

Who this form is for

This form is for investment in the Standard Life International Bond by:

individuals who want to make a first or additional investment (this type of application can be submitted electronically to Standard Life by your financial adviser by logging onto **www.adviserzone.com**)

or

trustees of an existing trust who want to make a first or additional investment (please submit a certified copy of the trust deed with this application)

or

trustees of a discounted gift plan, gift plan or loan plan who are investing a lump sum

or

trustees of a new gift plan where an existing bond has been transferred to that trust and the trustees are making an additional investment at the same time.

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

IB30SI 0112



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 0845 3004273.
Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

Filling in this form

Before completing this form, please ensure you have read the Key Features Document. By filling in this form you are applying for an International Bond which is made up of 100 identical individual policies or 'segments' (although you can request a different number if required – please speak to your financial adviser if you wish to do this). Each policy is evidence of a contract between you and Standard Life International. **This application will be the basis of each contract if you accept any offer of cover made by us.** Please note that the start date of your bond will be the later of the date on which we receive the initial payment and the date on which we receive at our Edinburgh office all the relevant signed documentation we require to start the bond. A copy of the standard terms and conditions of the bond and the completed application form will be sent to you on request.

In all instances we will use the information on this application form before taking information from any attached quote.

Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake.

Please note if this bond is to be written under trust, the relevant trust documents must be completed.

If you need to correct a mistake, please initial any changes you make.

Use the checklist on page 24 to ensure that all parts of the form have been completed and all relevant documents are attached.

Financial Adviser's details

This section should be completed by your financial adviser. Failure to complete the following will delay the processing of this application.

Business writer's name (maximum 25 characters)

Company name

Location

Standard Life agency no

Basis of sale Whole of market Other

If 'Other', please specify

Please provide any relevant information that will help us to process this bond application. Please state your preferred way(s) for Standard Life International to contact you regarding matters relating to International Bonds:

Telephone E-mail

Telephone number

Email address
@

Choice of law

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 tick 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. If the plan is being written under trust you should select the same law that applies to the trust.

Part 1 – Type of Bond

Please tick the box to indicate the type of bond owner

Individual(s) (Go to part 1b) Corporate trust (go to Part 1d) Existing trust
 Additional payment to existing bond (go to part 3) Pension scheme Loan plan
 Discounted gift plan Gift plan

Where we refer to the bond owner in this application form this applies to individual bond owners and trustees.

Part 1a – Details of the Trust

If you are applying for a bond in your capacity as trustees, we require each trustee to fully complete section 1b for individual trustees or 1d for corporate trustees. The information you provide will enable us to carry out appropriate identification checks to satisfy money laundering regulations.

Name of trust or pension scheme (if any)

Date of trust

i Please note that the trust name will not appear in your policy documents.

**Part 1b – Personal details about the bond owner(s) or individual trustees
(corporate trustees should complete part 1d)**

The bond owner(s) will own the bond and normally receive the proceeds

Bond owner 1 (PLEASE USE BLOCK LETTERS)

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

Surname

First name(s)
(in full)

House number Street

City/Town

Postcode Are you also a life assured? Yes No

Telephone – Date of birth
(inc. STD code)

Bond owner 2 (PLEASE USE BLOCK LETTERS)

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

Surname

First name(s)
(in full)

House number Street

City/Town

Postcode Are you also a life assured? Yes No

Telephone – Date of birth
(inc. STD code)

Bond owner 3 (PLEASE USE BLOCK LETTERS)

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

Surname

First name(s)
(in full)

House number Street

City/Town

Postcode Are you also a life assured? Yes No

Telephone – Date of birth
(inc. STD code)

Please make sure you complete all parts of this form. If there are more than three bond owners please photocopy this page.

Where the bond is being written under trust, all trustees will own the bond and **all** current trustees must provide their full details.

If the settlor is a trustee, please remember to complete their details too.

Please note that all correspondence will be issued to the first named trustee.

Discounted gift plan
 The settlor or settlor's spouse cannot be a life assured.

Part 1c – Personal details about the life/lives assured



You are the life assured if payment of the proceeds of the bond depends on your life.

