the purposes of this question, please assume that a 'deemed registered pension scheme' is a registered pension scheme.

NOTES TO SECTION J

(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) 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.

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.

1. Is the transfer coming from a: (see note 1)

(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)

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.

J. 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.

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 2)

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.

J. Transfer Payment continued

NOTES TO SECTION J (CONTINUED)

- (3) The normal minimum pension age means:
- age 50 before 6 April 2010; and
 - age 55 on or after 6 April 2010.

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 1 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 D).

- (4) 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.

Protected Pension Age: (see note 3)

If the selected pension age detailed in section D 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 4 for further details of reportable pension transfers).

Has any of the transfer payment been earmarked as a result of divorce proceedings? Yes No

If Yes, please attach details.

K. 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.

We declare that the transfer payment arises from the proceeds of a Registered Pension Scheme, or a Recognised Overseas Pension Scheme, as indicated in section I.

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).

We note that in consideration of the above the transferring scheme or arrangement will forward a cheque for the transfer payment, crossed 'A/C Payee Only' made payable to Scottish Widows.

Inland Revenue

National Insurance Contributions Office
Services to Pensions Industry
Personal Pensions
Benton Park View
Newcastle Upon Tyne NE98 1ZZ

Transferring Protected Rights from one Appropriate Personal Pension/ Appropriate Personal Pension Stakeholder Pension scheme to another

1. What to do now

Appropriate Personal Pension/Appropriate Personal Pension
Stakeholder Pension scheme transferring the Protected Rights

Please:

- fill in parts 3 to 7 of this form using CAPITAL LETTERS

Note: Part 5

If the Joint Notice, form CA1542/CA8057 has **not** been cancelled then you can either:

- postdate cancellation to the following 5th April – that is, the end of the current tax year, or
- backdate cancellation to the previous 5 April – that is, the end of the previous tax year.
- read, sign and date the notification at part 3, and
- return the completed tear-off to us at the address shown above.

Scheme member

When the scheme has completed the details please:

- check all the information carefully, and
- read, sign and date the notification at part 4 if you agree with the information shown.

2. Improving our service to you

We are always pleased to receive your comments and suggestions about how we can improve our service. Please contact us at the address or telephone number shown if you have any comments or are unhappy with our service.

The Inland Revenue is a data Controller under the Data Protection Act. We hold information for the purposes specified in our notification made to the Data Protection Commissioner, and may use this information for any of them.

We may get information about you from others, or we may give information to them. If we do it will only be as the law permits, to check accuracy of information, prevent or detect crime, protect public funds.

We may check information we receive about you with what is already in our records. This can include information provided by you as well as by others such as other government departments and agencies and overseas tax authorities. We will not give information about you to anyone outside the Inland Revenue unless the law permits us to do so.

How to contact us

If you need to contact us please call the Contracted-out Pensions Helpline on 084591 50150, textphone 084591 53296.
Open 8.00am to 5.00pm Monday to Friday.

Inland Revenue

National Insurance Contributions Office
 Services to Pensions Industry
 Personal Pensions
 Benton Park View
 Newcastle upon Tyne NE98 1ZZ

3. Appropriate Personal Pension/Appropriate Personal Pension Stakeholder Pension scheme – notification by the trustees or managers of the transferring scheme

We confirm the transfer of Protected Rights for the scheme member shown in part 7 of this form from the Appropriate Personal Pension/Appropriate Personal Pension Stakeholder Pension scheme shown in part 5 to the Appropriate Personal Pension/Appropriate Personal Pension Stakeholder Pension scheme shown in part 6.

Name of the scheme

Signature by, on or on behalf of, the trustees or managers

Name

Date

Position in company

Address for correspondence

Postcode

Daytime telephone and fax number
(including national dialling code) Tel Fax

4. Notification by the scheme member

I agree to the transfer of my Protected Rights from the scheme shown in part 5 of this form to the scheme shown in part 6.

Name of Appropriate Personal Pension/Appropriate Personal Pension Stakeholder Pension scheme transferring the Protected Rights

Name of Appropriate Personal Pension/Appropriate Personal Pension Stakeholder Pension scheme that the Protected Rights are being transferred to

Signature

Date

5. Details of the Appropriate Personal Pension/Appropriate Personal Pension Stakeholder Pension scheme transferring the Protected Rights

Appropriate Scheme Number (ASCN)
3-10

Cancellation date
11-16

If the Joint Notice, form CA1542/CA8057 for this scheme: 11-16

- has already been cancelled, enter the date shown on the cancellation notice, form CA1543
- not already been cancelled, enter the end date of the last tax year of scheme membership (see part 1)

6. Details of the Appropriate Personal Pension/Appropriate Personal Pension Stakeholder Pension scheme that Protected Rights are being transferred to

Appropriate Scheme Number (ASCN)
17-24

7. Scheme member's details

National Insurance number
25-33

Surname
34-36

If the surname has changed, please tell us the previous surname in the box below

Forename(s)
37-38

Membership number of the scheme that Protected Rights are being transferred to

SCOTTISH WIDOWS
preparation is everything
official pensions and investment provider



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

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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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