

SCOTTISH WIDOWS

official pensions and investment provider



Application Form

for Civil Servants of
Great Britain and Northern Ireland

Civil Service Additional Voluntary
Contribution Scheme

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.

Please ensure ALL sections are completed and then you should SIGN and DATE the declaration on the back page.

NOTE

If you are unsure of the meaning of 'resident' and 'ordinarily resident' please seek advice.

This form is for people who want to apply to join the Civil Service Additional Voluntary Contribution (AVC) Scheme (available through Scottish Widows). To be eligible, you must be an employee of the Civil Service or any other organisation covered by Civil Service pension arrangements, ordinarily resident in the UK for tax purposes, and a member of one of the Civil Service defined benefit schemes. (see note)

If you have applied to HM Revenue and Customs for Enhanced Protection, and you make a payment to a pension plan on or after 6 April 2006, Enhanced Protection will no longer apply.

A. Your details

NOTES

- (1) Sending personal information by email is not secure. Only include your email address if you agree to Scottish Widows sending you emails.
- (2) This should be your permanent residential address. We will send all correspondence to this address. Please ensure the postcode is provided.
- (3) 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.
- (4) To be eligible to make personal contributions you must be resident in the United Kingdom or otherwise entitled to tax relief on your payments.

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

2. Your surname

3. Your first name(s)

4. Your marital status

Single

Married / in a registered civil partnership

Separated

Divorced / registered civil partnership dissolved

Widowed / a surviving registered civil partner

5. Your date of birth (DD MM YYYY)

6. Are you Male Female

7. Your email address (see note 1)

8. Your home phone number (inc STD Code)

Your work phone number (inc STD Code) (This is useful if we have any queries)

9. Please indicate your preferred method of communication

By phone By email By post

10. Your address (see note 2)

11. Postcode

12. Country of habitual residence (see note 3)

13. Nationality

And, if you are not resident in the United Kingdom:
(see note 4)

I am a Crown employee, or the husband, wife or registered civil partner of a Crown employee, who has general earnings from overseas Crown employment.

or

I have earnings which are chargeable to United Kingdom Income tax.

A. Your details (cont'd)

NOTES (CONT'D)

- (5) Your National Insurance Number can be found on a payslip or a 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 National Insurance Registration helpline – 0845 915 7006.
- (6) The Normal Pension Age is usually 60, except for nuvos which has a Normal Pension Age of 65.
- (7) This salary will be used to calculate any regular contributions where these are being expressed as a percentage of salary.
- (8) If you provide a reference number it will appear on any contribution list. This number will help your payroll set up their records.
- (9) Your AVC contributions will be collected by your employer and forwarded to Scottish Widows. Any benefit as a result of additional voluntary contributions is normally taken when you retire from the scheme although other options are available. The Pension Scheme Administrator will be able to tell you what options are available.
- (10) If you are paying regular contributions there is no minimum single contribution if it is paid at the start of your policy. Any single contribution you wish to make (other than a transfer) will normally be deducted from your gross monthly salary, so that you obtain any immediate relief from income tax on the payment. For this reason, it may be necessary for you to arrange for a payment to be spread over more than one month to ensure you have sufficient salary and cover all deductions.

14. Name of your employing organisation

15. Your National Insurance Number (see note 5)

If you do not have, and have never been given, a National Insurance Number, please tick this box

16. Date joined service (DD MM YYYY)

17. Prison Officer with Normal Pension Age 55

Yes

No

The Normal Pension Age for your AVC benefits will be the same as under the Civil Service Pension Scheme (see note 6). You may elect to defer your AVC benefits if you wish.

B. Your employment details

1. What is your salary?

(see note 7)

2. What is your pay number or staff number?

(see note 8)

C. Your payment details

I am a member of (please tick box that applies to you)

classic classic plus premium nuvos

1. Regular monthly payments (see note 9)

I wish to pay regular contributions under the AVC Scheme as follows:

per month **or** % of gross pay per month

2. Single payments

I wish to pay a single contribution under the AVC Scheme as follows:

(see note 10)

3. Transfer benefits

If you wish to make a transfer from a previous pension arrangement, please contact your pensions administrator (PSC/Pension Service Centre) for a transfer form.

D. Your investment choice

NOTES

- (1) You can change your investment choice at any time.
- (2) Each of our Pension Investment Approaches invests using one or more of our four 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 and the time until your Normal Pension Age. Over time, your AVC pension fund will be progressively moved to lower risk investment funds. By the time you reach your Normal Pension Age, approximately 75% of your AVC fund will be invested in our Pension Protector Fund and 25% in the our Cash Fund. For more details, please see our "Pension Investment Approach Guide".