Life assured 1 (PLEASE USE BLOCK LETTERS)

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

Surname

First name(s)
(in full)

House number Street

City/Town

Postcode Date of birth

Telephone –
(inc. STD code)

Bond owners who are lives assured should tick the box on the previous page and do not need to complete their details here.

Lives assured who are not bond owners should complete their details here.

If there are any further lives assured please provide this information on a separate sheet.

Life assured 2 (PLEASE USE BLOCK LETTERS)

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

Surname

First name(s)
(in full)

House number Street

City/Town

Postcode Date of birth

Telephone –
(inc. STD code)

Life assured 3 (PLEASE USE BLOCK LETTERS)

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

Surname

First name(s)
(in full)

House number Street

City/Town

Postcode Date of birth

Telephone –
(inc. STD code)

Details of life/lives assured should be added in part 1c.

Part 1d – Complete if Corporate Trustee

Company/
Limited Liability
Partnership
(LLP) name

Company/LLP
Registration
number
(if applicable)

Company address

Number Street

City/Town

County

Postcode

Telephone

Authorised Signatories

Name

Name

Name

Name

Part 1e - Power of attorney

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

Surname

First name(s)
(in full)

House number Street

City/Town

Postcode

Telephone –
(inc. STD code) Date of
birth

If a power of attorney is being used please send a copy of the power of attorney with the application form.
For trusts please seek advice regarding using a power of attorney.

Part 2a – Authorising your financial adviser to give investment instructions on your behalf

Only complete this section if you wish to permit your financial adviser to allocate money from your investments to the IB Bank Account and/or to make investment switches on your behalf. Please speak to your financial adviser before completing this section. If you wish to give this authority to your financial adviser, all bond owners must sign this section.

Note that we will only accept instructions from authorised persons once we are satisfied that we have verified the identify of the authorised person, and it is the responsibility of the authorised person and/or yourself for checking that we have carried out instructions correctly.

I/We authorise the financial adviser named on page 2 of this application form to:

- 1. sell such investments as are required to maintain a balance in the IB Bank Account to cover charges, expenses and withdrawals. Yes No
- 2. make investment switches, ie buy and sell any investments held within my International Bond. Yes No
- 3. change investment instructions for future recurrent single payments. Yes No

This authorisation will apply until Standard Life International receives a written instruction from me changing or withdrawing my authorisation.

Signature(s) of bond owner(s):

Name in block capitals	<input style="width: 100%;" type="text"/>
Signed ▶	<input style="width: 100%;" type="text"/>
Date	<input style="width: 100%;" type="text" value="DDMMYYYY"/>
Name in block capitals	<input style="width: 100%;" type="text"/>
Signed ▶	<input style="width: 100%;" type="text"/>
Date	<input style="width: 100%;" type="text" value="DDMMYYYY"/>
Name in block capitals	<input style="width: 100%;" type="text"/>
Signed ▶	<input style="width: 100%;" type="text"/>
Date	<input style="width: 100%;" type="text" value="DDMMYYYY"/>



Signature(s) required.

All bond owners, trustees and any powers of attorney should sign this. If there are more than three, please photocopy this page.

**Part 2b – Money laundering - Certification of Client Identity Verification
(To be completed by your financial adviser only)**

For offshore bonds we have to comply with money laundering guidelines so we must confirm that you have verified the identity and address of each **bond owner, trustee, power of attorney** or principal beneficial owners of a corporate or other non-personal entity included in this application. Please complete this part of the application form to verify this.

For each bond owner, send one of the following items of photo identification.

1. Photo identification	Person 1	Person 2	Person 3
• current signed passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• current UK/EU Photocard driving licence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• current National Identity Card (non UK nationals)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• current Identity card issued by the Electoral Office for Northern Ireland.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
AND one of the following items confirming their address			
2. Address verification			
• current utility bill	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• current council tax demand letter or statement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• current bank or building society statement or debit/credit card statement (issued by a regulated financial sector firm in the UK, EU or compatible jurisdiction)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• instrument of court statement (such as grant of probate)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• full current driver’s licence.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please note – current means where a document has a specific expiry date that has not passed or in the absence of a specific expiry date the document was issued within **6 months** of the date of submission for verification purposes. We do **not** accept home visits or online credit checks as evidence.

