

# International Bond from Standard Life International

## Application form (Discretionary Investment Management) – Individual

### Who this form is for

This form is for investment through a Discretionary Investment Manager in the Standard Life International Bond by:

individuals

and/or

parties acting in conjunction or on behalf of an individual such as an attorney, deputy or guardian.

The International Bond can be written on either a Capital Redemption or Life Assurance basis.

**IB30INDVDIM 0124**



This application is only for use by applicants who are habitually resident in the UK, Channel Islands or the Isle of Man. Please ask your financial adviser if you require any guidance.

### Filling in this form

**You should remember that your financial adviser is acting on your behalf, not only by giving you advice, but also regarding completing this form.**

**Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct an error, please initial any changes.**

**All relevant sections of the application form must be complete and applicable documents attached for the bond to proceed. Use the checklist provided on page 2.**

**We will use the information provided on this application form before taking information from any attached illustration. A copy of the completed application form will be sent to you on request.**

**Before completing this form, please ensure you have read the appropriate Key Features Document and the Key Information Document (KID), and where relevant, the appropriate Supplementary Information Document (SID) or Key Investor Information Document (KIID).**

The Policy Provisions and Policy Schedule together form the terms and conditions of your product and each policy is evidence of a contract between you and Standard Life International.

- The start date of your bond will be the latter of;
- the date we receive the initial payment; and
- the date we receive all the relevant, signed documentation needed to start the bond.



Call **0345 300 4273**.  
Call charges will vary.

### Please send the completed application form, supporting documents and any cheque payments to:

**Standard Life International Scanning Unit  
Standard Life House  
30 Lothian Road  
Edinburgh  
EH1 2DH**

**(Only email documents if requested.)**

<b>Avoiding delays – checklist</b>	
<b>The sections listed below may not need completed for all applications. However, any missing information relevant to <i>your application</i> will cause a delay.</b>	
<b>Part 1 – Financial adviser details</b>	Standard Life agency code <input type="checkbox"/> Enclosed illustration (new business quote) <input type="checkbox"/>
<b>Part 5 – Personal details</b>	Power of Attorney or Court Order if acting on behalf of someone else <input type="checkbox"/>
<b>Part 8 – Payment: amount, method and source</b>	Source bank account details <input type="checkbox"/>
<b>Part 9 – The breakdown of your payment</b>	Complete this part in full <input type="checkbox"/>
<b>Part 12 – Discretionary Investment Manager</b>	Investment total 100% including IB bank account <input type="checkbox"/>
<b>Part 13 – Regular Disinvestment</b>	Confirm the disinvestment frequency <input type="checkbox"/>
<b>Part 14 – International Bond Bank Account</b>	Assign money to the IB Bank Account <input type="checkbox"/>

**Part 1 – Financial adviser details (to be completed by your financial adviser)**

**Failure to complete the following will delay the processing of this application.**

Agency code <b>(MUST be completed)</b>	<input type="text"/> / <input type="text"/>	FCA/PRA or other authorisation number	<input type="text"/>
Agency name	<input type="text"/>		
Name of regulator	<input type="text"/>		
Business writer name(s)	<input type="text"/>		

**Contact – Who should we contact with any questions about this application?**

Contact's name	<input type="text"/>
Telephone – Office	<input type="text"/>
Telephone – Mobile	<input type="text"/>
Email address	<input type="text"/> @ <input type="text"/>

**Sales Advice**

**1. Basis of sale** Whole of market  Other

If 'Other', please specify

2. I can confirm advice has been given in relation to this bond. Yes  No\*

3. I confirm that any adviser charges paid from this bond will only be for advice or services given in relation to this bond. Yes  No

4. I have supplied my clients with all relevant documentation, including the Key Information Document and relevant investor information documents, and instructed my clients to read all documents carefully before proceeding, and ask for further information if they do not understand any of the content.

By completing this part, you are confirming that you are taking responsibility for submitting this piece of business for your client.

**Signed**

**Date (DD/MM/YYYY)**



It's important you enter the correct agency code to ensure you are remunerated as intended.

**Please place cross in box.**

\* Where no advice has been given, you confirm you have ensured (and will continue to ensure) the Bond and the underlying investments are appropriate for your client.



**Adviser's signature required**

**Part 2 – Choice of International Bond (to be completed by you)**Capital Redemption Bond Life Assurance Bond 

Please contact your financial adviser if you require any guidance as to the most suitable option.

