

# Joining form

What do you want to do?	Complete sections:
Apply for a Self-Invested Personal Pension (SIPP)	1 and 2
Apply for a Workplace Payroll Individual Savings Account (ISA)	1 and 3
When making an application please sign and date the declaration on page 8 and then pass this form back to your employer.	

This form gives authority to your employer to apply to and/or pass on your information to Aegon in connection with their workplace savings scheme.

It also includes the declarations that are being made by you or your employer on your behalf when applying for an ISA or SIPP.

Where applying for an ISA, the declaration records the terms of the application made by the applicant named in section 1.

If you're only applying for a SIPP at this time, and want to apply for an ISA at a later date, you'll need to complete another Aegon Retirement Choices (ARC) Joining form. This will need to be signed and passed to your employer at the time that you wish to apply for the ISA.

If you're completing this for an ISA application and you already have a SIPP on ARC, this joining form will only be in relation to that ISA application. This means that the declarations that will apply are the general and ISA declarations. Any declarations you've made in the past will still apply to any SIPP or ISA that you have.

**Important note:** If you have any other pension plans that have been upgraded by Aegon to an ARC SIPP and you go ahead with this transaction, we'll view this as your agreement to the transfer of your former pension plan to this ARC SIPP.

This means:

- If waiver of contribution insurance cover is required it will have to be taken out with another provider, and will be subject to underwriting and payment of an additional premium, as this option isn't available with an ARC SIPP.
- We won't allow a return to your former pension plan.

You can find more information on our customer returns policy at [www.aegon.co.uk/modernpension](http://www.aegon.co.uk/modernpension)

By submitting this form you're confirming your agreement to the upgrade.

# 1. Your details

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Please complete this form in BLOCK CAPITALS and in ballpoint pen.

Title (please circle)

Mr / Mrs / Miss / Ms / Other – please specify
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Full forename(s)

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Surname

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the 'Employee'

Permanent UK home address – you must live in the UK to open a SIPP or ISA with us.

Postcode

Please tell us your National Insurance number below or confirm if you don't have one.

National Insurance (NI) number

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You'll find your National Insurance number on your payslip and/or on a tax code notice.

I don't have a National Insurance number.

Employee number

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Date of birth

D	D	M	M	Y	Y	Y	Y
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Name of employer

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the 'Employer'

By completing this form, you are confirming that your status is employed for the purpose of receiving tax relief on your personal contributions. Your employer will provide details of how the workplace savings scheme has been set up including the contribution structure and details of the default fund chosen for you and the product wrappers available. More information about wrappers can be found in the Key features document, which you'll find on your ARC savings scheme website. You should also receive an illustration which will show the details of your scheme.

## 2. Join the Aegon Self Invested Personal Pension (SIPP)

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I want to join the SIPP

Your contributions will be set by your employer. If you want to change your personal contribution, give details below.

### Your personal contributions

Please complete one of the following boxes with the total monthly personal contribution you'd like to pay into your plan.

£  each month

or

% of gross monthly earnings

Don't include your employer's contribution.

### Investment selection for your SIPP

Your contributions will automatically be invested in the relevant default fund for your workplace savings scheme (reference to the 'default fund' includes 0.25% being invested in your cash facility), unless you make your own investment choice.

You can make your own investment choice rather than being invested in the default fund. If you want to make your own investment choice, you should tick the box below to have your contributions invested in your cash facility. You must then log in to your online account and change your investment choice for future contributions.

I want my contributions invested in my cash facility rather than the default fund.

## 3. Open an Aegon ISA

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You should only complete this section if your employer is offering the facility to open an ISA. If your employer doesn't offer this facility, you'll be able to do this yourself by logging in to your online account.

This application is for a stocks and shares ISA for the 2019/2020 tax year and each subsequent year until further notice.

I want to open a stocks and shares ISA

Payment amount

£

Frequency of payment?

Monthly     Quarterly     Yearly

Your initial payment will be invested in your cash facility. You must log in to your account and select your investments for the ISA.

## 4. How we treat your personal information

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Here at Aegon, we're committed to protecting and respecting your privacy. We collect your personal information so that we can verify your identity, set up your plan and provide ongoing administration. We need this information to carry out our obligations and to provide you with the products and services under the terms of your contract with us. Without it, we wouldn't be able to provide you with a plan.

As part of our administration process, we work with carefully selected service providers (in other words suppliers) that carry out certain functions on our behalf. We only share the appropriate level of personal information necessary to enable our suppliers to carry out their services and they need to keep the information safe and protected at all times. Our suppliers must only act on our instructions and can't use your personal information for their own purposes.

The personal information we collect may be transferred to, and stored at a destination outside the European Economic Area (EEA). This could be to other companies within the Aegon Group or to our service providers. Where any such processing takes place, appropriate controls are in place to make sure your information is protected.