Policy number

I certify that I have verified the identity of the following applicants and certified copies of the documentary evidence are enclosed:

Name of person 1 (in full)

Name of person 2 (in full)

Name of person 3 (in full)

Full name of adviser firm

Intermediary Reference Number

Full name of financial adviser

Signed

Date

If there are more than three people to be identified, please photocopy this page, complete and send in with this application.

Note that a Photocard driving licence alone is not sufficient evidence for both photo identification and address verification. You must verify one item from each list.

Documents must be original certified copies.

We cannot process the application until we receive all required documentation.



Only complete the policy number if submitting this application online.



Financial adviser’s signature required.

Part 2c – Money laundering regulations individuals

Individual bond owners or settlors

Due to Money Laundering regulations, we are required to obtain information about your occupation, income and details of how you acquired the money you are investing before we can accept your application.

Person 1

Name

Occupation

Person 2

Name

Occupation

Person 3

Name

Occupation

If there are more than three people, please photocopy this page, complete the occupation and salary details and send it in with this application.

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 £10,000 <input type="checkbox"/>	£30,000 to £39,000 <input type="checkbox"/>	£60,000 to £69,999 <input type="checkbox"/>
£10,000 to £19,999 <input type="checkbox"/>	£40,000 to £49,999 <input type="checkbox"/>	£70,000 or more <input type="checkbox"/>
£20,000 to £29,999 <input type="checkbox"/>	£50,000 to £59,999 <input type="checkbox"/>	

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

Source of wealth

Please tell us how you acquired the money you are investing (please tick all that apply).

Compensation payment <input type="checkbox"/>	Divorce settlement <input type="checkbox"/>	Gift <input type="checkbox"/>
Inheritance <input type="checkbox"/>	Lottery/betting win <input type="checkbox"/>	Policy claim/maturity <input type="checkbox"/>
Salary/bonus <input type="checkbox"/>	Sale of investments <input type="checkbox"/>	Sale of property <input type="checkbox"/>
Sale of company <input type="checkbox"/>	Savings <input type="checkbox"/>	Existing trust <input type="checkbox"/>
		Other <input type="checkbox"/>

If 'Other', please provide details:

Please continue on a separate piece of paper if necessary.

To comply with the money laundering regulations we may verify your identity by carrying out an online check with a reference agency. Where an online check is carried out, the agency will verify your identity against public records and it will also check whether you have a credit history (but it will not disclose any information about your actual borrowings). The agency will add a note to show that an identity check was made to your credit file, but this information will not be made available to any third parties. In addition to this, your financial adviser will submit certified copies of the document used to identify you.

Part 2d – Money laundering regulations – corporate and other non-personal entity

Corporate trustees and other non-personal entities

Under money laundering regulations, we are required to obtain information about the source of your company’s payment before we can accept your application. Please tell us how your company acquired the money it is investing. Please give full details here and continue on a separate sheet of paper if necessary.

Details of customer

Full name of customer

Type of entity (corporate, trust etc)

Operating address

Street number/ Building Street name

City

Post code

Registered office in country of incorporation

Registered number (if any or if appropriate)

Relevant company registry or Regulated market listing authority

Names of directors (or equivalent)

Names of directors (or equivalent)

Please provide names of principal beneficial owners (over 25%) of the corporate or other non-personal entity below:

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

Surname

First name(s) (in full)

Street number Street

City

Postcode

Your financial advisers should complete the details on page 7 for each principal beneficial owner and attach suitable forms of evidence for each person.