**Part 3 – Authorising your financial adviser to give investment instructions on your behalf (to be completed by you)**

I authorise Standard Life International to accept instructions from the financial adviser named in this form to buy or sell investments under my bond. This will apply until Standard Life receives a written instruction from me changing or withdrawing my authorisation.

If you **do not** want to authorise your financial adviser, as outlined above, cross this box:

**If you do not complete this section we will assume that you have given your adviser your authority.** You must leave the cross box blank if you want your adviser to be able to contact us with investment instructions on your behalf.

**Part 4 – Choice of law (to be completed by you)**

**Please note that if you are habitually resident in the Channel Islands or Isle of Man, then this section will not apply to you, and the law of England and Wales shall apply to the bond.**

England and Wales Scotland Northern Ireland 

Please cross the box to indicate the law you wish to apply to this bond. The law you choose should be the law of the country in which you are currently resident.

**Part 5 – Personal details**

**Please complete all sections where applicable. In each instance, please indicate whether or not the information enclosed is for the bond owner and/or the life assured\* (pages 5-7), or the attorney, deputy or guardian (page 8).**

**Tax residency information only required if tax resident outside of Ireland.**

Please note that Life Assured details are not relevant to the Capital Redemption option.

**Individual 1**

	Bond owner <input type="checkbox"/>	and/or life assured* <input type="checkbox"/>
Title (Mr/Mrs/Miss/Ms/ Other eg Dr/Rev)	<input type="text"/>	Date of birth (DD/MM/YYYY) <input type="text"/>
		Male <input type="checkbox"/> Female <input type="checkbox"/>
Surname	<input type="text"/>	
First name(s) (in full)	<input type="text"/>	
House number	<input type="text"/>	
Street	<input type="text"/>	
City/Town	<input type="text"/>	Postcode <input type="text"/>
Email address	<input type="text"/>	
Telephone – (inc. STD code)	<input type="text"/>	
Occupation	<input type="text"/>	

Occupation is required for all policyholders. You need to let us know if the money you're investing is from your salary. Please make sure you include this in part 7 'Source of Wealth'. If retired please complete as 'retired'.

If you are acting as a Court Deputy in relation to this application, you don't need to answer the following question.

Where are you tax resident? Please provide the relevant Taxpayer Identification Number (TIN). For example, in the UK it will be your National Insurance Number:

Country	TIN
<input type="text"/>	<input type="text"/>

A bond owner can also be a life assured – if this applies to you, cross both boxes.

If there are more than three bond owners and/or lives assured, please photocopy this page.

You can enter up to five countries. If you are tax resident in more than five countries, please photocopy this page.

**Part 5 – Personal details (Continued)**

**Individual 2** (Second bond owner or 1st Life Assured completes this page)



\*Please note that life assured details are not relevant to the Capital Redemption option.

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev) 
 Date of birth (DD/MM/YYYY) 
 Bond owner  and/or life assured\* 
 Male  Female

Surname

First name(s) (in full)

House number

Street

City/Town  Postcode

Email address  @

Telephone – (inc. STD code)

**If completing as 'life assured' only, 'Occupation' and Tax Residency' information is not required.**

Occupation

Occupation is required for all policyholders. You need to let us know if the money you're investing is from your salary. Please make sure you include this in part 7 'Source of Wealth'. If retired please complete as 'retired'.

If you are acting as a Court Deputy in relation to this application, you don't need to answer the following question.

Where are you tax resident? Please provide the relevant Taxpayer Identification Number (TIN). For example, in the UK it will be your National Insurance Number:

Country	TIN
<input type="text"/>	<input type="text"/>

You can enter up to five countries. If you are tax resident in more than five countries, please photocopy this page.

**Part 5 – Personal details (Continued)**

**Individual 3**

Life assured\*

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)  Date of birth (DD/MM/YYYY)  Male  Female

Surname

First name(s) (in full)

House number

Street

City/Town  Postcode



**Please complete all parts in full.**

Photocopy this page if required.

\*Please note that life assured details are not relevant to the Capital Redemption option.

**Individual 4**

Life assured\*

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)  Date of birth (DD/MM/YYYY)  Male  Female

Surname

First name(s) (in full)

House number

Street

City/Town  Postcode

**Part 5 – Personal details (Continued)**

**Individual 5 – Attorney or Deputy/Guardian details**

**Only complete this section if one of the above roles is being fulfilled** (if not move to Part 6).

A certified copy of the Appointment Document **MUST** be provided.



