

Application Form

Individual Stakeholder Pension Plan
on behalf of a minor

Plan No.
(Internal use only)

This form should only be completed on behalf of a person who is under the age of 16, or under 18 years of age and not in employment. Such a person is referred to on this form as a minor. (See note 1).

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.

A. Eligibility (see note 1)

In order to determine whether you are eligible to take out a Scottish Widows Stakeholder Pension Plan, please provide the following information:

Country of habitual residence

(see note 2)

B. Minor's Details

NOTES

- (1) As the person for whom the plan is being arranged is under 16 years of age, or under 18 years of age and not in employment, the legal guardian (e.g. a parent) should complete the application. However, the details should be those for the person who will ultimately receive the pension, i.e. the minor. The contract will be in the name of the legal guardian for the benefit of the minor.
- (2) 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.
- (3) This should be the minor's permanent residential address. We will send all correspondence to this address or to the address of the legal guardian if different. Please ensure the postcode is provided.
- (4) Please write in the most appropriate of the following:
 - caring for one or more children aged under 16
 - caring for a person aged 16 or over
 - unemployed
 - other.
- (5) National Insurance Numbers are issued shortly before a child's 16th birthday. Please tick the box if the minor is too young to have received a National Insurance Number. If the minor has 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 the application. If you cannot find their National Insurance Number please phone the HM Revenue & Customs Enquiry helpline – 0845 302 1479.
- (6) This is the age from which the minor wants their pension to become payable. This must normally be between the ages of 55 and 75.

1. Minor's last name

2. Minor's first name(s)

3. Minor's Address

(see note 3)

Postcode

4. Contact name and phone number

5. Minor's date of birth

(DD MM YYYY)

6. Is the minor

Male

Female

7. Minor's nationality

For example British, French, Irish

8. If over 16, minor's marital status

Single

Married/in a registered civil partnership

Separated

Divorced/registered civil partnership dissolved

Widowed/a surviving registered civil partner

9. Is the minor

In full-time education

Other

(please specify, see note 4)

10. Please provide the minor's National Insurance Number

(see note 5)

If the minor does not have, or has never been given, a National Insurance Number, please tick this box

11. Selected Pension Age

(see note 6)

E. Your choice of funds (continued)

Automatic Switching

So long as you do not choose one of our three Lifestyle Switching Options in (2) below, your investments will be automatically switched over the five years before your selected pension age, with the aim that your plan is invested approximately 75% in the Pension Protector Fund, and 25% in the Cash Fund at your selected pension age.

Please read the **Important Notes** at the end of this section.

You can elect for this **NOT** to happen by ticking this box .

2. Lifestyle Switching Options

If you've completed (1) above don't complete this section. If you complete this section please select one option and read the **Important Notes** at the end of this section.

Cautious Lifestyle – There are three stages.

1. Initially 100% of each payment will be invested in the Consensus Fund.
2. From the date 10 years before your selected pension age until the date 5 years before your selected pension age we will
 - invest approximately 50% of each new payment into the Consensus Fund and 50% into the Pension Protector Fund, and
 - switch a proportion of your existing holding each month out of the Consensus Fund. Each amount switched will be invested approximately 50% in the Consensus Fund and 50% in the Pension Protector Fund with the aim being that you are fully invested in these at the end of the 5 year period.
3. 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 Consensus 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.

Balanced Lifestyle – There are two stages.

1. Initially 100% of each payment will be invested into the Mixed Fund.
2. 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.

1. Initially 70% of each payment will be invested into the UK Equity Fund and 30% into the Global Equity Fund.
2. 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

Important Notes

Due to fluctuations in stockmarkets, there's no guarantee that the percentage splits between the funds shown in each of the Lifestyle Switching options and the Automatic Switching option will be achieved.

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.

F. Declaration

LEGAL GUARDIAN'S 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 on behalf of a minor, who is under the age of 16 or under 18 years of age and not in employment, to become a member of the Scheme: I am legal guardian for the minor and;

1. (a) I agree to be bound by the Deed Poll which established the Scheme, and by the Rules of the Scheme.
(b) I declare that:
 - i) the minor is eligible to join the scheme because they are resident in the UK;
 - ii) the proposed contributions to this Scheme, and any other payments by or on behalf of, or intended to be paid by or on behalf of the minor to any other registered pension schemes, in respect of which minor is entitled to receive tax relief, will not in any tax year, exceed the higher of the basic amount (currently £3,600 gross), or 100% of minor's relevant UK earnings;
 - iii) contributions paid net of basic rate tax relief will change if the basic rate of tax changes, to maintain the then total contribution to this Arrangement by the payer and Her Majesty's Revenue and Customs (HMRC);
 - iv) to the best of my knowledge and belief all the statements I have made, whether in my own handwriting or not, are true. I have not kept back any material information;
 - v) I will tell Scottish Widows as the Scheme Administrator within 30 days if:
 - the minor stops residing in the United Kingdom.
 - vi) I will inform Scottish Widows if the minor is no longer entitled to receive tax relief. I will do so by the later of:
 - 5 April in the tax year in which the minor ceased to be entitled to tax relief; and
 - 30 days after the date the minor ceased to be entitled to tax relief.
 - (c) I have read, understood and agreed to each of the statements included on the '**Important notes for applications**' document
 - (d) I will be responsible for the contract as if it were my own until the minor reaches 18 years of age.
 - (e) I authorise any agent of the minor acting in connection with the policy, to pass to Scottish Widows, any information concerning the minor that Scottish Widows may require to process the application made on the minor's behalf.
 - (f) 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 Banking Group companies will not make marketing approaches to you unless you already have a relationship with them.
2. I understand that the contributions made to the scheme may only be returned to the member in the form of benefits payable under the rules of the scheme (i.e. after the member attains the age of 55 except in the case of earlier incapacity).

Your signature as Legal Guardian

Date (DD MM YYYY)

Your full name

Your permanent residential
address

Postcode

Your country of residence

Your Nationality

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

SCOTTISH WIDOWS
preparation is everything
official pensions and investment provider



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.

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