Part 2d – Money laundering regulations – corporate and other non-personal entity
(continued)

Title (Mr/Mrs/Miss/Ms/ Other eg Dr/Rev)	<input type="text"/>
Surname	<input type="text"/>
First name(s) (in full)	<input type="text"/>
Street number	<input type="text"/> Street <input type="text"/>
City	<input type="text"/>
Postcode	<input type="text"/>

Title (Mr/Mrs/Miss/Ms/ Other eg Dr/Rev)	<input type="text"/>
Surname	<input type="text"/>
First name(s) (in full)	<input type="text"/>
Street number	<input type="text"/> Street <input type="text"/>
City	<input type="text"/>
Postcode	<input type="text"/>

Title (Mr/Mrs/Miss/Ms/ Other eg Dr/Rev)	<input type="text"/>
Surname	<input type="text"/>
First name(s) (in full)	<input type="text"/>
Street number	<input type="text"/> Street <input type="text"/>
City	<input type="text"/>
Postcode	<input type="text"/>

Part 2e – Data Protection Notice

All parties named in your application should know how Standard Life holds, uses and processes their personal information, which it does in accordance with the Data Protection Acts 1988-2003. They all should read this notice.

Standard Life will use your personal information to set up, administer and manage your policy and to comply with the law. Your personal information may be shared for these purposes with other companies within Standard Life group, third party service providers, regulators and auditors. If they are based outside the European Economic Area, measures will be taken to ensure adequate steps are in place to protect your personal information.

If you have appointed a financial adviser, we may share with them information about your policy to enable them to give you advice. Your financial adviser will hold, use and process your personal information in accordance with their data protection notice.

If you want to request a copy of the personal information we hold about you, please write to us. We may charge you a fee for providing it.

We and the other subsidiaries of Standard Life plc would like to contact you from time to time to keep you up to date with special offers, new products and services, newsletters and other promotions. We will never pass your details to companies that are not subsidiaries of Standard Life plc for marketing purposes.

If you do not want to be kept informed, please tick this box.



Important, to be read by all lives assured and bond owners.

All parties named in this form have a right to know that Standard Life International holds personal data about them and what purpose it will be used for. Please ensure they have read this notice.

Part 3 – Details of your investment

Are you making your first investment in a new bond or an additional investment to an existing bond?

First investment or Additional investment

If you're making an additional investment, please tell us the bond number:

I B

Number of segments

By default, the bond will be made up of 100 identical policies (or 'segments').

Please speak to your adviser if you're considering a different number of segments.

Number of segments required (maximum 9,999)

Maximum segments available

- minimum amount £200 per segment
- premium amount divisible by segment number must be no more than 2 decimal places
- the 2 decimal points must match the retained payment figure shown in the Discounted Gift Plan trust deed.

Trust investment – Gift Plan

Additional investments to an existing bond and/or recurrent single payment are only available if you have a Gift Plan.

Additional payments cannot be made to Discounted Gift Plan or Loan Plan.

Part 3a – One-off lump sum investment

The minimum initial lump sum payment is £20,000 or £60,000 if you are setting up a Discounted Gift Plan or £100,000 if you invest in Whole of Market Funds or a Discretionary Investment Manager/Investment Adviser. The minimum amount for an additional lump sum payment to an existing bond is £2,500.

How much do you want to invest as a lump sum? £

Tick 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 Limited’, enclose the cheque with this application form and send it to the address shown on the page 24 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 of more than £1million cannot be accepted by cheque.

Our bank details for payments are:

Account Number

Sort code

Bank Address HSBC Bank plc
City of London Corporate Office
PO Box 125
2nd Floor
62-76 Park Street
London
SE1 9DZ

Date money sent

Your reference

Please use the surname of the first bond owner or trustee as the reference.

Please call us on 0845 3004273 (calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary) to let us know when you are sending the payment. Please let us know the Sort Code and Account Number you are sending your payment from. This is to help us match your money to your Bond, we will not deduct money from your account.

Bank or Building Society Sort Code

Bank or Building Society Account Number

The payment of commission to a UK based financial adviser could be treated as a remittance of foreign income or gains for a UK resident but non-domiciled individual. This may apply where the funds used to purchase the bond include or have derived from foreign income, or gains which arose while the applicant was UK resident and have not been subject to UK tax.

Please tick here if this applies to your investment.

Some Discretionary Investment Managers, Investment Advisers and Deposit Account providers may specify their own minimum investment.

Your bank may have a limit on Faster Payments.

