

**LP30FTRUST 0921**

### Wrap cases only

Wrap Account details

Account number

Account name

### Important

This trust is only suitable if you (the Settlor(s)), your Trustees and all of your Beneficiaries are resident in the UK and intend to remain resident in the UK. If you and they are not all resident in the UK at any time, there could be additional tax consequences. Many different factors determine whether a person is resident in the UK so you should speak to your adviser if you are unsure about this.

Please ensure you have:

- completed Parts A to H
- considered the restricted liability of the Trustees in clause 8
- consulted your legal, tax or financial adviser before signing this deed
- signed on page 7 and also that all Trustees have signed on page 8 (and if applicable page 9)

Standard Life has drafted this trust deed with due care and attention to reflect the law at June 2018. It cannot accept any responsibility for loss, damage or other claim which may arise from the use of this trust or the way in which you complete it. Standard Life cannot perform the function of a legal or tax adviser or guarantee that this trust will meet all of your specific requirements. You are strongly recommended to consult your own professional advisers.

### Part A – Date of Trust

This trust is made on the

day of

20

(YY)

Please insert date when last person signs this deed.

By

### Part B – My Details (Settlor(s))

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

Surname

Forenames (in full)

Address

Postcode

This Settlor will be automatically appointed as a trustee of this trust unless the following box is marked with the initials of the Settlor

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

Surname

Forenames (in full)

Address

Postcode

This Settlor will be automatically appointed as a trustee of this trust unless the following box is marked with the initials of the Settlor

Please insert your full name and address (Settlor 1).

Please insert your full name and address (Settlor 2).





**Settlor** means the person (or persons) named in Part B

**Standard Life** means Standard Life Assurance Limited or any company wholly owned by Standard Life Assurance Limited

**Trustee** means the Settlor, unless the relevant boxes are initialled in Part B, and the Additional Trustees named in Part C and any other trustees for the time being of this trust

**Trust Fund** means the Loan made by the Settlor to the Trustees and all property, other than the Nominee Property but including any interest accruing on or growth of the Nominee Property, at any time held by the Trustees whether by way of accumulation of income, capital appreciation or otherwise and all monies, investments, income and other property for the time being representing the same or any parts of the Trust Fund

- 1.2 Words describing relationships include adopted and step children and those tracing their descent through them.
- 1.3 Words importing the singular shall include the plural and vice versa. Words importing a gender include every gender.
- 1.4 Incapable shall be construed in accordance with the provisions of the Adults with Incapacity (Scotland) Act 2000.

## 2. The Loan

- 2.1 The Settlor has lent the Loan Amount to the Trustees and at their direction (as the Trustees by their signature of this trust deed acknowledge) has paid it to Standard Life; and the Settlor assigns all other rights to constitute the Trust Fund to the Trustees.
- 2.2 Where there is more than one person comprising the Settlor the Loan Amount shall be deemed to have been provided by them in equal shares unless the contrary is indicated in Part E.
- 2.3 The terms of the Loan are as follows:
- 1) the Loan is interest-free;
  - 2) unless otherwise requested by the Settlor, the Trustees will each year repay the Settlor the Annual Repayment. Each Annual Repayment where there is more than one person comprising the Settlor shall be taken to reduce the Loans by equal amounts except where the box in Part E is completed in which case the Annual Repayment shall be treated as a proportionate repayment in line with that box; and
  - 3) the Trustees will on demand repay the Settlor the whole or any part of the outstanding amount of the Loan.

## 3. The Nominee Property and payment of fees

- 3.1 The Nominee Property shall be held by the Trustees as nominee for the Settlor.
- 3.2 The Trustees, by their signature of this trust deed, acknowledge that the Settlor has paid the Nominee Property to Standard Life.
- 3.3 The Trustees, by their signature of this trust deed, agree to hold any Nominee Property
- (i) for the purpose of paying any financial advice fee for the Settlor's advice in connection with this trust and/or
  - (ii) for the purpose of paying any financial advice fee for the Trustees' advice in connection with this trust.
- Such payment shall be made in accordance with the payment terms for the fee.
- 3.4 If the amount of the fees is less than the amount of the Nominee Property on the date of payment of the fees by Standard Life, Standard Life will, when instructed to do so by the Settlor, pay the remaining Nominee Property to the Settlor after payment of the fees.
- 3.5 If the amount of the fees is more than the amount of the Nominee Property on the date of payment of the fees by Standard Life, the Settlor hereby instructs Standard Life to use the Nominee Property in payment of the fees. This shall be a full discharge to the Trustees in relation to the Nominee Property.
- 3.6 Where the Settlor receives any funds which are to be used to pay any expenses due by the Trustees they undertake to use these funds only to pay these expenses. These funds will be held on bare trust for the Trustees only to be used for the payment of Trustee fees.

