

IBSUR30 1021

Who is this form for

Complete this form if you wish to:

take regular withdrawals from, cash-in or partially cash-in, your International Bond.

Please note withdrawals and partial or full cash-ins cannot be carried out until one month after your Bond is set up.

If you cash-in all or part of your Bond, it cannot be reinstated.



We can accept requests by phone but we will need to speak to all bond owner(s)/Trustees and perform standard security checks with them.

If you wish to provide your instruction by phone, or, for more information/help completing this form, call us on 0345 300 4273. Lines are open – 9:00am to 5:00pm from Monday to Friday.

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

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 complete this form. Do not use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.

To:

- **Set up regular withdrawals, complete Part 2a.**
- **Partially cash-in your Bond, complete Part 2b.**
- **Fully cash-in your Bond, complete Part 2c.**

IMPORTANT INFORMATION

All investment choices are made at your own risk, so it is important to seek the appropriate financial advice.

Speak to your financial adviser for more information on the tax implications of cashing-in all or part of your bond. If you have chosen the Capital Redemption option, please note that any withdrawals will result in a proportionate reduction in the Guaranteed Maturity Value.

If part or all of your money is invested in anything other than insured funds, you must have sufficient funds in your International Bond Bank Account (IB Bank account) to cover any withdrawals, charges and investment transactions.

Some types of investment are not covered by the Financial Services Compensation Scheme (FSCS). Please refer to your Key Features Document for more information.

The cut-off time for requests to cash-in all or part of your Bond, or take withdrawals from it, will vary depending on the option you chose when setting it up. For further details, please refer to the International Bond Policy Provisions.

Regular withdrawals for an additional payment must occur on the same frequency and date as any existing withdrawal instructions. If you wish to change any existing withdrawal instructions for your Bond, please speak to your financial adviser.

The minimum regular withdrawal you can take is £200. The minimum to partially cash-in is £500.

Part 1 – Bond details

Bond number:

Your Bond number can be found on your Policy Schedule or on letters we have sent you. Please do not return the Schedule to us.

First Bond owner

Title
(Mr/Mrs/Miss/Ms/
Other e.g. Dr/Rev)

First name(s)
in full

Surname

Contact
telephone
number

Address

House
number

Street

City/Town

County

Postcode

Second Bond owner

Title
(Mr/Mrs/Miss/Ms/
Other e.g. Dr/Rev)

First name(s)
in full

Surname

Contact
telephone
number

Address

House
number

Street

City/Town

County

Postcode

If there are more than two bond owners please photocopy this page.

Part 2a – Regular Withdrawals*

What **percentage of the total amount** invested or, what is the **amount** you want to withdraw each year.

. % each year OR £ . each year

Frequency of withdrawals:

12 months 6 months 4 months** 3 months monthly

(*Not available if bond is placed in a Flexible Reversionary Plan)

(**Not available if bond is placed in a Discounted Gift Plan)

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)

Part 2b – Cashing-in part of your Bond

Amount required £ .

If you are only invested in insured funds we will cancel units proportionately across all funds.

Other investments

For all other investments we will withdraw from the International Bond bank account.

If you do not have enough money in the account to fund this request please state the holdings you wish to sell here. (If your financial adviser has authority they can do this on your behalf).

Investment Name (in full)	Fund Code/Citi Code	Amount to be sold

What about tax?

There can be different tax implications depending on how you cash in your bond. Your bond is made up of a number of identical policies. You can cash in over the whole bond, by cancelling individual policies or a combination of both.

UK resident Bond owners and Trustees

We will calculate the minimum chargeable event based on the current policy information and process the cash-in on that basis. If you want to use a different method please specify below.

Company, Pension Schemes, Partnerships or non UK resident

We will process the cash-in across policies over the whole bond. If you want to use a different method please specify below.

Different cash-in method

Reversions from a Flexible Reversionary Plan (FRP) must be paid via cashing-in full segments. If the cash-in is in respect of an FRP reversion, please note which segments are to be cashed-in.

Existing regular withdrawals (UK Resident Bondholders and Trustees)

If individual policies are cancelled as part of your cash-in this will reduce your annual 5% tax deferred allowance. If you would like your existing regular withdrawals to be reduced in proportion to the remaining policies please tick here.

Any adviser charges taken from the bond are regarded by HM Revenue and Customs as withdrawals and are included in the 5% allowance.

Part 2c – Full cash-in of your Bond

Tick here if you want to fully cash-in your Bond:

Completion of the following question is optional.

For the purposes of market research it would be very helpful if you could tell us the reason for your cashing in your bond.

Reason for Encashment:

Part 3 – Details of the Payee

The proceeds can only be paid to the Bond owner(s).

Payment is made direct to your bank or building society account. Please contact us if this method of payment is not suitable for you. Where we are instructed to make a payment to a bank account that is not the source account or an account that has not been previously verified please attach a certified copy of a current bank statement.

Account details

Name of bank/building society

Address

Building number

Street

City/Town

County

Postcode

Name(s) of Account-holder(s)

Account Number Sort Code

Roll/Plan Number

International Bank Account Number (IBAN)

Bank SWIFT code (if known)

 This is required for any payments to non-UK Accounts.

Part 4 – 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 5 – Declarations

The declaration must be completed by ALL Bond owner(s)

- (a) I/We declare that I/we are the owner(s) of the Bond and request you to carry out my/our withdrawals/cash-in instructions outlined within this form.
- (b) The total value cancelled of the Bond (less any charges) will be paid as directed and the receipt of the bank/building society shall be a complete discharge to Standard Life International of all amounts due in respect of the same. I/We acknowledge that on payment being made to the bank/building society as directed above, I/we shall be deemed to have received the full or partial value of the Bond. For the avoidance of doubt, this release shall not act as to prohibit me/us from bringing any claim for any act or omission by you.

Bond owner 1 – Signature

Print name in block capitals

Signature

Date (DD/MM/YYYY)

Bond owner 2 – Signature

Print name in block capitals

Signature

Date (DD/MM/YYYY)



Signature(s) required.

The form must be signed by all bond owners. If there are more than two bond owners please copy this page.

We cannot process withdrawals or cash-ins without the signatures of all bond owners.

If you are not sure who the bond owners are please check with your financial adviser or contact us on **0345 300 4273** (call charges will vary).

How to contact us



You can telephone our customer helpline on **0345 300 4273**. We cannot give financial advice.

Please have your policy number ready when calling. Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.



We can also be contacted using email at: service@standardlife.ie

There is no guarantee that any email sent to us will be received, or will not have been tampered with. You should not send personal details by email.



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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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