



For customers

# Plan alteration form



This form should take approximately **15 minutes to complete**.



## Is this form for me?

You should complete this form when:

- restarting contributions to a plan that has previously been paid up (in other words contributions have stopped being paid to it);
- changing the payment amount and/or frequency (for example monthly to yearly);
- informing us of a change in your status or a change in employment (including a change of employer), or
- changing your plan from being part of a group arrangement to being on an individual basis.

This form should be used to make any of the alterations listed on the left hand side, to an existing plan within 'the Scheme', which is:

The Scottish Equitable Personal Pension Scheme: if your existing plan is a Personal Pension plan, a Group Personal Pension plan, a Retirement Control plan, or a Flexible Pension Plan.

The Scottish Equitable Self-administered Personal Pension Scheme: if your existing plan is a Reflex Control plan, a Flexible Pension Plan, a Group Self-invested Personal Pension plan, or a Retirement Control plan.

The Scottish Equitable Personal Pension Scheme and the Scottish Equitable Self-administered Personal Pension Scheme: if your existing plan is a Flexible Pension Plan, a Group Self-invested Personal Pension plan, or a Retirement Control plan.

The Scottish Equitable Stakeholder Scheme: if your existing plan is a Stakeholder Pension plan, or a Group Stakeholder Pension plan.



## How to use this form

- Words in **bold** are described in more detail in the Definitions section at the end of this form.
- **Check any details** already filled in before you sign the declaration and consent – please change any incorrect details and initial the changes.
- **Complete all relevant information** – the answers you give will affect the contract of insurance which you currently have with us. If you don't disclose all relevant facts, the protection the plan provides may be lost or cancelled and your claim rejected.
- Complete form in **BLOCK CAPITALS** and ballpoint pen.



## 1. About me

Title (Mr/Mrs/Miss/Ms/Other – please specify)

Full forename(s)

Surname

Date of birth

D	D	M	M	Y	Y	Y	Y
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National Insurance number

You can find your NI number on your payslip and/or on a tax code notice.

Existing plan number

If your address or contact details have changed and you haven't told us, please provide the new details below. (If you change your address, we may contact you to supply identity verification evidence.)

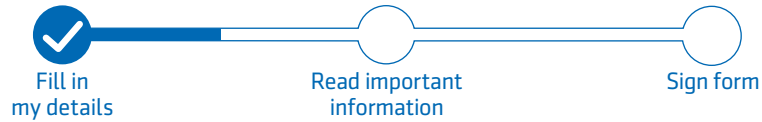
Address

Postcode

Contact phone number

Email

We'll use your email address and phone number to contact you about your plan. We might also use them to keep you informed about our products and services but only where you've consented to this. If you would like to hear from us please tick the appropriate box in section 7.



Complete this section if you've changed your status or employment details and haven't told us.

## 2. Status/employment details

Status/employment

- Employed
- Self-employed
- Unemployed
- A pensioner
- In full-time education
- Caring for one or more children aged under 16
- Caring for a person aged 16 or over
- Child (under the age of 16)
- Other – give details

Date of change

D	D	M	M	Y	Y	Y	Y
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Employer's name

Employer's address (if now employed or employer has changed)


Postcode

If you were previously employed, what was your previous employer's name?

Complete this section if you're converting your Group Personal Pension (GPP) to an Individual Personal Pension plan (IPP). If not, go to section 4.

## 3. Converting a pension

Are you completing this form to convert your Group Personal Pension (plan number shown in the 'About me' section) to an Individual Personal Pension plan?

- Yes
- No

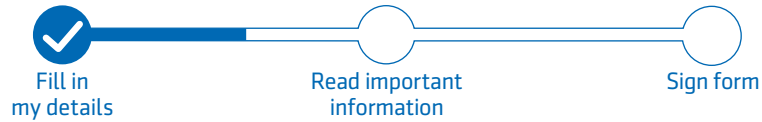
Do you want any **waiver of contribution** under your current plan to continue?

