



GUIDANCE NOTES

TUC Stakeholder Pension Scheme
part of the Civil Service partnership pension account



About the application form

Please complete this form if you want to apply to join the TUC Stakeholder Pension Scheme part of the Civil Service partnership pension account. The form should be sent to your Authorised Pensions Administration Centre (APAC)/employer at the address given in the letter of appointment or joining letter sent to you by your employer.

The different parts of this form cover:

1. Your personal details
2. Your contact information
3. Payments
4. Your employment details
5. Contracting-out of the State Second Pension
6. Your investment funds
7. Your beneficiary details
8. Declaration

Please complete the form carefully and fully in CAPITALS, otherwise delays in processing may occur. If you make an error in completing this form, please cross it through clearly and then sign the correction. Please do not use correction fluid.

The TUC Stakeholder Pension Scheme is an Appropriate Personal Pension Scheme and a registered Stakeholder Pension Scheme, number A7800030B, established by TUC Stakeholder Trustees Ltd. This means you can use the Scheme to contract-out of the State Second Pension.

Prudential is the Provider and Scheme Administrator and agrees to administer the Scheme by the rules.

The TUC Stakeholder Pension Scheme is available to you through the partnership pension account.

A copy of the terms and conditions on which the insurance is made and a copy of the completed application form are available on request.

If you need more help completing this form you can contact us using the methods below.

UK telephone 0845 070 6666
E-mail tucstakeholder@prudential-pensions.co.uk

If you need further information regarding the TUC Stakeholder Pension Scheme for Civil Servants provided by the TUC then visit our website:

Website www.pru.co.uk/civilservice

Calls to the TUC Stakeholder Pension helpline may be monitored or recorded for quality and security purposes.

Guidance Notes

Guidance Note 1

Title – Please tick the appropriate box or tell us your title if it is not shown.

National Insurance Number – Please note we will require your National Insurance Number. You will not be able to apply for this plan without one.

Marital status – Please tick the appropriate box or tell us your marital status if it is not shown.

Guidance Note 2

Home telephone number – This information is optional.

Contact telephone number – Please tell us a convenient telephone number to use if we need to contact you during the day. This information is optional.

E-mail address – This information is optional.

Preferred method of contact – Please tick the box to tell us how you would prefer to be contacted with any relevant information or queries.

Address – Please tell us your permanent residential address.

Postcode – We require your full postcode for UK residential addresses. You will not be able to apply for this plan without one.

Guidance Note 3

Chosen pension date – Please tell us the age or date you would like to start taking your benefits. Under the terms of this contract you can retire between the ages of 55 and 75 even if you are still working.

Please see your Key Features Document with regards to contribution limits imposed by the government.

Tax relief will normally apply to your contributions up to £3600 or 100% of your earnings.

Your regular percentage of salary – Please indicate the payments you wish to make including basic-rate tax relief. You should show this as a percentage of your pensionable salary.

The above is based on our understanding, as at February 2011, of current taxation, legislation and HM Revenue & Customs practice, all of which are liable to change without notice. The impact of taxation (and any tax reliefs) depends on individual circumstances.

Guidance Note 4

Please complete the sections that apply to you.

Employment status – Please tick only one box that best describes your current employment status. If more than one applies, please tick the most applicable.

Guidance Note 5

Please refer to the member's brochure and key features document if you are considering contracting-out of the State Second Pension. There's no guarantee that you'll be better off by contracting-out. Prudential currently thinks that for most people the rebates paid by the Government will provide them with less than they would receive from the State Second Pension at retirement. If you are unsure whether or not you should contract-out of the State Second Pension, you should seek advice. If you contract-out this will normally take effect from the start of the current tax year. We will send you a separate form to complete and an illustration.

Please note the Government has confirmed that contracting out for this type of pension arrangement will cease with effect from 6 April 2012. If you have contracted out before then, at this date you will be automatically contracted back in.

Guidance Note 6

Please indicate the percentage to be invested in each fund. The total must equal 100%.

If you want to take a less active role and prefer not to choose a fund, your payments can be automatically invested in a fund referred to as your default fund (the Lifestyle Option). Tick the default fund box if you do not want to make a fund choice.

If you choose the Lifestyle Option, all of your payments will be made into this option, and you will not be able to select any other investment funds. In addition, choosing this option will mean you will be unable to switch funds out of this option permanently, unless you change your fund choice.

If you do not choose a fund, your payments will automatically be invested in the default fund. The use of this fund doesn't represent any form of recommendation on behalf of Prudential. Please take time to consider whether this is the most appropriate fund for you.

If you prefer to choose a fund(s), you can select any combination of the funds provided OR a lifestyle option.

More information about all of the funds and the lifestyle option can be found in the Funds Brochure.

Guidance Note 7

This will help the Trustees and Prudential understand who you would like us to pay benefits to in the event of your death and whether you would like us to pay the benefits as a lump sum or as pensions for your dependant(s).

It isn't something any of us wants to have to think about, but we should. A little thought today could be a source of great comfort in the future. Once you are a member, if you wish to nominate a beneficiary for death benefits contact the TUC Stakeholder Customer Service Centre to obtain a nomination form.

Guidance Note 8

Please read and sign the declaration. If there is anything you are unsure about, please seek guidance.



www.pru.co.uk

TUC Stakeholder Trustees Ltd is registered in England and Wales, Registered Office at Congress House, Great Russell Street, London WC1B 3LS, Registered Number 4089943. This form has been approved by Prudential Assurance Company Limited, which is authorised and regulated by the Financial Services Authority.