Investment selection is a very important decision, so if you're not confident about deciding how to invest, invest your AVCs, please seek financial advice. 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.**

We may change the selection of funds we make available. (see note 1)

1. Pension Investment Approaches

This part should only be completed if you wish to select a Pension Investment Approach. (see note 2)

If you are considering using one of our Pension Investment Approaches, please read our "Pension Investment Approach Guide" to find out details of the investment funds used by each Approach.

	Please tick one as appropriate
Cautious Pension Approach	
Balanced Pension Approach	
Adventurous Pension Approach	

As you get closer to your Normal Pension Age, we will gradually adjust and move your AVC 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.

If you completed this section don't complete section 2 below.

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

You can invest in up to 10 funds at any one time from the approved listing of funds offered under the Civil Service AVC. Restrictions may apply on the amount you can invest in certain funds. Please contact us for further details of the funds available and of any restrictions that may apply on the amount you can invest. You can change your investment choice at any time.

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

E. Declaration

I hereby apply to become a member of the Civil Service Additional Voluntary Contributions Scheme and agree to abide by the Rules of the employer's main pension scheme. I understand that this application forms part of my contract with Scottish Widows, along with the Rules of the Scheme, the policy provisions, the policy schedule and any document amending the policy schedule. Copies of these are available from Scottish Widows.

If my application is accepted by the Administrators of the Civil Service AVC Scheme, I authorise and request my employing department to deduct from my pay the contributions specified, and to pay them in the manner detailed in this form.

I understand and accept the arrangements for making AVCs described in the information provided by my department and the Scottish Widows' Civil Service AVC pack.

I understand and accept that the AVC arrangements are governed by the rules of the Civil Service AVC Scheme (as amended from time to time), a copy of which is available from my pensions administrator. I also understand and accept the provisions of the annex to this form.

I confirm that the information I have given is correct and I have not kept back any information.

I consent to the Administrators of the Civil Service AVC Scheme holding personal data about me and agree to that information being processed by or on behalf of the Administrators of the Civil Service AVC Scheme in order to administer the scheme. I also agree to that information being passed to insurance companies and/or other third parties and by them to me for the purposes of the scheme by electronic or other means. I understand that this data may include information about my physical or mental health or personal relationships. In addition, information, including information about the value of my scheme benefits, may be disclosed to the scheme adviser.

I have read the Key Features and any illustration provided. I have received the "Important Notes for Applications" document. For your own benefit and protection, please read each of the statements in that document 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. Our policy on Data Protection is contained in said leaflet. By ticking this box I prefer not to receive details of other products and services, . I understand other Lloyds Banking Group Companies will not make marketing approaches to me unless I already have a relationship with them.

Your Signature

Date (DD MM YYYY)

Copies of the completed application and Scheme Rules are available from Scottish Widows.

ANNEX TO APPLICATION FORM TO JOIN THE CIVIL SERVICE AVC SCHEME

In applying to and joining the Civil Service Additional Voluntary Contributions (AVC) Scheme, applicants must understand and accept the following points:

- (a) Neither the Cabinet Office nor employing departments accept any responsibility for the accuracy, or otherwise, of any statements or representations made in the Scottish Widows booklets.
- (b) Neither the Cabinet Office nor employing departments can advise applicants whether they should contribute to the Civil Service AVC Scheme and no scheme information circulated by employing departments is to be read as containing such advice. Before starting to contribute, applicants should therefore consider carefully whether contributing is in their best interests in their particular circumstances, taking independent financial advice if appropriate.
- (c) Because the Civil Service AVC Scheme is a way of investing money in order to provide pension benefits, those benefits will depend on the contributions paid, the performance of the institutions with whom investments are made, and on interest rates at retirement (which will affect the size of the pension that can be bought for any given sum of money); therefore, neither the Cabinet Office nor employing departments can:
 - Guarantee that any particular levels of benefit will be available at retirement; or
 - Advise what contributions will be required to achieve a particular level of benefit at retirement.

FOR SUPERANNUATION USE

Scheme No.
Location No.
NI No. Checked?
Pay No. Checked?
D.O.B. Checked?
Initial
Date
(DD MM YYYY)

MOD employees only

Distribution Code
Payroll Number
Personal Management Authority

FOR OFFICE USE

Input Date
(DD MM YYYY)

SCOTTISH WIDOWS

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