

Joining form

If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio version of this document, please call 0345 608 1680 (call charges will vary) or visit aegon.co.uk/additionalsupport

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

It also includes the declarations that are being made by you or your employer on your behalf when applying for a Self-invested Personal Pension (SIPP).

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 aegon.co.uk/modernpension

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

1. Your details

Please complete this form in BLOCK CAPITALS and in ballpoint pen then return it to your employer.

Title (please circle)

Mr / Mrs / Miss / Ms / Other – please specify

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 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 SIPP 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 wrapper 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)

I want to join the SIPP

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 SIPP (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. How we treat your personal 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 aegon.co.uk/protectinginformation or by contacting us to request a copy.

4. Authorisation and declaration

Within this authorisation and declaration, 'Aegon' refers to Scottish Equitable plc.

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

General authorisation

- 4.1 I mandate you, to submit an application on my behalf to Aegon for the SIPP. This application will be for me to join the Aegon Self Invested Personal Pension (SIPP) Scheme. Aegon will issue to me a contract in connection with the SIPP.
- 4.2 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).
- 4.3 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 SIPP.
- 4.4 I authorise you to deduct from my earnings any contribution due by me under the SIPP, and for it to be sent to Aegon to be applied under that Arrangement.
- 4.5 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
 - 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 SIPP with Aegon
- 4.6 If I applied for Fixed Protection 2016 on or after 15 March 2023, I'm aware that joining the SIPP will mean I will lose that protection
- 4.7 I confirm that a copy of this joining form can be sent to Aegon and that they may rely on it.
- 4.8 I agree this mandate cannot be revoked.
- 4.9 I authorise you, your agents and any agent of mine acting in connection with the SIPP to pass

information that's reasonably needed about me to Aegon and, where employer contributions are being paid to my SIPP, the scheme adviser from time to time.

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

Application declaration

- 4.10 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
 - 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
- 4.11 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 Documents (KIIDs), (or Key Information Document), any relevant consumer-facing sustainability disclosure reports and the declarations in this application, before completing this application form.
- 4.12 I confirm that I had the opportunity to read the Aegon UK Retail Order Execution Policy and I agree to its terms.
- 4.13 I confirm that I'm habitually resident in the United Kingdom.
- 4.14 I accept that Aegon hasn't and won't assess my suitability for the SIPP 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 for me, I should speak to a financial adviser.

4. Authorisation and declaration – continued

I declare that:

- 4.15 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.
- 4.16 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.
- 4.17 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.
- 4.18 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 Documents (KIIDs), (or Key Information Document), any relevant consumer-facing sustainability disclosure report, and terms and conditions that are relevant to this application.
- 4.19 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.
- 4.20 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. 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:

- 4.21 Hold my cash, investments, interest, dividends and any other rights or proceeds in respect of those investments or cash.
- 4.22 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.
- 4.23 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 (HMRC).
- 4.24 Accept investment and disinvestment instructions from my appointed adviser.

I authorise Aegon to:

In addition to the above general declarations:

In this part, Aegon refers to Scottish Equitable plc.

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

- 4.25 To become a member of the Aegon Self Invested Personal Pension Scheme (the Scheme).
- 4.26 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:

- 4.27 I'm bound by the documents and rules of the Scheme.
- 4.28 I'm a relevant UK individual at the time the first contribution is paid and confirm that my principal status is employed.

4. Authorisation and declaration – continued

- 4.29 I'll inform Aegon no later than 30 days after a change to my:
- Residency status
 - Name
 - Permanent residential address
- 4.30 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
 - 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.
- 4.31 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
 - Within 30 days of this change
- 4.32 The amount of contributions specified in the arrangement will be paid by me or, with my knowledge, on my behalf.
- 4.33 If my status is employed and my employer is paying contributions:
- My employer will pay the amount of employer contributions that I've agreed with my employer and set out in the confirmation of investment – contract note
 - Where my contributions are to be deducted direct from my earnings and paid to Aegon, I authorise my employer to make these deductions
 - Where my contributions are to be deducted from my earnings on a weekly basis, I note that my employer may remit these contributions to Aegon, on my behalf, on a monthly basis
- 4.34 Any payment into my SIPP, including contributions and transfers, will be allocated in accordance with my instructions or to either:
- The default fund if this applies to me.
 - The cash facility until I or my adviser give instructions as to where it's to be invested.
- 4.35 The investments available under my SIPP may change from time to time: the powers in the Terms and Conditions, the ARC Insured Funds Policy and the Scheme allow this. I'm aware that, where my SIPP is effected under a group plan through my employer that the funds available will reflect the views of an adviser that Aegon deems is (or was) involved with that group plan.
- 4.36 The details of what investments apply for my SIPP will be available from Aegon through my adviser, through my employer or directly from Aegon. I agree that Aegon doesn't have to contact me when the investments available change, it's up to me and my adviser to check the information available.
- 4.37 And consent to Aegon obtaining details from any pension scheme, arrangement or contract of which I'm, or have been, a Member and authorise the giving of any such details to Aegon.
- 4.38 That the value of the SIPP may only be applied to provide benefits at the time I take retirement benefits or upon my death, and that Aegon will provide the appropriate benefits as required.
- 4.39 If appropriate, Aegon has my authority to check with HMRC the details of any certificate which enhances my lump sum allowance and lump sum and death benefit allowance.
- 4.40 And confirm that no contribution that I make to the SIPP, or will make in the future will be paid in whole or in part from a Pension Commencement Lump Sum that I've previously received from any approved or registered pension scheme.
- 4.41 This declaration applies to each and every contract or arrangement that I've applied for.

4. Authorisation and declaration – continued

4.42 As my Aegon SIPP is effected under a group plan through my employer, I consent to the documents relating to the Scheme's administration being sent to my employer:

- Relating to information needed for scheme administration for completion by my employer
- Which are passed on to me for completion

Date

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Signature

X		X
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