

Who this form is for

This form is for investment 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.

If making an additional investment to an existing bond, please use the application form for additional payments (IB31).

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.

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.)

IB30INDV 0424



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.



Call **0345 300 4273**.

Call charges will vary.

Avoiding delays – checklist	
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.	
Part 1 – Financial adviser details	Standard Life agency code <input type="checkbox"/> Enclosed illustration (new business quote) <input type="checkbox"/>
Part 5 – Personal details	Power of Attorney or Court Order if acting on behalf of someone else <input type="checkbox"/>
Part 8 – Payment: amount, method and source	Source bank account details <input type="checkbox"/>
Part 9 – The breakdown of your payment	Complete this part in full <input type="checkbox"/>
Part 14 – International Bond Bank Account	Assign money to the IB Bank Account <input type="checkbox"/>
Part 15 – Investment Funds	Citi codes and/or insured fund codes (standardlife.co.uk/adviser) <input type="checkbox"/> Investment total 100% including IB bank account <input type="checkbox"/>
Part 19 – Regular Disinvestment	Confirm the disinvestment frequency <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 (MUST be completed)	<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 4-6), or the attorney, deputy or guardian (page 7).

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 and/or 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

Email address @

Telephone – (inc. STD code)

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

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

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)

Bond owner and/or 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

Email address @

Telephone – (inc. STD code)



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

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"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<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.

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.



Please complete all parts in full.

Part 6 – Anti Money Laundering Regulations (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, 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

Initial lump sum payment

The minimum initial lump sum payment is:

- £20,000, or
- £60,000 if held in a Discounted Gift Plan, or
- £100,000 if you invest in whole of market funds or via a discretionary investment manager or investment adviser.

Some discretionary investment managers and deposit account providers 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 23 for further details.

Your bank may have a limit on faster payments.

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

Under 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 23 for further details.

Part 10 – Segments

You should be aware that:

- a minimum amount of £200 per segment is needed
- the payment amount must be divisible by the number of segments and be no more than two decimal places
- the withdrawal amount must match the retained payment figure shown in the Discounted Gift Plan trust deed
- the number of segments, if split, will impact the beneficiaries of the trust
- 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 standardlife.co.uk/adviser/tools

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

Part 11 – Recurrent single payment

You can only make recurrent single payments by direct debit. The minimum limit depends on how often you make payments and whether you are also making a lump sum investment or have an existing bond.

- The minimum limits if you are only making recurrent single payments in a new bond are: £1,000 each month; £3,000 every 3 months; £6,000 every 6 months or £10,000 every year.
- The minimum limits if you have an existing bond, or are also making a lump sum investment of at least £20,000 are: £500 each month; £1,500 every 3 months; £3,000 every 6 months or £5,000 every year.

How much do you want to invest as a recurrent single payment? £

How often do you want to make recurrent single payments?

Monthly 3 months 6 months Yearly

Please choose the first date for your recurrent single payments to be made from the **1-28** of the month (DD/MM/YYYY).

Subsequent payments will be made on the same date each month or year.

The first payment date must be a date after the date you have signed this form.

If your bond is investing with a discretionary investment manager the minimum amount may be different.

Part 12 – Recurrent single payment – Direct Debit Instruction

Banks and building societies may not accept direct debit instructions for some types of account.

Completion of your direct debit instruction

1. Complete this form to instruct your bank/building society to make payments directly from your account.
2. If the due date falls on a weekend or bank holiday, your account will be debited within two working days.
3. Please ensure that the instruction is signed and dated and the direct debit guarantee is detached before the instruction is returned to Standard Life International.

Instruction to your bank or building society to pay by direct debit

Issued by: Standard Life International,
90 St Stephen's Green, Dublin 2



Service user number

2 7 0 2 6 1

For Standard Life official use only

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

Name and full postal address of your bank or building society branch.

Name	<input type="text"/>												
Building number	<input type="text"/>												
Street	<input type="text"/>												
City/Town	<input type="text"/>												
Country	<input type="text"/>						Postcode	<input type="text"/>					
Name(s) of account-holder(s)	<input type="text"/>												
Bank or Building Society Account No.	<input type="text"/>				Branch Sort Code	<input type="text"/>				Please refer to the top right hand corner of your cheque book.			
Reference number	<input type="text"/>												

Your instruction to the bank/building society, and signature

Please pay Standard Life International 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 Standard Life International and, if so, details will be passed electronically to my bank/building society.