## 4. The Trust

By signing this trust deed the Trustees accept appointment as trustees and (subject to the provisions for repayment in clause 2 above) they will hold the Trust Fund on the trusts and subject to the powers and provisions set out in this trust deed.

**5. The Trust Provisions**

- 5.1 Subject to clause 5.2, the Settlor shall have power to give instructions in relation to the initial investment of the Loan Amount (which shall include the power to give instructions to hold part of the Loan Amount as cash) which instructions the Trustees shall be obliged to follow. These instruction will be conveyed by the Trustees to Standard Life. Once the Loan Amount has been invested, the Settlor's powers under this clause shall cease.
- 5.2 If the Settlor is Incapable and there is a person who is legally entitled to make settlements and make investment decisions on behalf of the Settlor, the Settlor's power in clause 5.1 shall vest in that person.
- 5.3 While the Settlor or the person acting on his behalf has such power, the Trustees shall have no power in relation to giving instructions on the investment of the Loan Amount.
- 5.4 The Trustees may appoint that they shall hold the Trust Fund for the benefit of any of the Beneficiaries on such terms as the Trustees think fit.
- 5.5 An appointment may create any provisions including discretionary trusts and dispositive and administrative powers exercisable by any person. An appointment must either be by a deed which is revocable during the Perpetuity Period or by irrevocable deed both of which must be executed during the Perpetuity Period when this trust is governed by the Law of England and Wales or Northern Ireland.
- 5.6 The Trustees may pay, transfer or apply the Trust Fund or any part thereof to or for the advancement or benefit of any Beneficiary.
- 5.7 In default of and subject to the exercise of the powers in clauses 5.4 and 5.6 the Trustees shall hold the Trust Fund and the income thereof for the Main Beneficiaries absolutely and if more than one in the percentage shares specified in Part D or equally in default of percentage shares being specified (or the specified shares not adding up to 100%).
- 5.8 The trusts set out in clause 5.7 shall carry the intermediate income and the Relevant Section shall (if otherwise applicable) not apply to the same. Whilst any Main Beneficiary entitled to income under that clause is a Minor the Trustees shall pay or otherwise apply for or towards his benefit so much of the income from his share in the Trust as the Trustees may in their absolute discretion think fit. The Trustees shall retain the balance of any income of such share on trust for that Main Beneficiary absolutely.

**6. Ultimate Trust**

Subject to all the Trusts powers and provisions of this trust deed and if and so far (for any reason whatsoever) not wholly disposed of by it, the Trust Fund shall be held upon trust for such of the Beneficiaries in existence at the date of this trust deed and if more than one in equal shares absolutely.

**7. Trustees' powers**

Subject to clauses 5.1 – 5.3:

- 7.1 The Trustees may (with due regard to the standard investment criteria, if applicable, and subject to obtaining advice, if required by law) make any kind of investment of the Trust Fund and the Nominee Property they could make if they were absolute beneficial owners (and in particular (i) may invest in and retain non-income producing assets situated anywhere in the world and (ii) need not have regard to any rule of law requiring them to diversify the investments).
- 7.2 The Trustees may make any disposition of the Trust Fund that they could make if they were absolute beneficial owners.
- 7.3 The Trustees may lend all or any part of the Trust Fund to any Beneficiary on such terms (whether or not including provision for the payment of interest) as the Trustees in their absolute discretion think fit.
- 7.4 The Trustees may borrow on the security of all or any part of the Trust Fund or without giving any security.
- 7.5 The Trustees may pay or transfer capital or income to the parent or guardian of any Minor who is beneficially entitled to it and the receipt of such parent or guardian shall be a full discharge to the Trustees.
- 7.6 The Trustees may apply all or part of the Trust Fund in purchasing or maintaining any policy of assurance on the life of any person and shall have all the powers of an absolute beneficial owner in relation to any such policy.
- 7.7 The receipt of the Trustees for any money payable under or deriving from any dealing with any policy of life assurance shall be a full and sufficient discharge to Standard Life or to any other company issuing such policy, which company shall not be concerned in the application of any such monies.


