Who this form is for

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

- individuals who want to make an additional investment
- or
- trustees of an existing trust who want to make an additional investment* 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.

This form should only be used if the bond holder details and financial adviser details have not changed. If these details have changed or you want to use the phased investment option, you should complete the relevant full International Bond Application form.

* Trust investment:

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. If you want to start taking withdrawals, or want to increase the amount you are already taking, you will need to complete our ‘Instruction to take regular withdrawals or cash in all or part of your International Bond’ form (IB30SUR).

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 payment to proceed.

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 Key Features Document and the Key Information Document (KID), and where relevant, the appropriate Supplementary Information Document (SID) or Key Investor Information Document (KIID).

Please send the completed application form, supporting documents and any cheque payments to us at this address:

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

(Only email documents if requested.)
### Avoiding delays – checklist

The sections listed below may not need completed for all applications. However, any missing information relevant to your application will cause a delay.

**Part 2 – Source of Wealth**
- The section has been fully completed

**Part 7 – International Bond Bank Account**
- Assign money to the IB Bank Account

**Part 8 – Investment Funds**
- Citi codes and/or insured fund codes (www.adviserzone.com)
- Investment total 100% including IB bank account

**Parts 9 to 12 – Adviser charges**
- Completed for this investment

### Part 1 – Details of your investment

<table>
<thead>
<tr>
<th>Name of first bond holder</th>
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</table>

<table>
<thead>
<tr>
<th>Bond number:</th>
</tr>
</thead>
<tbody>
<tr>
<td>IB</td>
</tr>
</tbody>
</table>

### Part 2 – 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
- Salary/bonus
- Sale of investments
- Savings
- Sale of company
- Policy claim/maturity
- Existing trust
- Sale of property
- Other

**Additional details**

(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.

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

Under Anti-Money Laundering 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 documentary evidence to verify the information supplied in this section.

Please continue on a separate piece of paper if necessary.
Part 3 – Payment: amount, method and source

The minimum amount for an additional lump sum payment to an existing bond is £2,500.

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

Our bank details for payments are:

Bank name: HSBC Bank plc (London)
Account name: Standard Life International Receipts
Account number: 51296795
Sort code: 400250
IBAN: GB44MIDL40025051296795
SWIFT (BIC): MIDLGB22

Date money sent (DD/MM/YYYY)
Your reference: IB

Please use bond number as the reference.

Paying by BACS or CHAPS/telegraphic transfer - please provide bank details below.

Are the payments being invested owned by the bond owners (including trustees)? 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:

Under Anti-Money Laundering 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 4 – Recurrent single payment
(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 are: £500 each month; £1,500 every 3 months; £3,000 every 6 months or £5,000 every year.

<table>
<thead>
<tr>
<th>How much do you want to invest as a recurrent single payment?</th>
<th>£</th>
</tr>
</thead>
<tbody>
<tr>
<td>How often do you want to make recurrent single payments?</td>
<td>Monthly</td>
</tr>
</tbody>
</table>

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 investing via an Elevate General Investment Account (Elevate GIA)*, recurrent single payments will be held in the IB bank account until your adviser instructs us to transfer the money over to Elevate. The adviser will then be responsible for setting up the investment.

*Elevate Portfolio Services Limited trades as Elevate and is part of Standard Life Aberdeen 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 5 – Recurrent single payment - Direct Debit Instruction

(Not available on Loan Plans or Discounted Gift Plans)

**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

<table>
<thead>
<tr>
<th>Service user number</th>
<th>DIRECT Debit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 7 0 2 6 1</td>
<td></td>
</tr>
</tbody>
</table>

**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.**

- Postcode

**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 (DD/MM/YYYY)**

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

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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.
Part 6 – Your choice of investments

You can choose to invest in Standard Life insured funds, mutual funds, whole of market funds, the 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.

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.

Please note that some types of investment are not covered by the Financial Services Compensation Scheme (FSCS). 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 7 – International Bond bank account (IB bank account)

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. This does not apply for policies where 100% of the investment is being made into Insured Funds.

If there’s not enough money in the IB bank account, then we’ll hold back 12 months’ worth of charges and withdrawals. And, if there are any outstanding charges or withdrawals we will deduct this from the ‘additional payment’. The amount available for investment will reduce.

<table>
<thead>
<tr>
<th>Recurrent single payments £ or %</th>
<th>Single payment £ or %</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much do you want to invest in the IB bank account?</td>
<td></td>
</tr>
</tbody>
</table>

Part 8 – Investment funds

Place a cross in one of the boxes here if you’d like us to:

1. Use the investment choices shown in the enclosed personal illustration, or

2. Invest in line with your existing investment instructions

Alternatively, you can provide your investment instructions below. 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.