Signature(s) ▶	<input type="text"/>	Date (DD/MM/YYYY)	<input type="text"/>
	<input type="text"/>	Date (DD/MM/YYYY)	<input type="text"/>



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 Standard Life International will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Standard Life International 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 Standard Life International 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 Standard Life International 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.

Part 13 – Your choice of investments

You can choose to invest in Standard Life insured Funds, mutual Funds, whole of market funds, the Elevate General Investment Account (Elevate GIA)* and deposit/structured deposit accounts. You can also choose to direct us to invest with a discretionary investment manager who will manage the investments.

*Elevate Portfolio Services Limited trades as Elevate and is part of abrdn group. Elevate Portfolio Services Limited (01128611) is registered in England at 14th Floor, 30 St Mary Axe, London EC3A 8BF and authorised and regulated by the Financial Conduct Authority.

Note that:

If you choose to only invest in Standard Life insured Funds, you don't need to allocate part of your investment to the IB bank account. All charges and withdrawals will be applied by cancellation of units from those Funds.

If part or all of your investment is to be invested in any type of investment other than insured Funds, you **must** allocate part of your investment to the IB bank account.

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.

All investment choices are 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 providers of the investments available through the International Bond.

There is no access to the Financial Services Compensation Scheme (FSCS) if you have a pre-existing International Bond or plan to take out an International Bond in the future. You should note that there is no equivalent compensation scheme available in Ireland. Please refer to your Key Features Document/Key Information Document for more information.

Please give the percentages that you wish to invest in each investment option. Use whole numbers only and check that the total adds up to 100%. Remember to include any percentage invested in the IB bank account in the total percentage to cover charges and withdrawals.

If the amounts do not add up to 100% ALL the money will be invested in the IB bank account until you give us clear investment instructions for the whole amount.

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

You must place part of your investment in the IB bank account to cover charges, withdrawals and phased investments. This does not apply for policies where 100% of the investment is being made into Insured Funds.

It is important that you put enough money in the IB bank account to pay any ongoing or regular adviser charges, as well as any charges and withdrawals for investments outside of Insured Funds.

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.

	Recurrent single payments £ or %	Single payment £ or %
How much do you want to invest in the IB bank account?		

Part 15a – Investment funds

If you'd like us to use the investment choices shown in the enclosed personal illustration please cross here.

Only complete this section if you wish to invest in insured or mutual funds.

You must include the Fundcode or Citicode – we use this code to identify the fund. **Failure to use the codes or allocate a percentage may mean we have to delay the investment into your Bond.**

Adviser note:
For investment in 'Whole of Market' funds we will need the ISIN/Sedol number. When you have this, please contact your account manager or our Relationship Support Team on 0345 300 4273. (Call charges will vary.)

Payment Type – Single or Recurrent	Fund code/ Citicode	Fund name	£ or %
One-off payment	KKIG	SL Intl Standard Life MyFolio Managed III <i>EXAMPLE</i>	50%

Insured Funds			

Mutual Funds			

Adviser Note:
Fund codes are available at standardlife.co.uk/adviser
• Fund Code = Insured funds
• Citicode = Mutual funds
Whole of market funds – contact your account manager.
Please photocopy this page if choosing more funds.

We are required to produce a Supplementary Information Document (SID) for all insured funds. It is important you read the SID before selecting your funds.

A European Union directive requires fund managers to produce a Key Investor Information Document (KIID) for most mutual funds. This document sets out key information about the fund including the objectives and risks of the fund, what it invests in and its charges.

It is important that you read the KIID before selecting the fund.

Where there isn't a SID/KIID available, e.g. for certain whole of market funds, you should ensure you read the relevant investor information document.

You can get copies of these documents from your financial adviser.

Part 15b – Elevate General Investment Account

Only complete this section if you wish to invest in the Elevate GIA. By completing this section you are authorising your adviser to buy and sell investments via the Elevate platform. Please note that your adviser must agree to the terms set out in section 28a by adding their signature.

Elevate Account Number **£ or %**

E L <input type="text"/>	<input type="text"/>
--------------------------	----------------------

If making recurrent single payments, these will be held in the IB bank account until your adviser instructs us to transfer the money over to the Elevate GIA. The adviser will then be responsible for setting up the investment.

Elevate Portfolio Services Limited trades as Elevate and is part of abrDN group. Elevate Portfolio Services Limited (01128611) is registered in England at 14th Floor, 30 St. Mary Axe, London EC3A 8BF and authorised and regulated by the Financial Conduct Authority.