- 7.8 The Trustees may appoint advisers, agents, discretionary investment managers, nominees and custodians on such terms as the Trustees in their absolute discretion think fit and may, directly or indirectly, pay fees rendered for such services from the Trust Fund.
- 7.9 The Trustees may appropriate all or any part of the Trust Fund as they think fit in or towards satisfaction of the interest of any Beneficiary and may for that purpose place such value on any property as they think fit.
- 7.10 Any Trustee (other than the Settlor or any spouse or Civil Partner for the time being of the Settlor) who is a solicitor or other person engaged in a profession or business or any corporate trustee, may charge all usual reasonable professional charges in relation to work carried out in connection with this trust.
- 7.11 No Trustee shall be precluded from joining in the exercise of any of the powers contained in this trust notwithstanding that he will or may benefit from such exercise or by reason of the fact that he or she is or may become a Beneficiary provided that at least one other trustee who takes no benefit also agrees to the exercise in favour of the benefitting Trustee.
- 7.12 If this trust is governed by Scots law the Trustees shall have all the powers, privileges and immunities conferred on gratuitous trustees under Scots law.
- 7.13 The Trustees may by deed (and so as to bind their successors) release or restrict the future exercise of all or any of the powers conferred on them by this trust deed or by law.
- 7.14 Any legal rule requiring apportionments to be made for the purpose of this trust shall not apply.
- 8. Trustee Liability**
- 8.1 No Trustee shall be liable for any loss to the Trust Fund or part of the Trust Fund at any time unless that loss is caused by his own knowing breach of trust.
- 8.2 The liability of a Trustee in respect of the Loan shall not exceed the value of the Trust Fund from time to time.
- 8.3 However, a Trustee who distributes capital to a Beneficiary shall continue to be liable in respect of the Loan to the extent of such distribution unless:
- 1) the value of the Trust Fund after distribution will be equal to or greater than the outstanding amount of the loan; or
  - 2) the Settlor agrees otherwise; or
  - 3) the Beneficiary agrees to repay an amount equal to the distribution to the Settlor.
- 9. Exclusion of Settlor**
- Subject to the Settlor's right to be repaid the Loan, no part of the capital or income of the Trust Fund shall be paid or lent or applied to or for the direct or indirect benefit of the Settlor or any spouse or Civil Partner for the time being of the Settlor in any circumstances whatsoever.
- 10. The Settlor's power to appoint and remove Trustees and to exclude Beneficiaries**
- 10.1 The Settlor (where there are two Settlers, jointly and the survivor of them);
- i) shall have power to appoint new and additional trustees and to remove any trustee as long as there shall be at least one corporate trustee or two individual trustees acting after such removal; and
  - ii) may, by notifying the Trustees in writing, exclude any Beneficiary (but not all Beneficiaries) from future benefit under this trust.
- 10.2 Where there are two Settlers and one Settlor is Incapable, the other Settlor shall have the powers in clause 10.1 above.
- 10.3 After the Settlor's death or if the Settlor becomes Incapable, the Settlor's powers in clause 10.1 shall vest in the Trustees (excluding the Settlor) who may, by deed;
- i) appoint new and additional trustees;
  - ii) remove any trustee with the agreement of all Trustees other than the one to be removed, as long as there shall be at least one corporate trustee or two individual trustees acting after such removal; and
  - iii) exclude any Beneficiary (but not all Beneficiaries) from future benefit under this trust.

**11. Choice of law**  
 Subject to any choice of Scots or Northern Irish Law in Part H this trust shall be governed by English law.

**Settlor(s) signatures**

IN WITNESS WHEREOF the parties have signed this deed on the day and year first above written

**Signed and delivered as a deed by the Settlor:**

**Signature** 


Full name

Date\*1 (DD/MM/YYYY)

Place\*2



**In the presence of:**

**Signature of Witness** 


Witness' full name

Witness' address

Postcode



**Signed and delivered as a deed by the second Settlor (if any):**

**Signature** 


Full name

Date\*1 (DD/MM/YYYY)

Place\*2



**In the presence of:**

**Signature of Witness** 

Witness' full name

Witness' address

Postcode

\*1 Please add the date of signature. Once all parties have signed, the most recent date on which a person signs should be added to Part A.

\*2 Please add the place where the deed was signed e.g. Edinburgh.

Please ensure that all of the above details have been correctly completed. Witnesses should be independent and not someone already named in the trust or their spouse or civil partner.