- Yes
- No

Do you want any **life cover** under your current plan to continue?

- Yes
- No

If you're not sure if you have **waiver of contribution** or **life cover** please call us on 03456 10 00 10.



## 4. Contributions

Please refer to the notes on page 10 for information about the amount that can be contributed. Please contact us if you're living overseas, as there are restrictions on contributing to your pension.

Total gross personal contribution		Total employer contribution	
Regular amount	£ <input type="text"/> or <input type="text"/> % of earnings*	Regular amount	£ <input type="text"/> or <input type="text"/> % of earnings*
Frequency	Yearly <input type="checkbox"/> Monthly <input type="checkbox"/>	Frequency	Yearly <input type="checkbox"/> Monthly <input type="checkbox"/>
Single	£ <input type="text"/>	Single	£ <input type="text"/>

\*Please tell us your current salary if you've asked for a % of earnings contribution

£

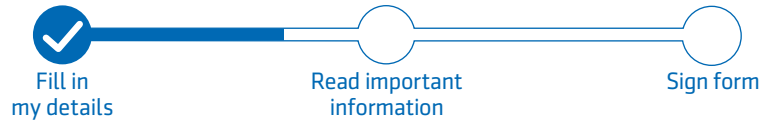
Automatic increase in contributions (Individual plans only)	<p>If you would like your regular contributions to automatically increase each year, please tell us how:</p> <p>a <input type="checkbox"/> A rate in line with increases in Average Weekly Earnings (with a minimum of 5% and maximum of 15% a year), or</p> <p>b <input type="checkbox"/> A fixed rate of <input type="text"/> % a year (maximum 15%).</p>
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If you're changing your current contribution frequency, or are starting to pay regular contributions, please tell us the date of change and complete the Direct Debit form.

Date of change, or date of first regular contribution

If you intend to start paying contributions, or alter the contributions you're currently paying, please confirm you are a **relevant UK individual** in the current tax year. (See notes on page 11).

- Yes – I'm a relevant UK individual
- No – I'm not eligible to contribute to a pension with Aegon.



## 5. Investment choice

You can find a full fund list at [www.aegon.co.uk/funds](http://www.aegon.co.uk/funds).

If you're unsure about the funds you're currently invested in, please login to your account at [www.aegon.co.uk/login](http://www.aegon.co.uk/login) or call us on 03456 10 00 10.

If you want to choose investments now, enter them below. If you would prefer to choose later, leave blank and your future contributions will be based on your previous investment choice (if available). Please enter the full fund name(s) and percentage.

Fund name(s)	Single contribution %	Regular contribution %
<b>Total</b>	<b>100%</b>	<b>100%</b>



## 6. How we use your information

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.

We'd like to keep you up-to-date with information about our news, products and services. If you'd like to hear more from us, please tick the relevant box(es) below.

- Mail
- Phone
- SMS
- Email

By ticking the box(es), you're consenting to receiving marketing messages in this way from us. You can change your mind and unsubscribe at any time simply by contacting us. For more information on how to do this go to [aegon.co.uk/protectinginformation](http://aegon.co.uk/protectinginformation)

We won't pass your information to other companies outside of the Aegon Group for marketing purposes.



Please read

## 7. Declaration

In this declaration, 'I' means the applicant named in the 'About me' section and 'you' means Aegon.

7.1 I confirm this supplementary application relates to 'the Scheme' to which the plan in the 'About me' section relates.

7.2 I agree I'll pay the amount of contributions specified in the arrangements or, with my knowledge, someone else will pay them on my behalf. I confirm that if I'm employed:

- a my employer will pay the amount of employer contributions set out in this application, and
- b where my contributions are to be taken straight from my salary, I authorise my employer to do this.