Part 16 – Deposit accounts

Only complete if you wish to invest in deposit/structured deposit accounts.

Account name	£ or %

Part 17 – Discretionary Investment Manager (DIM)

Only complete this section if you wish us to appoint a discretionary investment manager.

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

Discretionary Advisory

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 18 – Regular Disinvestments

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

Frequency DIM Yearly Half yearly Quarterly

Frequency Elevate 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.
 Your adviser will set up the regular disinvestment on the Elevate platform.
 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.



Some DIMs may not facilitate a Standing Order. If not we will contact you to discuss allocating money to the IB bank account.

Part 19 – Phased investment option

You can only invest in insured funds and mutual funds under the phased investment option. The minimum amount for Phased Investment is £10,000.

This option invests your money over a selected period, gradually investing – rather than all at once. We will invest an equal amount each month, for 3, 6, 9 or 12 months, up to the total amount allocated. The money will initially be placed into the IB bank account and then invested in your chosen funds from there.

The amount will be split into equal payments after any adviser charges and/or product charges have been deducted. Any future charges may affect the final payment to be invested.

If there is not enough money in the IB bank account to meet a monthly payment, we will not make that payment and the phased investment instruction will stop.

It is your responsibility to make sure there is enough money in the IB bank account (part 14) to cover the investment plus any charges.

Amount to be invested under the phased investment option: £

How many equal monthly payments do you want your investment split over?
 3 months 6 months 9 months 12 months

Your phased investment will be made each month on the same day of the month as your investment starts or within 2 working days if that day falls on a bank holiday or a weekend.

If you want your phased investment to be made on a specific date each month, please state the date here. You can choose any date from the **1-28** of the month (DD/MM/YYYY).

Phased investment fund choices

Fund code/ Citicode	Fund name	£ or %

We may need to round your investment down to the nearest penny in some instances.

Please ensure you have read the relevant supplementary information document (SID) and/or Key Investor Information Document (KIID) before you select the fund. Where there isnt a SID/KIID available, e.g. for certain whole of market funds, you should ensure you read the relevant investor information document. You can get copies of these documents from your financial adviser.

Please photocopy this page if selecting more funds.

Part 20 – Regular withdrawals

The minimum regular withdrawal payment is £200.

If you want to take regular withdrawals from your bond, show the **percentage of the total amount** invested you want to withdraw **each year**. % each year

Cross the appropriate box to show how often during the year you want to take withdrawals.

Yearly Half yearly Quarterly Monthly

On what date do you want your first regular withdrawal to be paid? Payments can be made from **1-28** of the month (DD/MM/YYYY).

Authority for withdrawal payment

Please complete the section below if you want to take immediate withdrawals.

Name of account holder

Name of bank/building society

Branch

Account number Sort code

Name of account/roll number

IBAN: International bank account number (if applicable)

Bank SWIFT code (if known)

Notes

Withdrawals can't start within the first 30 days after your bond is set up.

You cannot take withdrawals of more than 10% a year.

Withdrawals may not be allowed when an active direct debit is in place to make recurrent single payments.

Any adviser charges taken from within the bond will form part of your 5% annual tax deferred allowance.

If you have chosen the Capital Redemption option, any withdrawals will result in a proportionate reduction in the Guaranteed Maturity Value

Part 21 – How you want to pay your adviser

We will use the information you provide in this section to pay your financial adviser. By signing part 28d of this form, you are also:

- agreeing to the payment of the adviser charges documented in parts 22/23/24, and
- authorising Standard Life International to accept all future instructions from your adviser for payment of adviser charges that you have agreed to pay them from your bond, or from your payment.
- If you have chosen the Capital Redemption option, any adviser charges taken from within the bond will result in a proportionate reduction in the Guaranteed Maturity Value

You do not need to complete the information in parts 22, 23 and 24 if:

- your financial adviser is billing you directly for their services, or
- your financial adviser is not charging you for their services.



Please be aware that if there is a difference between the adviser charges requested on the personal illustration and the basis selected on this application form, then we will use the details on this application form.

Part 24 – Adviser charge for recurrent single payments

Complete this section if you will be making recurrent single payments to your bond and have agreed a charge for advice with your adviser (either as one payment or spread over a period of time).