Trustees signatures	
<b>Signed and delivered as a deed by the Trustee:</b>	
<b>Signature</b> ▶	<input type="text"/>
Full name	<input type="text"/> <input type="text"/>
Date*1 (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Place*2	<input type="text"/>
<b>In the presence of:</b>	
<b>Signature of Witness</b> ▶	<input type="text"/>
Witness' full name	<input type="text"/> <input type="text"/>
Witness' address	<input type="text"/> <input type="text"/>
	Postcode
<b>Signed and delivered as a deed by the Trustee:</b>	
<b>Signature</b> ▶	<input type="text"/>
Full name	<input type="text"/> <input type="text"/>
Date*1 (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Place*2	<input type="text"/>
<b>In the presence of:</b>	
<b>Signature of Witness</b> ▶	<input type="text"/>
Witness' full name	<input type="text"/> <input type="text"/>
Witness' address	<input type="text"/> <input type="text"/>
	Postcode





<b>Trustees signatures (continued)</b>	
<b>Signed and delivered as a deed by the Trustee:</b>	
<b>Signature</b> ▶	<input style="width: 100%; height: 25px;" type="text"/>
Full name	<input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/>
Date*1 (DD/MM/YYYY)	<input style="width: 100%; height: 25px;" type="text"/>
Place*2	<input style="width: 100%; height: 25px;" type="text"/>
<b>In the presence of:</b>	
<b>Signature of Witness</b> ▶	<input style="width: 100%; height: 25px;" type="text"/>
Witness' full name	<input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/>
Witness' address	<input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/>
	Postcode
<b>Signed and delivered as a deed by the Trustee:</b>	
<b>Signature</b> ▶	<input style="width: 100%; height: 25px;" type="text"/>
Full name	<input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/>
Date*1 (DD/MM/YYYY)	<input style="width: 100%; height: 25px;" type="text"/>
Place*2	<input style="width: 100%; height: 25px;" type="text"/>
<b>In the presence of:</b>	
<b>Signature of Witness</b> ▶	<input style="width: 100%; height: 25px;" type="text"/>
Witness' full name	<input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/>
Witness' address	<input style="width: 100%; height: 25px;" type="text"/> <input style="width: 100%; height: 25px;" type="text"/>
	Postcode

  
Signature

  
Signature

  
Signature

  
Signature

### Who this form is for

This form is for investment in the Tailored Investment Bond, Capital Investment Bond or Distribution Bond by:

New customers, including trustees, who want to invest in a Tailored Investment Bond for the first time

or

Existing customers, including trustees, who want to make an additional payment into an existing bond

or

Trustees of a Discounted Gift Plan, Gift Plan or Loan Plan who are investing a lump sum into a Tailored investment bond

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.

### TNB30 0321



When we say 'Standard Life' we mean 'Standard Life Assurance Limited'.

This application is for a UK Bond and is for use if you are habitually resident in the UK, Channel Islands or the Isle of Man. Speak to your financial adviser if you are not sure whether you qualify as being habitually resident in any of these locations.

For further information on filling out this form or for information on the contract or product, please contact your financial adviser or Standard Life for details. There is likely to be a cost for financial advice.

### Filling in this form

Before completing this form, please read the appropriate Key Features Document and (for the Tailored Investment Bond) the Key Information Document (KID), and where relevant, the appropriate fund Supplementary Information Document (SID) or Fund Factsheet.

If you are receiving advice from a financial adviser, you should remember that the financial adviser is acting on your behalf not only by giving you advice, but also regarding completing this form.

If we accept your offer and you are investing in the Tailored Investment Bond for the first time, we will issue the policy documentation (comprising the Policy Provisions, bond information and a policy schedule). These documents together form the terms and conditions of your contract. A copy of your completed application form will be sent to you on request.

#### UK Money Laundering Regulations 2017

To meet our legal and regulatory obligations under the UK Money Laundering Regulations 2017, where a corporate entity or legal arrangement, such as a trust or foundation, is applying for a new bond or making an additional investment into an existing bond, we need to identify and verify all people or entities that are defined as beneficial owners of the corporate entity or legal arrangement. Please complete all sections of this application form that apply and provide additional evidence when requested. Failure to provide all of the relevant information will result in a delay in processing the application.

#### IMPORTANT – Changes to Beneficial Owners

Please inform Standard Life of any future changes to your beneficial ownership structure. This will allow us to keep our records up to date and avoid delays to future processing.