**Please complete all parts in full.**

Solicitor acting as Power of Attorney

Power of Attorney

Deputy/Guardian

Title  
(Mr/Mrs/Miss/Ms/  
Other eg Dr/Rev)

Date of birth  
(DD/MM/YYYY)

Male

Female

Surname

First name(s)  
(in full)

House  
number

Street

City/Town

Postcode

Occupation

Email address

@

Telephone –  
(inc. STD code)

Have you provided your adviser with a certified copy of relevant Court Order

If the Attorney is a solicitor (and acting in capacity of PoA) then we will complete a Law Society check.

**Part 6 – Anti-Money Laundering (AML) for bond owner(s), Power of Attorney or Deputy/Guardian**

In order to comply with AML regulations, we must verify the identity and address of our customers. To do so we will carry out an online verification check using Call Validate. If the check is successful, no further AML verification is required. Where it fails, we will contact you to ask for evidence of identity and address. This must confirm the customer’s full name with no abbreviations or initials, and must match passport/ID and application form details. This does not need to be certified. Transactions on the bond will be restricted until AML requirements are met in full.

**Part 7 – Source of Wealth**

**We will not be able to proceed with your application unless the information requested here is fully completed.**

**Annual income before taxation**

Please indicate which income band applies to you (if this is a joint application please state the combined income of the bond owners).

- Under £20,000       £20,000 to £39,999       £40,000 to £59,999   
 £60,000 to £89,999       £90,000 or more

Please tell us how you acquired the money you are investing, **cross all that apply**.

Provide additional details for all completed boxes in the free text box below.

- Compensation payment       Inheritance       Policy claim/maturity   
 Sale of company/property       Salary/bonus       Sale of investments   
 Savings       Other

**Additional details**

(must be completed):

**Failure to complete this section fully is the most common cause of delay in processing the application. To help: Provide evidence where possible – documents/internet links /etc. Use the free text box to provide as much information as possible.**



Under AML regulations, Standard Life International is obliged to gather information on the origin of the funds being invested and on how the wealth leading to the investment was acquired.

In some cases, we may require evidence to verify the information supplied in this section.

Please continue on a separate piece of paper if necessary.

**Part 8 – Payment: amount, method and source**

The minimum initial payment is £100,000. Some Discretionary Investment Managers may specify their own minimum investment.

How much is the payment you are sending us? £

**Cross one of the boxes below to indicate how the payment will be made:**

CHAPS/telegraphic transfer  BACS  Cheque

Cheques should be made payable to 'Standard Life International', enclose the cheque with this application form and send it to the address shown on page 1 of this form. For building society cheques, please ask the bank or building society to print your name on the cheque to confirm the source of funds.

Payments by cheque of £1million or more will be subject to a six working day clearing period.

**Our bank details for payments are:**

Bank name

Account name

Account number  Sort code

IBAN

SWIFT (BIC):

Your reference (This is the surname of the first bond owner)

Paying by BACS or CHAPS/telegraphic transfer – please provide bank details below.  
NB: Withdrawals/Surrenders will be paid to this account unless otherwise specified

Are the payments being invested owned by the bond owner? Yes  No

Bank name

Account holder

Account number  Sort code

**If the source account is held in the name of another person, please provide details:**

Please note the amount you invest may be different from the amount you send us if you want us to facilitate an adviser charge before investing. See option 'a' in part 17 for further details.

Your bank may have a limit on faster payments.

Your bank may charge you for payments by CHAPS/TT.

Under AML regulations, Standard Life International is obliged to gather information on the origin of the payment being invested and on how the wealth leading to the investment was acquired.

**Part 9 – Breakdown of your payment**

Total amount of the payment being sent to Standard Life International	£	<input type="text"/>
Amount to be paid to your adviser as an initial adviser charge (see side note)	£	<input type="text"/>
Payment amount to be invested in your International Bond	£	<input type="text"/>

Please note the amount you invest may be different from the amount you send us if you want us to facilitate an adviser charge before investing. See option 'a' in part 17 for further details.

**Part 10 – Segments**

You should be aware that:

- a minimum amount of £200 per segment is needed
- Payment amount must be divisible by the number of segments and be no more than two decimal places
- the maximum segment number is 9,999.

We will set your bond up with the maximum number of segments allowable for your payment. Please let us know if you would like a different amount by entering a number in the 'Other' box below.

Other (please specify)



**Adviser note:**

International Bond segments and withdrawals calculator available at [www.adviserzone.com/calculators](http://www.adviserzone.com/calculators)

Adviser charges may need to be rounded down to facilitate the requested number of segments.