We may disclose your information to licensed credit reference and/or fraud prevention agencies to help make financial or insurance proposals and claims decisions (this will be during the application or enrolment process and on an ongoing basis), for you and anyone you're linked with financially or other members of your household. Our enquiries or searches may be recorded.

You can find more information on how we use and share your personal information, including how long we keep it and details of your rights at [www.aegon.co.uk/protectinginformation](http://www.aegon.co.uk/protectinginformation) or by contacting us to request a copy.

## 5. Authorisation and declaration

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Within this authorisation and declaration, 'Aegon' refers to Scottish Equitable plc for the SIPP, and to Aegon Investment Solutions Limited for the ISA.

'I' refers to the employee named in Section 1 and 'you' refers to the employer named in Section 1.

### General authorisation

- 5.1 I mandate you, to submit an application on my behalf to Aegon for the SIPP or to pass on my application for an ISA to Aegon. This application will be for me to join the Workplace savings scheme and the Aegon Self Invested Personal Pension Scheme. Aegon will issue to me a contract in connection with the SIPP and/or ISA.
- 5.2 I agree that I'll have to accept important terms and conditions. These will be set out for me by Aegon and, if I don't cancel the contract in line with the cancellation rights that will be given to me, then I'll be bound by those terms and conditions (and all other terms and conditions relating to the contract and the Workplace savings scheme).
- 5.3 This mandate is a prior request, under Article 9 of the Distance Marketing Directive, to Aegon for them to issue to me a contract in connection with the Workplace savings scheme.
- 5.4 I authorise you to deduct from my earnings any contribution due by me under the Workplace savings scheme, and for it to be sent to Aegon to be applied under that Arrangement.
- 5.5 I'm aware that I'll be given details of my contract, and have the right to cancel. If I don't want to cancel, then:
- I don't need to take any further action, or
  - if contributions are paid to the contract, I accept this amounts to and/or confirms my agreement that I've entered into a contract with Aegon, and I've joined the Workplace savings scheme with Aegon.
- 5.6 I'm aware that joining the SIPP will mean I shall lose any 'enhanced protection' or 'fixed protection' I've applied for.

- 5.7 I confirm that a copy of this joining form can be sent to Aegon and that they may rely on it.
- 5.8 I agree this mandate cannot be revoked.
- 5.9 I authorise you, your agents and any agent of mine acting in connection with the Workplace savings scheme to pass information that's reasonably needed about me to Aegon and, where employer contributions are being paid to my SIPP under the Workplace savings scheme, the scheme adviser of the Workplace savings scheme, from time to time.

This will be information needed in connection with the Workplace savings scheme and any contract issued in connection with that Arrangement.

### Application declaration

- 5.10 When I apply for a contract, I'm aware that Aegon relies on the information contained in the following documents as they form the basis of the contract between me and Aegon:
- my application;
  - the declarations and any other declarations made when applying for the SIPP and/or ISA;
  - the first contract note/confirmation of investment – contract note, that Aegon sends to me;
  - the Aegon Retirement Choices Terms and Conditions and, where applicable,
  - the ARC Insured Funds Policy.
- 5.11 I confirm that I've had the opportunity to read these documents carefully (other than the first contract note/Confirmation of investment – contract note which will be given to me in accordance with the Terms and Conditions) along with the key features document, my personal illustration, key investor information document(s) and the declarations in this application, before completing this application form.
- 5.12 I confirm that I had the opportunity to read the Aegon UK Retail Order Execution Policy and I agree to its terms.
- 5.13 I confirm that I'm habitually resident in the United Kingdom.

## 5. Authorisation and declaration – continued

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5.14 I accept that Aegon hasn't and won't assess my suitability for the SIPP or ISA or any investment decisions I make. This means that I won't benefit from the protection of the Financial Conduct Authority's rules on assessing suitability in relation to Aegon. If I've any doubts about the suitability of the SIPP or ISA for me, I should speak to a financial adviser.

**I declare that:**

5.15 I apply for the ISA, and/or I, or my employer on my behalf, apply for the SIPP, and the services outlined in the application and agree to be bound by the Aegon Retirement Choices Terms and Conditions, and the ARC Insured Funds Policy and rules of the Aegon Self Invested Personal Pension Scheme as applicable.

5.16 I agree that any Direct Debit instructions in the application will continue into subsequent tax years until I instruct Aegon to stop taking payments.

5.17 The information supplied in the application, and supplementary forms related to it, including transactional data, is true and complete to the best of my knowledge and belief, including where this information has been supplied by my adviser or employer. I confirm that I'm aware that it is a serious offence to knowingly provide false or misleading information on the application.

5.18 As this application is being completed by me signing up through my employer, I've not received any financial advice in relation to this application and I'm aware that I may have fewer grounds for complaint in relation to this specific transaction.

5.19 If I've received advice from a financial adviser in relation to this application and this was not face to face, I've received and had the opportunity to read the key features document, and illustration, key investor information document(s), and terms and conditions that are relevant to this application.