7.3 I agree as follows:

- a any contribution to the plan will be allocated to investment funds in line with my instructions to you (which includes any set out in the 'Investment choice' section of this form);
- b I'm aware you have an investment fund allocation procedure, and this procedure may be changed from time to time;
- c that my plan is amended to include the procedure; and
- d whenever a contribution is given to you to apply under the plan, and you don't have clear and complete instructions from me about which investment funds that contribution is to be applied to, then you'll apply the contribution to the investment funds chosen in line with your investment fund allocation procedure.

7.4 I consent to the Scheme administrator or their representative obtaining from me or any other person or body to whom an authorised payment under the conditions of the Scheme(s) is to be made, any evidence and information they need for the purpose.

7.5 I note that if there's any failure to provide any information that the Scheme administrator needs to administer my benefits accurately, the Scheme administrator has the right to make further changes.

7.6 I declare that the total contributions in a tax year, to any and all **registered pension schemes** to which I'm entitled to tax relief under Section 188 of the Finance Act 2004, won't be more than the **basic amount** or my **relevant UK earnings** in that tax year, whichever is higher.

7.7 I declare that the information given in clause 7.6 of this declaration and consent is, to the best of my knowledge and belief, correct and complete.

7.8 I declare that the information given in this form, whether in handwriting or not, is, to the best of my knowledge, correct and complete.

7.9 I undertake to inform the Scheme administrator if an event occurs that means I'm no longer being entitled to tax relief on my contributions under Section 188 of the Finance Act 2004. I'll inform the Scheme administrator about this by 5 April in the tax year in which the event occurs or 30 days after the event occurs, whichever is later.

7.10 I agree that this form and every answer or statement (if any) made, or to be made, by me to you or to a medical officer acting for you (in conjunction with the information given in this form) shall alter the basis of the contracts between me and you consisting in arrangements under the Scheme.



Please read

## 7. Declaration – continued

**7.11** I agree that you or your representatives may approach the Scheme administrators or the providers of any other **registered pension scheme** that I'm contributing to or have contributed to in the past, to obtain any information you feel is necessary to administer my arrangements under the Scheme(s).

**7.12** I note that deliberate or careless failure to answer any questions correctly and completely to the best of my knowledge and belief, may result in benefits not being payable.

**7.13** I declare that I or any person acting on my behalf am not using any amount of tax-free cash sum that I have previously received from the Scheme or any other pension scheme in a way that would breach the **recycling rule**. However, I agree that, in the event of any contribution which does constitute a breach and consequently means the Scheme administrator becomes liable for a Scheme sanction charge and penalties and/or interest to HM Revenue and Customs (HMRC), I'll be liable to pay to the Scheme administrator a sum equal to the amount of that Scheme sanction charge, any penalties and interest charged by HMRC and any interest charged by the Scheme administrator.

**7.14** I've read the notes at the end of this form.

The information given in this form is needed for income tax purposes and may be inspected by the UK tax authorities. If I give false information, the tax authorities may prosecute me, which could lead to severe penalties.

Date

D	D	M	M	2	0	Y	Y
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Please sign here

Signature of applicant

X	X
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### Before returning this form to us, please check:

You've completed all relevant sections.

You've signed and dated the Declaration above.

! We can't process your instruction until you've met these requirements

### Important information

We'll issue a revised plan schedule in the applicant's name for the benefits provided under this Scheme. On request, we'll supply an example of our standard policy conditions and a copy of the completed form.





Fill in my details

Read important information

Sign form



**Employer sign**

## 7. Declaration – continued

To be completed by the employer where contributions are to be collected by Direct Debit instruction.

We, the employer, confirm we've seen and agreed to the contributions set out in the 'Contributions' section.

Date

D	D	M	M	2	0	Y	Y
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Position/Authority of signatory

Print name

Signature of employer

X	X
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**Legal guardian sign**

A legal guardian is the legal guardian of the applicant (in Scotland this must be a parent or someone with full parental rights). The legal guardian will be required to act for an applicant where: (1) the applicant is under 16 years of age; or (2) for any applicant who is under 18 and not employed unless the applicant resides in Scotland.

