

# International Bond from Standard Life International

## Instruction to take regular withdrawals or cash-in all or part of your International Bond



IBSUR30

### Important Information

You should only complete this form if you are sure that you wish to take regular withdrawals from, cash-in or partially cash-in, your International Bond. If you cash-in all or part of your Bond, it cannot be reinstated. Standard Life International recommends that you speak to your financial adviser before making a decision.

We will retain the information that you have provided in this form for as long as necessary to meet legal and regulatory requirements.

For more information about any aspect of the completion of this form, please telephone our Client Services team on 0845 300 4273 between 9:00am to 5:00pm from Monday to Friday. Call charges may vary.

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 (IB62), or contact us on 0845 300 4273. Call charges may vary.

### Part 1 – Details of the Bond owners

The Bond owner(s) can be:

- The life/lives assured, or
- The person(s) named as Bond owner(s) in the original application form

If you are not sure that you are the Bond owner(s) please check with your financial adviser or telephone our Claims Information Team at the number given above.

**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.**

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)
Surname
First names (in full)
Telephone – home
Telephone – work

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)
Surname
First names (in full)
Telephone – home
Telephone – work

## Part 2 – Your Instructions

You can use this form to set up regular withdrawals, or to cash-in all or part of your Bond.

- To set up regular withdrawals, please complete Part 2a.
- To partially cash-in your Bond, please complete Part 2b.
- To fully cash-in your Bond, please complete Part 2c.

If part or all of your money is invested in Mutual Funds, Whole of Market Funds, Discretionary Fund Managers and/or Deposit Accounts, you must have sufficient funds in your International Bond Bank Account (IB Bank Account) to cover any withdrawals, charges and investment transactions.

All investment choices are made at your own risk, so it is 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 note that 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.

You cannot make regular withdrawals of more than 10% a year (this reduces to 5% a year if your financial adviser takes Funded Initial Commission).

The minimum regular withdrawal you can take is £200.

### Part 2a – Regular Withdrawals

What is the number of the Bond(s) you want to take withdrawals from?

Bond 1  Bond 2

If you want to take regular withdrawals from your Bond, please show the **percentage of the total amount** invested or the **total amount** you want to withdraw each year in the appropriate box below.

% each year or  £ each year

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

Once a year  Every six months  Every four months  Every three months  Every month

On what date do you want your first regular withdrawal to be paid?

Payments can be made from 1-28 of the month.

D/M/Y

Please note that withdrawals cannot commence until one month after your Bond is set up.

### Part 2b – Cashing-in part of your Bond

What is the number of the Bond(s) you want to partially cash-in?

Bond 1  Bond 2

Please note that any part cash-in will be processed to create the minimum Chargeable Event. Should you not wish to proceed on this basis, please specify your preferred option below:

**Full or part cash-in of specific investments or holdings in the Bond**

Which holdings/investments do you wish to cash-in?

**Mix of full and part cash-in of the Bond**

How many individual policies do you want to fully cash-in?

Amount of cash-in value required (through partial cash-in of remaining policies).

£

**Partial cash-in by cancelling individual policies**

Amount of cash-in value required (through full cash-in of individual policy(ies) in the Bond).

£

**Partial cash-in over whole Bond**

Amount of cash-in value required (by partial cash-in of each of the policy(ies). This amount must be divisible by the number of policies in the Bond.

£

### Part 2c – Full cash-in of your Bond

Tick the box to the right if you want to fully cash-in your Bond:

Please confirm the policy number of the Bond you want to fully cash-in. Your Bond number can be found on your Policy Schedule(s) or on letters we have sent you. Please do not return the Schedule(s) to us.

Bond 1

Bond 2

Reason for Encashment:

For the purposes of market research it would be very helpful if you could indicate the reason for your encashment. Completion of this part of the form is optional.

### Part 3 – Details of the Payee

The payee is the person or persons who will receive the proceeds of the Bond. 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.

Please fill in your account details below:

Name of bank/building society	
Address	
Postcode	
Name of Account holders	
Account Number	
Roll/Plan Number	
Sort Code	
International Bank Account Number (IBAN) This is required for any payments to non-UK Accounts.	
Bank SWIFT code (if known)	

If your address has changed since you last contacted us, please confirm your new address details below:

#### First Bond owner

First names (in full)
Address
Postcode

#### Second Bond owner

First names (in full)
Address
Postcode

## Part 4 – Your agreement to the cash-in of your Bond

The declaration should be completed by the 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 cash-in instructions (outlined on pages two and three).

(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 Limited 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.

If you have changed your name since taking out your Bond please sign this form with your old and new signatures, and send it to us with the relevant certificates. These will be returned to you.

### Bond owner 1

#### Current signature

Signature

Date

#### Previous signature (if applicable)

Signature

### Bond owner 2

#### Current signature

Signature

Date

#### Previous signature (if applicable)

Signature

## How to contact us

By phone 0845 300 4273. Call charges may vary. Calls may be recorded/monitored to improve customer service.

By fax 00353 1 4754025

By e-mail E-mail is not a secure method of transferring personal information, but, if you are happy to send your details this way, please e-mail us at: [service@slinternational.ie](mailto:service@slinternational.ie)

In writing Standard Life International  
90 St Stephen's Green  
Dublin 2  
Ireland

Standard Life International Limited is a company registered in Ireland (number 408507) with its Registered Office at 90 St Stephen's Green, Dublin 2. Telephone number 00353 16397766. *Calls may be recorded/monitored.*

Authorised and regulated by the Irish Financial Regulator for the conduct of Linked Long Term Insurance Business 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.

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