**Part 11 – Your choice of Discretionary Investment Manager**

Please note that we are not responsible for and nor do we guarantee the suitability or tax/regulatory/legal treatment of the bond, and it is your responsibility to ensure it remains suitable for your purposes. We are not authorised to give you tax or legal advice and so recommend you take your own independent advice.

Your choice of Discretionary Investment Manager is made at your own risk, so it's important to seek the appropriate financial advice.

Standard Life International is not responsible for the performance or solvency of the Discretionary Investment Manager available through the International Bond.

**Please note that if a Discretionary Investment Manager were to default, this would not be covered by the Financial Services Compensation Scheme. Please refer to your Key Features Document/Key Information Document for more information.**

**Part 12 – Discretionary Investment Manager (DIM)**

Please cross box to indicate the type of service the DIM will be providing.

Discretionary

Advisory

Complete this section to choose a DIM from the range available.

1. Name

2. How much do you wish us to send? £  OR  %

If you have been recommended the Enhanced Discretionary option, please confirm that your Financial Adviser has communicated the restrictions which apply (Please check with your adviser if you are uncertain)

**Part 13 – Regular Disinvestments**

If you complete this section we will set up a regular disinvestment with your DIM Portfolio to fund the IB bank account to cover charges and withdrawals. Please confirm the following:

**Frequency DIM**                      Yearly                       Half yearly                       Quarterly

We will calculate the required amount of the regular disinvestment based on the frequency selected.

We will contact the DIM provider to set up the regular disinvestment on your behalf.

We will automatically hold back enough monies in the IB bank account to cover charges and/or withdrawals until the first regular disinvestment is paid.

**Note: It is your responsibility to ensure there is enough money in the IB bank account to cover charges and withdrawals. If you or your adviser make any changes to regular withdrawals and/or adviser charges, you should notify us to amend the regular disinvestment.**

**Part 14 – International Bond bank account (IB bank account)**

If you do not complete Part 13 or we are unable to set up a regular disinvestment from your DIM portfolio, you must place part of your investment in the IB bank account to cover charges and withdrawals.

**If you do not complete this then we will place enough of your investment in the IB bank account to cover 12 months of charges and withdrawals.**

	£ or %
<b>How much do you want to invest in the IB bank account?</b>	



Some DIMs may not facilitate a Standing Order. If not we will contact you to discuss allocating money to the IB bank account and/or use the information you have provided in Section 14.





## Part 19 – Declaration

**Please ensure that all bond owners, attorneys, deputies and guardians read the Data Protection Notice, part 20, and declarations, parts 21a/21b, and confirm acceptance of these declarations by completing and signing part 21d.**



Important, to be read by all parties named on this form.

## Part 20 – Data Protection Notice

### Data Protection Notice – Using your Personal Information

We're committed to maintaining the trust and confidence of our customers. Our Privacy Policy explains how we use our customers' personal information. It explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how you can obtain details of the information we hold about you, and the choices you have about how we use that information. You can get a copy of our Privacy Policy on our website: [www.standardlife.ie/privacy](http://www.standardlife.ie/privacy)

If you're providing information about another person, we encourage you to inform the individual that you have provided this information and suggest they read our privacy policy to understand how we manage and use their data.

## Part 21a – Declaration to be read and accepted by all bond owner(s)

For your own benefit and protection you should read part 20, the Data Protection Notice. If you do not understand any point, please ask us or your financial adviser for further information.

1. I/We agree that my/our personal information (including special category data) may be used for the purposes described (subject to me/us exercising my/our right not to be contacted with details of other products and services).
2. I/We, the person(s) taking out the bond in which I/we have an interest, agree that the answers given in this form are true and complete to the best of my/our knowledge and belief, and that the answers to any questions which the life/lives assured (where relevant) may be asked in connection with this application, will form part of this application.
3. I/We agree to my financial adviser receiving the adviser charge(s) described in parts 17 and 18 and authorise Standard Life International to accept all future instructions from my financial adviser to pay the charges that I/we have agreed with my/our financial adviser.
4. I/We understand that I/We can access the relevant investor information documents (such as KIIDs and SIDs) for my/our chosen funds (where available) through my/our financial adviser or by calling Standard Life International.
5. I/We agree that the contract between myself/us and Standard Life International will be governed by the policy schedule and policy provisions.



Important, to be read by all parties named on this form.

This declaration may be signed on behalf of a bond owner by a person who holds a power of attorney in his/her favour granted by the bond owner, or by a deputy or guardian who has a court order granted in their favour.