5.20 Where regulations allow, I nominate my appointed adviser to receive correspondence in relation to my investments on my behalf. This instruction will remain in force unless my adviser has informed Aegon that they want this correspondence to be sent directly to me, or I no longer have an adviser to whom Aegon can send these.

5.21 Any payment into any product wrapper, including contributions and transfers, will remain in the cash facility/account until I or my adviser gives instructions as to where it's to be invested. For the SIPP, as this is an employer provided product wrapper and there's a default fund, any payment made into any product wrapper with a default fund will be invested into that default fund (which includes 0.25% in the cash facility) until I or my adviser gives instructions as to where it's to be invested or I've asked for it to be invested in the cash facility from outset.

**I authorise Aegon to:**

5.22 Hold my cash, subscriptions, investments, interest, dividends and any other rights or proceeds in respect of those investments or cash.

5.23 Make on my behalf any claims to relief from tax in respect of any of my investments.

5.24 Make the payments specified in the application to my adviser on my behalf from the relevant product wrapper(s). I agree that these payments reflect the terms of the agreement I've entered into with my adviser. Aegon will confirm the actual amount of the payment that's deducted and paid to my adviser. If I disagree with the payment then I should speak to my adviser.

5.25 Deduct from my SIPP account any amount of basic rate tax relief, and/or interest relating to that tax relief, repaid or repayable by Aegon to HM Revenue & Customs.

5.26 Accept investment and disinvestment instructions from my appointed adviser.

**In addition to the above general declarations, where the application is for the ISA.**

In this part Aegon refers to Aegon Investment Solutions Limited.

Where I'm applying for an ISA, I confirm the following:

5.27 I authorise the Employer to pass on my application for an ISA to Aegon, the application is based on the information in this form.

5.28 All subscriptions made, and to be made, belong to me.

5.29 I'm 18 years of age or over.

## 5. Authorisation and declaration – continued

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5.30 Except where allowed by legislation, I have not subscribed/made payments, and won't subscribe/make a payment, more than the overall subscription limit in total to any combination of permitted ISA types in the same tax year.

5.31 Except where allowed by legislation, I have not subscribed, and won't subscribe, to another Stocks and Shares ISA in the same tax year that I subscribe to this Stocks and Shares ISA.

5.32 I'm resident in the United Kingdom for tax purposes or, if not so resident, either perform duties, which by virtue of Section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I'm married to, or in civil partnership with, a person who performs such duties. I'll inform Aegon if I cease to be so resident or to perform such duties or be married to, or in civil partnership with, a person who performs such duties.

### **I declare that:**

5.33 I authorise Aegon to make the relevant record in writing detailing these declarations and authorisation, a written record of which will be passed to me.

5.34 I apply to subscribe for a stocks and shares ISA for the 2019/2020 tax year and each successive year until further notice.

### **I authorise Aegon to:**

5.35 Arrange any transfer of an existing ISA held with a different ISA provider to my account with Aegon as and when I request that Aegon do so.

5.36 Obtain details from my existing ISA manager or managers and authorise the giving of any such details to Aegon.

5.37 Disclose details of my ISA to my appointed adviser, and to accept instructions from my appointed adviser with regard to all aspects of the running of the ISA.

### **In addition to the above general declarations, where the application is for the SIPP:**

In this part, Aegon refers to Scottish Equitable plc.

When I'm applying through my Employer for a SIPP, I apply:

5.38 To become a member of the Aegon Self Invested Personal Pension Scheme (the Scheme).

5.39 For an ARC Insured Funds Policy. That Policy will be issued to me and sets out Aegon's standard terms and conditions it believes reasonably apply (based on the information and documentation that has been given in relation to the application). Any special terms and conditions will be in Aegon's current style or, where Aegon don't have a current style, in the format Aegon thinks best reflects them.

### **I agree that:**

5.40 I'm bound by the documents and rules of the Scheme.

5.41 I'm a relevant UK individual at the time the first contribution is paid and confirm that my principal status is employed.

5.42 I'll inform Aegon no later than 30 days after a change to my:

- residency status;
- name; or
- permanent residential address.

5.43 The application determines whether I'm entitled to basic rate tax relief at source on my contributions and confirms that the total contributions to any registered pension schemes, in respect of which I'm entitled to tax relief, won't exceed the higher of:

- £3,600, or
- my relevant UK earnings for that tax year.

And confirm that the information I have supplied in this application form whether in my handwriting or not, and this declaration clause is, to the best of my knowledge, correct and complete.

5.44 If I'm no longer entitled to tax relief on my contributions I'll inform Aegon in writing no later than the later of:

- 5 April in the year of assessment in which this occurs; or
- within 30 days of this change.

5.45 The amount of contributions specified in the arrangement will be paid by me or, with my knowledge, on my behalf.