Your bank may charge you for Payments by CHAPS/TT

Discounted Gift Plan only

For a non-underwritten case please send the payment with this application. For a fully underwritten case do not send the payment with this application. We only require the payment after underwriting is completed and the Settlor has confirmed he/she wishes to proceed. If a payment is received before underwriting has been completed, the money will be held in a non-interest bearing account.

Part 3b – Recurrent single payment

Recurrent single payments (Not available on Loan Plans or Discounted Gift Plans)

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?

Every month Every 3 months Every 6 months Every year

Please choose the first date for your recurrent single payments to be made between 1st and 28th of the month.

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.

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

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.

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

Name(s) of Account-holder(s)

Bank or Building Society Account No. Reference Number

Branch Sort Code Please refer to the top right hand corner of your cheque book.

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)

Date

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

If you are investing with a discretionary investment manager the minimum amount may be different.


Signature(s)

Part 4 – Your choice of investments

You can choose to invest in Standard Life Insured Funds, Mutual Funds, Whole of Market Funds and Deposit Accounts. You can also choose to invest with a Discretionary Investment Manager or Investment Adviser.

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.

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.

You can also choose our Phased Investment Option. We will automatically switch an equal amount each month (over a period of 3, 6, 9 or 12 months) from the money you have designated for the Phased Investment Option in your International Bond (IB) Bank Account to your chosen investments. The minimum investment amount you can allocate for Phased Investment is £10,000. Please note there is a minimum investment limit of £1,000 per fund, per payment. You should complete Part 4b if you want to choose the Phased Investment Option.

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.

Similarly, Standard Life International will not be held liable for any loss suffered by you in respect of a Deposit Account backed by a government guarantee.

Please note that some types of investment are not covered by the Financial Services Compensation Scheme (FSCS). Please refer to your Key Features 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.

Part 4a – Your choice of investments

Please complete the table on the next page with details of the Insured Funds, Mutual Funds, Whole of Market Funds, Deposit Accounts, Discretionary Investment Managers and/or Investment Advisers in which you wish your bond to invest.

Remember to include the Fund Code/Citicode (where applicable) as Standard Life International will use this code to identify the fund. Also ensure that the total adds up to 100%, including any percentage allocated to the IB Bank Account. Failure to use fund codes or allocate a percentage to the IB Bank Account may mean we have to delay the investment into your bond.

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



Part 6 – Commission. To be completed by your financial adviser only.

Complete this section to let us know if you want to take commission, how you want to take it and the amounts/proportions you want to take. Please be aware that if there is a difference between the commission basis requested on the Personal Illustration and the basis selected on this application form, then we will use the details on this application form.

Initial commission

A one-off payment deducted from the client’s investment at the outset.

Funded initial commission

A one-off payment for which an establishment charge is levied over the first six years. This amount should include any funded initial commission rebated to increase the client’s allocation rate – see below. Funded initial commission is not available on recurrent single payments.

Rebating funded initial commission to increase investment allocation

Funded initial commission may also be rebated to the client on a 1% for 1% basis to increase the client’s investment rate. An establishment charge of 0.2% per year payable over six years will be charged for each 1% increase in the allocation rate.

Fund based renewal commission

This will be paid quarterly unless specified otherwise.

Please tell us what commission you want us to pay to your financial adviser.

	One-off lump sum payment	Recurrent single payments
Tick the box if you require nil commission	<input type="checkbox"/>	<input type="checkbox"/>
Initial commission	<input type="text"/> % of investment	<input type="text"/> % of investment
Funded initial commission	<input type="text"/> % of investment	Not available
Rebating funded initial commission – client’s investment allocation rate	<input type="text"/> %	Not available
Fund based renewal commission	<input type="text"/> % of total fund	<input type="text"/> % of total fund

Commission payment frequency

Please note, once chosen the frequency cannot be changed. If there is a one-off lump sum investment and recurrent single payments, the frequency for commission must be the same for both.

Monthly Quarterly Half-yearly Yearly



Total amount of Funded Initial Commission and Initial Commission should not exceed 8%.



Commission percentages should be entered with no more than 2 decimal places.