### Legal guardian's declaration

- a I confirm I'm the legal guardian of the applicant.
- b I agree and accept that it's part of the plan that each time I make or arrange a payment to the plan, and each time I operate or arrange to have operated a portion of the plan, I shall be reconfirming to you that I'm still the legal guardian of the applicant, and have full capacity in relation to the plan.

Date

D	D	M	M	2	0	Y	Y
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Print name

Signature of legal guardian

X	X
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## 8. For adviser use only

### Important notes

#### Anti Money Laundering

#### Evidence of identity

We'll require evidence of identity when you submit this form (we'll accept an introduction certificate). Evidence of identity must be provided for each applicant (including attorneys and guardians) and, if different, the person paying the contribution.

#### Source of wealth

When submitting this form, as well as providing evidence of identity for the person paying the contributions, you must also provide evidence of the source of the payer's wealth.

### Additional information

In certain circumstances we're required by law or company policy to secure additional information in respect of a customer's identity, source of wealth or other relevant details concerning investments. Where this is the case, we would appreciate your cooperation in sourcing the additional information as quickly as possible to avoid delays.

Did you give this applicant advice?

Yes  No

Financial adviser case number

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## Application form notes

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### About me (section 1)

You must be under the age of 75 and a **relevant UK individual** to pay personal contributions to a Personal Pension plan with us. If you're aged 75 or over and/or not a **relevant UK individual**, please contact a financial adviser to find out about alternative plans.

Your National Insurance (NI) number will appear on your payslip and/or on a tax code notice.

Only where the applicant is aged under 16 can you show the NI number as YY999999Y.

### Contributions (section 4)

Complete this section of the form if you want to change or restart your contributions.

Please enter the total gross contributions to be made to the plan. These should include any increases you or your employer want to make. All personal contributions will be collected net of basic rate tax. We collect the tax relief from HMRC. Basic rate tax relief is currently 20%. So, if you contribute £80 a month, £100 will be invested automatically in your plan – that's an additional £20 at no extra cost to you. Personal contributions include any contributions made on your behalf by a third party, other than your employer.

Where regular monthly contributions are to be made, the expected date of payment must not be later than the 28th of the month.

The maximum personal contribution that can be paid is the greater of the **basic amount** and your **relevant UK earnings**. Personal contributions currently being made to any other **registered pension scheme** will also have to be taken into account. The value of any tax relief depends on your individual circumstances.

Where your contributions have to be deducted from payroll and/or an employer contribution is going to be made, then it's a requirement of the Pensions Regulator that your employer must complete and submit a Record of Payments Due (RPD) form to us. An RPD form is available from a financial adviser. If there's currently an RPD form in place and you're changing your contributions, a new RPD form will be required.

If your current contributions are set to increase automatically, this will apply to your new total contribution detailed in section 4. If you want to add an automatic increase or amend the current level, complete section 4.

For information about relevant UK individual, please read the definition on page 11.

### Annual allowance

The government sets an upper limit, or annual allowance, on the amount that can be contributed into your pension plan each year without incurring a tax charge. The annual allowance is measured across all registered pension plans you may have. Please speak to a financial adviser for more information. The current annual allowance is £40,000. This may change in future years. For more information visit [www.gov.uk/tax-on-your-private-pension](http://www.gov.uk/tax-on-your-private-pension)

The amount that can be paid by or for you into money purchase arrangements without a tax charge arising may be restricted to the money purchase annual allowance, which for the 2017/18 tax year is £4,000. The restriction applies if you had a flexible drawdown plan at any time before 6 April 2015. It also applies if you take (or have already taken) certain types of pension benefit, including an uncrystallised funds pension lump sum or income from a flexi-access drawdown plan. If you think this may affect you, please contact a financial adviser. There may be a charge for this.