Please note: If making additional investment via a Discretionary Investment Manager and there is a regular disinvestment in place we will amend this accordingly.

<table>
<thead>
<tr>
<th>Payment Type – Single or Recurrent</th>
<th>Fund code/ Citicode</th>
<th>Fund name</th>
<th>£ or %</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you are directing Standard Life International to invest with a Discretionary Investment Manager and 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)</td>
<td>KKIG</td>
<td>SL Intl Standard Life MyFolio Managed III  EXAMPLE</td>
<td>50%</td>
</tr>
</tbody>
</table>

Adviser Note:

Fund codes are available at www.adviserzone.com

- Fund Code = Insured funds
- Citicode = Mutual funds

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.)

Please photocopy this page if choosing more funds.

Under European Union laws, we are required to produce a 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 9 – 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 14c of this form, you are also:
- agreeing to the payment of the adviser charges documented in parts 10/11/12, 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.

**You do not need to complete the information in parts 10, 11 and 12 if:**
- your financial adviser is billing you directly for their services, or
- your financial adviser is not charging you for their services.

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**Part 10 – Adviser charge for single payments**

Complete this section if you will be making a single payment to your bond and you have agreed a charge for advice with your adviser.

**Initial adviser charge**

You can ask us to deduct this charge in one of two ways:

**Option a**

Deduct the charge from the money you send us before the payment is invested in the segments in your bond;

Amount to be paid to your adviser £

**Option b**

Deduct the charge from the money you send us after the payment is invested in the segments in your bond.

We recommend that you take appropriate independent tax advice before asking us to facilitate any adviser charges from within your bond as this will form part of your 5% tax deferred withdrawal allowance.

Amount to be paid to your adviser £ OR %. 

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**Part 11 – Ongoing adviser charge**

Complete this section if you have agreed to pay your adviser a percentage of the bond value or a regular set amount for ongoing advice in relation to your bond. Ensure you keep enough money in the IB bank account to cover these charges.

1. Percentage of bond value 

This percentage can be taken once a year or split across a different time period:

- Yearly
- Monthly
- Quarterly
- Half-yearly

If you have chosen to pay ongoing adviser charges as a percentage of the value of your bond, and that value increases, the actual amount of the ongoing adviser charge will also increase. You may need to check if the 5% tax deferred withdrawal allowance is exceeded in any policy year, as this allowance is based on the payments you make to the bond, not the total value of the bond. This is especially important if withdrawals are taken.

**OR**

2. Set amount

- £ every month
- £ every year
- £ every quarter
- £ every half-year

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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.

If you choose option (a) the money will be deducted from the payment that you send us and reduce the amount invested in your International Bond.

Adding an ongoing adviser charge to an existing bond with fund based renewal commission (FBRC) is a trigger event, which will switch off all existing FBRC.

When an ongoing adviser charge is selected as a % of the value of your bond, we will round down the calculated amount to the nearest amount that is divisible, to 1 whole penny, by number of policies held within the bond. Any outstanding amounts will be carried over to the next ongoing adviser charge payment.
**Part 12 – 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)

<table>
<thead>
<tr>
<th>£</th>
<th>a month for</th>
<th>months.</th>
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</thead>
<tbody>
<tr>
<td>£</td>
<td>a year for</td>
<td>years.</td>
</tr>
<tr>
<td>£</td>
<td>a quarter for</td>
<td>quarters.</td>
</tr>
<tr>
<td>£</td>
<td>a half-year for</td>
<td>half-years.</td>
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**Part 13 – Declaration to be read and accepted by all the bond owner(s)**

Please ensure that all bond owners, trustees and powers of attorney read the declaration below and confirm acceptance of these declarations by completing and signing Part 14 on page 10.

I/We, the person(s) making an additional payment to this 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 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.

If you’re only making one payment to your adviser, you can enter ‘1’ here – eg £100 a month for 1 month.
Before signing your application please review against the avoiding delays checklist on page 2.

### Part 14 – Bond owner(s), trustees and powers of attorney signatures

<table>
<thead>
<tr>
<th>Person 1</th>
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<tbody>
<tr>
<td>Name</td>
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<tr>
<td>Signature(s)</td>
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<td></td>
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<tr>
<td>Date (DD/MM/YYYY)</td>
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Please state the capacity in which you are signing if you are not the bond owner

<table>
<thead>
<tr>
<th>Person 2</th>
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<tbody>
<tr>
<td>Name</td>
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<td>Signature(s)</td>
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<tr>
<td>Date (DD/MM/YYYY)</td>
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Please state the capacity in which you are signing if you are not the bond owner

<table>
<thead>
<tr>
<th>Person 3</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
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<td>Signature(s)</td>
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<tr>
<td>Date (DD/MM/YYYY)</td>
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</tbody>
</table>

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.