## Part 21b – Declaration for policyholders resident outside Ireland

Policyholders resident outside Ireland are required by the Irish Revenue Commissioners to make the following declaration, which is in a format authorised by them, in order to receive payments without deduction of Irish tax.

### I/We declare that:

1. I/We have read the explanation of the terms detailed in the notes entitled 'Residence Definition' below.
2. I am/We are the policyholder in respect of which this declaration is being made;
3. My/our principal home is in the UK, Channel Islands or the Isle of Man and that I am/we are habitually resident in the UK, Channel Islands or the Isle of Man.
4. I am/We are not resident or ordinarily resident in Ireland; and
5. I/We hereby undertake to inform Standard Life International of any change in my/our country of residence during the life of the policy.

### Residence definition – Individual

An individual will be regarded as being resident in Ireland for a tax year if she/he:

1. Spends 183 days or more in Ireland in that tax year; or
2. Has a combined presence of 280 days in Ireland, taking into account the number of days spent in Ireland in that tax year together with the number of days spent in Ireland in the preceding year.

Presence in a tax year by an individual of not more than 30 days in Ireland will not be reckoned for the purpose of applying the two-year test. Up to 31 December 2008, presence in Ireland for a day means the personal presence of an individual at the end of the day (midnight). **From 1 January 2009, presence in Ireland for a day means the personal presence of an individual at any time during the day.**

### Ordinary residence definition– Individual

The term "ordinary residence" as distinct from "residence" relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity. An individual who has been resident in Ireland for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

An individual who has been ordinarily resident in Ireland ceases to be ordinarily resident at the end of the third consecutive tax year in which she/he is not resident. Thus, an individual who is resident and ordinarily resident in Ireland in 2004 and departs from Ireland in that year will remain ordinarily resident up to the end of the tax year in 2007.

This declaration is authorised by the Irish Revenue Commissioners. It may be subject to inspection by the Revenue. It is an offence under Irish law to make a false declaration.

This declaration must be signed by Policyholders who are neither resident nor ordinarily resident in Ireland.

It may also be signed by a person who holds power of attorney from the policyholder. A copy of the power of attorney should be furnished with this declaration.

**Before signing your application please review against the avoiding delays checklist on page 2.**



If there are more than three signatories please photocopy this page.

<b>Part 21c – Bond owner(s), attorneys, deputies or guardians signatures</b>	
<b>Individual 1</b>	
Name	<input type="text"/>
Signature	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/>
Please state the capacity in which you are signing if you are not the bond owner	
<input type="text"/>	
<b>Individual 2</b>	
Name	<input type="text"/>
Signature	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/>
Please state the capacity in which you are signing if you are not the bond owner	
<input type="text"/>	
<b>Individual 5 – Attorney or Deputy/Guardian</b>	
Name	<input type="text"/>
Signature	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/>
Please state the capacity in which you are signing if you are not the bond owner	
<input type="text"/>	



**Signature**



**Signature**



**Signature**

**Part 21d – Are you a Politically Exposed Person?**

We are required to identify politically exposed persons (PEPs) under anti-money laundering regulations, and apply enhanced customer due diligence procedures.

A PEP is an individual who is, or has at any time in the preceding 12 months been entrusted with one of the positions listed below:

1. Heads of state, heads of government, ministers and deputy or assistant ministers
2. Members of courts of auditors or of the boards of central banks;
3. Members of the governing bodies of political parties;
4. Members of supreme courts, of constitutional courts or of other high-level judicial bodies, the decisions of which are not subject to further appeal, except in exceptional circumstances;
5. Ambassadors, chargés d'affaires and high-ranking officers in the armed forces;
6. Members of the administrative, management or supervisory bodies of State-owned enterprises;
7. Directors, deputy directors and members of the board or equivalent function of an international organisation;
8. Members of parliament or of similar legislative bodies.

Are you (or either of you under a joint application), or any other party to this application, now, or previously been a PEP or a relative or close business associate of a PEP? No  Yes

If 'Yes' please confirm your –

First Name

Last Name

Position Held

Date

Role on the policy (e.g. Policy Owner, Life Assured or Attorney, Deputy/ Guardian)

If there is more than one PEP, please photocopy this page and complete all sections.

Standard Life International dac is authorised and regulated by the Central Bank of Ireland. Standard Life International dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

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Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, D02 F653.

**[www.standardlife.co.uk/international-bond](http://www.standardlife.co.uk/international-bond)**

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