Part 7 – Declaration

Please ensure that all bond owners, trustees and powers of attorney read the declarations in Parts 7a and 7b and confirm acceptance of these declarations by completing and signing Part 7c below.

Part 7a – Declaration to be read and accepted by all the bond owner(s)

For your own benefit and protection you should read the Data Protection Notice on page 9. If you do not understand any point, please ask us or your financial adviser for further information.

I/We agree that my/our personal information (including sensitive 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).

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 may be asked in connection with this application, will form part of this application.

For existing customers (pre 6 April 2011) choosing to make recurrent single payments: I/We have read the terms and conditions applying to recurrent single payments and agree that the terms and conditions (IB62a) form part of my contract with Standard Life International.

Electronic Submission

I/We agree that my/our Financial Adviser may submit this application electronically by using the data supplied in the application form and transmitting this to Standard Life International.

I/We declare that to the best of my/our knowledge and belief the answers submitted on my/our behalf in my/our application and any attached or associated statements or questionnaires are true and complete. If this application is submitted electronically:

- I/We understand that I/we will receive a Confirmation Schedule from Standard Life International confirming details of the application received by Standard Life International.
- I/We must check these details are correct and complete.
- I/We understand that if any of the details are incorrect or incomplete or omitted, I/we must notify Standard Life International within 14 days.
- I/We accept that on receipt of the Confirmation Schedule, or on the discovery by Standard Life International that I/we have failed to advise of any errors or omissions in the Confirmation Schedule, Standard Life International will have the right to either cancel the Bond and return my/our investment, or recalculate any investment allocations made and adjust the value of the Bond accordingly.
- I/We agree that the contract will be governed by the Confirmation Schedule, Policy Schedule and the Policy Provisions, and any associated statements or questionnaires submitted in connection with my/our application.

Part 7b – Declaration to be read and accepted by all the bond owner(s), trustees and powers of attorney

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:

- I/We have read the explanation of the terms detailed in the note entitled “Residence Definitions” attached;
- I am/We are the bond owner in respect of which this declaration is being made;
- I/We confirm that my/our principal home is in the UK, Channel Islands or the Isle of Man and that I/we are habitually resident in the UK, Channel Islands or the Isle of Man.
- I am/We are not resident or ordinarily resident in Ireland; and
- I/We hereby undertake to inform Standard Life International of any change in my/our country of residence during the life of the policy.

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

This declaration must be signed by bond owners who are neither resident nor ordinarily resident in Ireland. 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. A copy of the power of attorney must be sent to us with this declaration.

Part 7c – Bond owner(s), trustees and powers of attorney signatures

Person 1
Name
Signature
Date
Please state the capacity in which you are signing if you are not the bond owner

Person 2
Name
Signature
Date
Please state the capacity in which you are signing if you are not the bond owner

Person 3
Name
Signature
Date
Please state the capacity in which you are signing if you are not the bond owner



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



Signature



Signature



Signature

Please complete the following parts		
Acton required	Pages	Tick to indicate complete
All relevant sections of the application form have been completed.	All	
You have indicated which law should be applied by ticking the appropriate box.	2	
The clients have signed the section authorising the financial adviser to give investment instructions on their behalf (if required).	6	
The money laundering section has been fully completed and all relevant document will be enclosed with this application form.	7-10	
The investment section has been completed and all fund codes/citicodes and fund names have been clearly noted.	15	
Money has been allocated to the IB Bank Account if required.	15	
The commission section has been completed.	18	
The investment into the bond may be delayed if anything is missed, not filled in correctly or required documents are not attached.		

Send the completed application form, supporting documents and any cheque payments to us at this address.

(We can't accept payments of £1million or more by cheque – please see page 12 for details)

Standard Life International Ltd Scanning Unit
 Dundas House
 20 Brandon Street,
 Edinburgh
 EH3 5PP

Standard Life International Limited is a company registered in Ireland (number 408507) at 90 St Stephen's Green, Dublin 2.

Standard Life International Limited is authorised and regulated by the Central Bank of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. *Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary. www.slinternational.ie*

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January 2012

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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.



Important, please tear off and keep safely.