

International Bond from Standard Life International

Instruction to switch investments and/or authorise your financial adviser to give investment instructions on your behalf

IB36 0322

Who this form is for

This form is for the bond owner(s) of an International Bond from Standard Life International who: want Standard Life International to accept investment instructions from their financial adviser, and/or, wish to switch one or more of the investments in which that bond is invested.

Investment switches online and by phone

You can switch investments online or by phone. This is a quick and easy way to give us your new investment instructions.

To switch online

Your financial adviser can log into 'client view' on www.adviserzone.com to make investment switches for you.

To switch by phone

You or your financial adviser can call us on **0345 300 4273** (call charges will vary) and we can accept your instructions over the phone.

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.

Where giving your financial adviser the authority to give investment instructions on your behalf, make sure they are aware you wish to do this, before completing this form.

Please ensure you read Part 3a – Important Information

Please note that all bond owner(s) must sign this form and Standard Life International will only accept instructions from authorised persons once we are satisfied that we have verified the identity of the authorised person, and it is the responsibility of the authorised person and/or yourself for checking that we have carried out the instructions correctly.

Individual bond owners (including individual trustees), should sign Part 4a

Company bond owners (including corporate trustees), should sign Part 4b

If you are switching into the Elevate General Investment Account (GIA) you should complete section 3c and your financial adviser should complete section 4c.

Please send the completed form to us at this address:

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

(Only email documents if requested.)

Part 3a – Important Information

1. Your choice of investments

All investment choices are made at your own risk, so it is important to seek the appropriate financial advice. We are not authorised to give you tax or legal advice and so recommend you take your own independent advice.

Standard Life International is not responsible for the investment advice provided by your financial adviser, discretionary investment manager or investment adviser or for the investment decisions made by a discretionary investment manager or investment adviser. It is your responsibility to ensure the bond remains suitable for your purposes.

Standard Life International is not responsible for the performance or solvency of the providers of the investments available through the International Bond.

Standard Life International will not be held liable for any loss suffered by you if a Deposit Account provider backed by a government guarantee fails and that government is unable to meet its guarantee or for any loss or missed profit caused by the failure of an investment provider or a discretionary investment manager to perform their duties or meet their financial obligations.

Sometimes, in exceptional circumstances, we may have to wait before we can transfer or switch your investments. Please refer to your policy provisions for more information.

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.

2. Assignees

Your Bond may be assigned if you are currently using it as security for a mortgage or other loan, ie it is held for the benefit of another person. If you are unsure about whether your Bond is assigned please call **0345 300 4273** and we will be happy to clarify the situation for you. Call charges will vary.

If your bond is assigned, the consent of all Assignee(s) is required as the legal owner(s) of the Bond, before we can process these instructions. We cannot process instructions to switch funds which do not have the appropriate authority.

3. Timing of switches

A request to switch funds will result in some or all of your holdings being sold and the proceeds, less any charges, being used to purchase new holdings. Please refer to the Policy Provisions (IB62) for details about the pricing basis for switching funds. You can contact us on **0345 300 4273** for details of the dealing cut-off times applicable to a fund, by which we must receive your instructions to purchase, sell or switch. Call charges will vary.

4. Charges

Dealing and custodial charges may apply for some transactions. We will levy a Dealing and Custodial Charge of £20 for each buy or sell involving Whole of Market Funds. Please see your Policy Provisions for more information.

Please note that some Deposit Account and Structured Deposit Account providers may not allow you to cash in your investment before the end of the fixed term. They may also apply early withdrawal charges if money is withdrawn from fixed term or notice accounts before the end of the term or without providing sufficient notice. The terms and conditions for withdrawals will vary by provider and you can find out further details by contacting your financial adviser.

Some fund providers may also apply early withdrawal charges – the fund's investor information document will contain details if this applies.

5. Investment information and fund codes

You can find the Insured and Mutual fund codes required to complete this application form online at www.standardlife.co.uk/pricing.

Find out more information about our insured funds in our 'Summary of Insured Funds' guide (IB11a).

Please discuss the availability of other investment options with your financial adviser.

Part 3b – Switching your investments

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.**

If part of your fund will be invested in investments other than Insured Funds, you should consider whether you have sufficient funds in your International Bond Bank Account (IB Bank Account) as a result of a switch of investments. Your financial adviser will help you to determine a suitable amount.

If you wish to place part of the proceeds from sold investments into the IB Bank Account, please specify this in the ‘Investments to be bought’ table.

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.)

Important: state the investment(s) you wish to sell along with the percentage (If you wish to sell all the money you have invested in one fund, please write 100% in the ‘% to be sold’ column for that investment).

Investments to be sold:

Investment name (in full)	Fund Code/Citicode (if applicable)	% to be sold

Important: complete the % column to show the proportion that you wish to place in a particular investment, ensuring that the total adds up to 100%.

Investments to be bought:

Investment name (in full)	Fund Code/Citicode (if applicable)	%
TOTAL		100%



Please ensure you read the Important Information in Part 3a, before completing this section.

Adviser Note:

Fund codes are available at www.adviserzone.com

- Fund Code = Insured funds
- Citicode = Mutual funds

Whole of market funds – contact your account manager.

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 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.

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)

Part 3c – Elevate General Investment Account

Only complete this section if you wish to switch 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 4c by adding their signature.

Elevate Account Number

£ or %

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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 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 4 – Bond owner details

- If the bond is owned by an individual or individuals (including individual trustees), **please complete Part 4a.**
 - If the bond is owned by a company (including corporate trustees), **please complete Part 4b.**
- Please ensure you read the Important Information in Part 3a before signing this form.**

Part 4a – Bond owner details – individual owner(s)

If there are any further bond owners, please provide their details on a separate sheet.

Bond owner 1

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

Surname

First name(s) (in full)

Date of birth (DD/MM/YYYY)

Bond owner 2

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

Surname

First name(s) (in full)

Date of birth (DD/MM/YYYY)

I/we, the bond owner(s), instruct you to make the changes set out in this form.
(If there is more than one bond owner, all signatures are required)

Bond Owner 1

Signature

Date (DD/MM/YYYY)

Bond Owner 2


Signature

Date (DD/MM/YYYY)

Assignee(s)

Signature(s)

 **Signature(s) required.**

 If the bond has been assigned, the signature(s) of the assignee(s) are required. See Part 3a – Important Information.

Part 4b – Bond owner details – company owner

Company details:

Company name	
Company registration no.	
Contact name	
Contact job title	
Telephone no.	
Fax no.	
Email address	
	@

We, the bond owners, instruct you to make the changes set out in this form.

(Note that this form must be signed by all of the authorised signatories for this bond)

Bond Owner 1

Signature	
Name	
Job title	

Bond Owner 2

Signature	
Name	
Job title	

Bond Owner 3

Signature	
Name	
Job title	

Bond Owner 4

Signature	
Name	
Job title	



Signature(s) required.

If there are more than four company signatories, please add their details and signatures on company headed paper and enclose it with this application.



If the bond has been assigned, the signature(s) of the assignee(s) are required. See Part 3a – Important Information.

Part 4c – 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 Policy Provisions (IB62) 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 Policy Provisions (IB62) 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 bond Policy Provisions (IB62);
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 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)

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Data Protection

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.

Standard Life International dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, Dublin 2.

www.standardlife.co.uk/International-Bond

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