

**SCOTTISH WIDOWS**

*official pensions and investment provider*



# Application Form

for Civil Servants of Great Britain  
and Northern Ireland

Civil Service Stakeholder  
Partnership Pension Account

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 Approach.
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.

#### 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.

- 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)

## 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 the HM Revenue & Customs enquiry helpline – 0845 915 7006.
- (7) This is the age from which you want your pension to become payable. 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 defined benefit scheme. In reaching this decision you have understood the differences in the benefits to you of the two schemes. Answer 'No' if you are not employed on a permanent or fixed term contract and are ineligible to join the nuvos defined benefit scheme. Should you become eligible to join the nuvos 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 Pension Scheme? 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) The amount of tax relief you can receive is subject to an upper limit set by the Government. In each tax year, relief is only available on payments which do not exceed the higher of 100% of your UK taxable earnings, and £3,600 gross. If payments to this plan, and any other pension plans you have, when added to the basic rate tax relief received, exceed this limit, the excess will not be eligible for tax relief.
- (10) 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.
- (11) You can change your investment choice at any time.
- (12) 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 selected pension age. Over time, your pension fund will be progressively moved to lower risk investment funds. By the time you reach your selected pension age, approximately 75% of your 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".

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 10)

 %

**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

Signature

(DD MM YYYY)

Currently, you can pay up to £3,600 gross (£2,880 net) into your plan in each tax year, and receive tax relief on your payments. If you want to pay more than this and still receive tax relief on your payments, the maximum you can pay in each tax year is 100% of your UK taxable earnings (less basic rate tax) in the tax year. A tax year runs from 6 April in one year to 5 April in the next year. (see note 9)

## D. Your Investment Choice

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 Approach). 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 Approach Guide".

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

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.



E. Nomination Form

To: Scottish Widows

Your Name

I wish to nominate the person/people listed below to receive any lump sum death benefit which becomes 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 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.

If you would like 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 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)

Scottish Widows has set up the above Scheme by Deed Poll.

As the administrator of the Scheme, Scottish Widows agrees to run the Scheme according to the Rules. Each policy will consist of one or more Arrangements made for providing benefits under the Rules.

I apply to become a member of the Scheme and:

(a) I agree to be bound by the Deed Poll which established the Scheme; the Rules of the Scheme; and the Policy Provisions.

(b) I declare that:

- (i) I am eligible to join the scheme as I meet the specified condition in section A;
- (ii) for the purposes of obtaining tax relief, total contributions paid by me, or by another individual on my behalf, to the Scheme, and any other registered pension schemes of which I am a member, will not in any tax year, exceed the higher of the basic amount (currently £3,600 gross), and 100% of my relevant UK earnings (see Notes 9 & 10);
- (iii) contributions paid by me, or by another individual on my behalf, which are paid net of basic rate tax, will change if the basic rate of tax changes, to maintain the then total contribution to the Scheme;
- (iv) I will inform Scottish Widows if I am no longer entitled to receive tax relief on my contributions to the Scheme. I will do so by the later of:
  - 5 April in the tax year in which I ceased to be entitled to tax relief; and
  - 30 days after the date I ceased to be entitled to tax relief.

I will inform Scottish Widows within 30 days if:

- my employment status, or my employer, should change from that indicated in this application, or
- I stop residing in the United Kingdom.

(v) to the best of my knowledge and belief, all the statements I have made in this application, whether in my own handwriting or not, are correct and complete. I have not kept back any material information.

(c) I agree that payments received will be invested in one Arrangement.

(d) I agree that a copy of this application can be treated as the original.

(e) 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. 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.

(f) Unless part (g) (iv) applies, I authorise Scottish Widows to deduct from the account detailed in my application, the contributions specified in the application, and any increases to those contributions that I have either agreed to pay, or subsequently agree to pay.

(g) If I am applying through my employer:

- (i) I authorise them to appoint and/or alter the financial adviser for the policy.
- (ii) For as long as I remain in my employer's service, I authorise Scottish Widows to provide my employer with any information required by them for the administration of this policy, including any information I request via my employer, but excluding: medical information; personal bank details and those for any third party payments; and information regarding any arrangements made by me for the payment of death benefits from the policy.
- (iii) I authorise my employer, its agents and any agent of mine acting in connection with the policy, to pass to Scottish Widows, any information concerning me that Scottish Widows may require to process the application made on my behalf.
- (iv) I authorise my employer to deduct, from my salary, any contributions due by me under the Scheme, and thereafter for them to be sent to Scottish Widows to be applied under the policy, until instructed otherwise.

F. Declaration – IMPORTANT – Please complete (cont'd)

- (v) My employer has agreed to make payments detailed on this application and relevant employer application (if any) to the plan on my behalf and within rules set by The Pensions Regulator and agrees that the information given in relation to the employer is correct.

Our policy on Data Protection is included in the additional sheet 'Important notes for Applications'.

Your signature

Date (DD MM YYYY)

A copy of the completed application, Scheme Rules and Policy Provisions are available from Scottish Widows.

For Scottish Widows Use Only

CBC \_\_\_\_\_

Agency No. \_\_\_\_\_









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 plc. Registered in Scotland No. 199549. Registered Office in the United Kingdom at 69 Morrison Street, Edinburgh EH3 8YF. Telephone: 0131 655 6000.

Scottish Widows plc is authorised and regulated by the Financial Services Authority. Our FSA Register number is 191517.

41695A 04/12 (All)