Spread payment of regular initial adviser charge (please complete one of the following options)

£	<input type="text"/>	.	<input type="text"/>	a month for	<input type="text"/>	months.
£	<input type="text"/>	.	<input type="text"/>	a year for	<input type="text"/>	years.
£	<input type="text"/>	.	<input type="text"/>	a quarter for	<input type="text"/>	quarters.
£	<input type="text"/>	.	<input type="text"/>	a half-year for	<input type="text"/>	half-years.

If you're only making one payment to your adviser, you can enter '1' here – eg £100 a month for 1 month.

Part 25 – Declaration

Please ensure that all bond owners, attorneys, deputies and guardians read the Data Protection Notice, part 26, and declarations, parts 27b/27c, and confirm acceptance of these declarations by completing and signing part 27d.

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

Part 26 – 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

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 27a – Accessing the Elevate platform (to be signed by your financial adviser)

The following terms apply where the bond owner selects the Elevate GIA as an investment option. Discretionary Investment Management on Elevate is not automatically available. Please check with us first as to whether an appropriate agreement is in place between us and the relevant Discretionary Investment Manager before seeking to use this functionality on the Elevate platform.

Authorisation

Standard Life International authorises the financial adviser named on this form to open the GIA with Elevate in our name and place investment instructions directly on the Elevate platform, where the bond owner has agreed to this, and on the terms set out below. By signing this section, you accept such authorisation and confirm your agreement to these terms. Please note these terms are supplemental to and should be read with the Intermediary Terms of Business.

In accepting such authorisation, you undertake, confirm and agree that:

1. you have all the rights necessary to perform your obligations under these terms;
2. you will notify us as soon as you become aware of any breach of these obligations or developments which may (or has) impacted your ability to comply with the terms or applicable laws;
3. you will only select a Discretionary Investment Manager if we have agreed to this. You have entered into an agreement with Elevate to access their platform and you will comply with the terms of that agreement. In particular, if you provide the bond owner with read-only access to the Elevate platform, you will ensure that you and the bond owner keep passwords secret and secure and you do not misuse or do anything to compromise the security of the Elevate platform;
4. the bond owner has authorised you to place investment instructions on the platform in relation to their bond’s investment in the Elevate GIA, and you will immediately notify us of any restrictions on, or removal of, your authority;
5. the authorisation we have given you is limited to those powers to instruct the trading of investments (as conferred to the bond owner by us under the relevant Policy Provisions and you will not exceed this authority);
6. you will ensure that any investment and dealing instructions you send to Elevate comply with our permitted investment requirements as set out in the relevant Policy Provisions and acknowledge we have the right to override or cancel any investments which may be proposed/made, as well as the right to adjust or refuse any directions the bond owner provides to you;
7. you will advise the bond owner as to the suitability of the investments to be held in the Elevate GIA, based on their needs, investment objectives, strategy and risk profile, and in accordance with our permitted investment requirements;
8. we are not responsible for the advice you provide or suitability of the investments and do not recommend or provide any warranty as to suitability or performance of the Elevate GIA platform;
9. you will manage the Elevate GIA portfolio in good faith and with all due care and diligence;
10. all relevant charges have been disclosed to the bond owners;
11. the bond owners are aware that adviser charges are not payable from the Elevate GIA;
12. you must sell investments when we require money to cover any outstanding charges, withdrawals, cash-ins or as otherwise required by us under the relevant bond Policy Provisions);
13. you will not assign your rights under these terms without our prior written consent;
14. we may terminate your authorisation to place investment instructions on the Elevate platform at any time, for example if you cease to be authorised by the FCA or relevant regulatory body.

You agree to fully indemnify and keep us (and the relevant member of the abrdn and/or Phoenix group) fully indemnified against any losses or claims arising as a result of the services you perform regarding the Elevate GIA and/or any breach of these terms.

Adviser signature ▶

Date (DD/MM/YYYY)

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

Part 27b – Declaration to be read and accepted by all bond owner(s)

For your own benefit and protection you should read part 27, 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 21-24 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 27c – 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.

Part 27d – Bond owner(s), attorneys, deputies or guardians signatures	
Individual 1	
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"/>	
Individual 2	
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"/>	
Individual 5 – Attorney or Deputy/Guardian	
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 27e – 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.

All promotional material has been approved by Phoenix Group Management Services Limited who are authorised and regulated in the UK by the Financial Conduct Authority (Financial Services register number: 415029).

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

Standard Life International dac uses the Standard Life brand under licence from Phoenix Group Management Services Limited.

IB30INDV 0424 © 2024 Phoenix Group Management Services Limited.
CS00658