

IMPORTANT NOTE

To protect you and us from financial crime, we may need to confirm your identity. We may do this by using reference agencies to search sources of information about you (an identity search). This will not affect your credit rating. If this search fails, we may ask you for documents to confirm your identity.

2. YOUR ANNUAL ALLOWANCE – YOU MUST ANSWER THIS QUESTION

Are you subject to the Money Purchase Annual Allowance? Yes No

If you answered 'Yes' on which date did this take effect?

D	D	M	M	Y	Y	Y	Y
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3. PAYMENT DETAILS

Please provide details of the contributions you wish to make. The minimum total contribution is £20 gross. This is £16 net based on current basic rate tax relief of 20% (see notes 1 and 2).

I wish to make a single contribution of £ Net
(see notes 1 and 3)

I wish to start making or change my existing regular contributions to £ Net
please complete the Direct Debit instruction (see note 2)

I would like my Direct Debit to be taken on the of every month

Do you want your regular contribution indexed? Yes No

If 'Yes', please state the percentage you wish your payments to be indexed by %

This must be a whole number between 3% and 10% (inclusive). Additional information is contained in the **Terms and Conditions** of the WS Stakeholder Pension Scheme under section 3 of the Plan Conditions.

Note 1

The net amount is the amount you want to pay. Your contract is for the gross contribution, which is the amount stated plus basic rate tax relief (at the rate that applies to you when you pay this contribution).

Note 2

The net amount is the amount you want to pay. Your contract is for the gross contribution, which is the amount stated plus basic rate tax relief (at the rate that applies to you when you pay this contribution). If basic rate tax relief changes at any time, the net amount you pay by Direct Debit will change.

Note 3

Cheques must be made payable to Waystone SHP with the Member's name on the payee line; for example: 'Waystone SHP – J. Smith'.

Alternatively, if you have access to online banking, send your single contribution direct to our bank:

Bank

Sort code

Account

Important note: Please quote your name and Plan number as the payment reference.

4. INVESTMENT DETAILS

Please select the fund(s) in which you would like this transfer to be invested by completing the table below. If you do not make an investment choice, your transfer will be invested as per the instructions we hold for you.

Fund	% Investment split	
	Single contributions	Regular contributions
WS Global Multi Index Pension Fund	%	%
WS Global Emerging Markets Index Pension Fund	%	%
WS UK Gilt Index Pension Fund	%	%
WS Global Developed Index Pension Fund	%	%
WS Cash Pension Fund	%	%
WS Sterling Corporate Bond Index Pension Fund	%	%
Total	100%	100%

Please ensure percentages total 100%

Or

I wish future contributions to be invested in the following Lifestyle Profile:

Profile 1 Profile 2 Profile 3

During the five years before your Selected Retirement Date, the pension fund will gradually be switched into the WS Cash Pension Fund. This is known as the Security Option. For more information, please see Section 8 of the Plan Conditions, which can be found in the **Key Features** and **Terms and Conditions** of the WS Stakeholder Pension Scheme.

If you would like to opt out of the Security Option, please tick here

5. DECLARATION

I declare:

- To the best of my knowledge and belief the details contained in this application are correct and complete and in accordance with my original application.
- The gross contributions which I pay to all Registered Pension Schemes in a tax year to which I am entitled to tax relief (under Section 188 of the Finance Act 2004) will not exceed the higher of the basic amount on which a non-taxpayer can claim relief or my relevant UK earnings in that year.
- The gross contribution is within the unused element of my current year Annual Allowance, or I have unused Annual Allowance from the three previous tax years to cover any amount in excess of the unused current year Annual Allowance. If I have accessed any of my pension savings flexibly, so I am restricted by the Money Purchase Annual Allowance (MPAA), the gross contribution is within the unused element of the current year MPAA.

Print name (in **BLOCK CAPITALS**)

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ball point pen and send it to:

Waystone Management (UK) Limited
PO Box 5246,
Aspect House
63 Spencer Road
Lancing
BN99 9GP

Service user number

9 4 8 1 2 4

Name(s) of account holder(s)

Reference

Bank/building society account number

Branch sort code

Instruction to your bank or building society

Please pay Waystone Management (UK) Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Waystone Management (UK) Limited and, if so, details will be passed electronically to my bank/building society.

Name and full postal address of your bank or building society

To: The Manager Bank/building society

Address

Signature(s)

Date

Postcode

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, Waystone Management (UK) Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Waystone Management (UK) Limited 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 Waystone Management (UK) Limited 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 Waystone Management (UK) Limited 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.