### Tapered annual allowance

From 6 April 2016 a tapered annual allowance applies to higher earners. If you have an adjusted income greater than £150,000, and your threshold income is greater than £110,000, then your annual allowance is reduced. For every £2 of adjusted income over £150,000, your annual allowance will be reduced by £1, subject to a remaining annual allowance of not less than £10,000. In other words, anyone subject to the taper whose adjusted income is £210,000 and over will have an annual allowance of £10,000. If you're also subject to the money purchase annual allowance rules, special rules will apply. If you think you're affected by this you should speak to a financial adviser.

This information is based on our understanding of current taxation law and HMRC practice, which may change.

### Investment choice (section 5)

If you want to invest in the lifestyle investment funds, you must choose one lifestyle investment fund into which all contributions made to your plan will be invested.

If you make a clear and complete investment choice, we'll invest the contribution(s) in accordance with that choice. If you don't make a clear and complete investment choice, we'll invest the contribution(s) in accordance with our investment fund allocation procedure for that contract, a copy of which is available on request.

For advice as to whether a fund is suitable for you, please speak to your financial adviser.

## Definitions

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**Basic amount** – means the amount you can contribute and receive tax relief on in any tax year to all **registered pension schemes**, without having **relevant UK earnings** of more than the basic amount. The current basic amount is £3,600. This figure may change in future years.

**Life cover** – is designed to pay a lump sum to your family when you die or are diagnosed with a terminal illness. This can be used to help pay the inheritance tax that's due on your estate or to give your family or business some financial help at a difficult time.

**Recycling rule** – is a rule in the Finance Act 2004 designed to stop people using all or part of a lump sum as a direct or indirect way of paying significantly greater pension contributions.

**Registered pension scheme** – is a pension scheme that's registered with HMRC under Chapter 2, Part 4 of the Finance Act 2004.

**Relevant UK earnings** – are defined in section 189 of the Finance Act 2004 and includes:

- employment income, and
- income to which section 529 of the Income and Corporation Taxes Act 1988 (patent income of an individual in respect of inventions) applies. Income tax isn't charged on relevant UK earnings if, according to arrangements under section 788 of the Income and Corporation Taxes Act 1988 (double taxation agreements), they aren't taxable in the UK.

**Relevant UK individual** – is an individual who, in a tax year meets one of the following conditions:

- has **relevant UK earnings** that are income tax chargeable for that year;
- is resident in the UK at some time in that year;
- was resident in the UK at some time during the five tax years immediately before that year, and when they became a member of the pension scheme, or
- has general earnings from being employed by the Crown overseas that are subject to UK tax, or is the spouse or civil partner of someone who has these (as explained in section 28 of the Income Tax (Earnings and Pensions) Act 2003).

**Waiver of contribution** – if, in the future, you couldn't work for more than six months because of a serious illness or accident, waiver cover would continue to pay the contributions into your pension plan (certain conditions apply). You can apply for waiver cover up to age 58.

For a full list of financial definitions, please read our glossary at [www.aegon.co.uk/support/glossary.html](http://www.aegon.co.uk/support/glossary.html)

# Instruction to your bank or building society to pay by Direct Debit



Please fill in the whole form using a ballpoint pen and send it to:  
Aegon, Edinburgh Park, Edinburgh EH12 9SE

Name(s) of account holder(s)


Service user number

8	0	8	4	6	6
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9	9	0	0	3	3
---	---	---	---	---	---

Bank/Building society account number

--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--	--	--	--

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Reference

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FOR SCOTTISH EQUITABLE PLC  
OFFICIAL USE ONLY

This is not part of the instruction to your bank or building society.

Plan/Scheme number

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Instruction to your bank or building society

Please pay Scottish Equitable plc Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand this Instruction may remain with Scottish Equitable plc and, if so, details will be passed electronically to my bank/building society.

Signature(s)

X	X
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Date (dd/mm/yy)

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Banks and building societies may not accept Direct Debit Instructions for some types of account

This guarantee should be detached and retained by the payer.



## The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Scottish Equitable plc will notify you three working days in advance of your account being debited or as otherwise agreed. If you request Scottish Equitable plc to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Scottish Equitable plc or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when Scottish Equitable plc asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.