**Please use BLOCK capitals to fill in 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 show your agreement to them.**

**Part 1a – Applying for a new bond**

Tailored Investment Bond

**Part 1b – Additional investment into existing bond**

Tailored Investment Bond

Capital Investment Bond Stepped\*

Capital Investment Bond Level\*\*

Distribution Bond Stepped\*

Distribution Bond Level\*\*

**\*Capital Investment Bond or Distribution Bond stepped charging**

You can only choose the ‘Stepped’ charging option if you are making an additional payment to an existing bond that was taken out between 13 September 2004 and 10 December 2012.

**\*\*For a Capital Investment Bond or Distribution Bond level charging**

You can only choose the ‘Level’ charging option if you are making an additional investment to an existing bond taken out between 13 September 2004 and 19 June 2009 (inclusive). For trust investments additional investments can only be made if your bond is held in a Gift Plan or an existing trust.

If you are making the first additional investment to an existing bond taken out before 13 September 2004 the ‘Level’ charging option will be automatically applied, and the terms and conditions of your policy for this investment have changed. Please see the Key Features Document (CIB17) for details of the changes and cross this box to confirm that you are aware of the changes.

You cannot switch between charging options once you have taken out your bond.

Additional investments cannot be made into a Discounted Gift Plan or Loan Plan.

Your additional investment will be set up on the same charging option as your original bond.

**Part 2 – 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.**

Financial Adviser Stamp

Company name

Company address

Postcode

Financial adviser reference number

Name of contact

Location

**Basis of sale** Whole of market  Other

If ‘Other’, please specify

**Did you give advice?** Advice  No advice (e.g. Execution-only)\*

**Adviser charges**

We do not facilitate adviser charges for investment bonds.

I have supplied my clients with all relevant documentation, including any KID and relevant investor information documents, and instructed my clients to read all documents carefully before proceeding, and ask for further information if they do not understand any of the content.

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

\*Where no advice has been given, you confirm you have ensured (and will continue to ensure) the Bond and the underlying investments are appropriate for your client.

### Part 3a – Type of bond owner

Please tick the box to indicate the type of bond owner

Individual(s) (go to part 3d)	<input type="checkbox"/>	Corporate trust (go to part 3b, 3c and 3f)	<input type="checkbox"/>	Existing trust (go to part 3b)	<input type="checkbox"/>
Additional payment to existing bond (go to part 1b)	<input type="checkbox"/>	Loan Plan (go to part 3b)	<input type="checkbox"/>	Gift Plan (go to part 3b)	<input type="checkbox"/>
Discounted Gift Plan (go to part 3b)	<input type="checkbox"/>	Company (go to part 3c)	<input type="checkbox"/>		

For Company bond owners and Corporate Trustees please also complete form AA48A Confirmation of Verification of Identity for Corporate and Other Non-Personal Entity and return with this application.

Where we refer to the bond owner in this application form, this applies to individual bond owners and trustees. We have allowed space on this form for three bond owners and three lives assured. If there are more than three please photocopy the pages where indicated to provide details and signatures.

### Part 3b – Details of the trust (to be completed by you)

If you are applying for a bond in your capacity as trustees, we require each trustee to fully complete section 3c and 3d for individual trustees or 3c and 3f for corporate trustees. The information you provide will enable us to carry out appropriate identification checks to satisfy money laundering regulations.

Name of trust

Date of trust (DD/MM/YYYY)

Where is the trust tax resident? Please provide the relevant Taxpayer Identification Number(TIN):

Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>



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

Please provide the original trust deed or a certified copy where non-Standard Life trust documentation has been used in the creation of the trust.

**Tax residency information**

You should speak to your adviser if you need more information about why we need to ask these questions.

You can enter up to five countries. If the trust is tax resident in more than five countries, please photocopy this page.

**Part 3c – Further information about non-individual customers**

1) Are you:

A trust                       A partnership   
A company     LLP

2) Are you:

A financial institution\*                       An actively trading non-financial services business including non-UK charities/not-for-profit organisation   
A Pension Fund                       An investment body

Please see below definitions:

**An actively trading non-financial services business**  
“Actively trading non-financial services business”. This includes all actively trading companies which are not financial institutions, that do not exist simply to hold investments or receive income.

**An investment body**  
“Investment Body” will include private companies, which only exist to hold investments or receive income.

**A financial institution**  
“Financial Institution” include entities like bank or life insurance companies and professionally managed trusts. Most trusts will either be ‘A financial institution’ if a corporate trustee is involved, or ‘An investment body’.

**A Pension Fund**  
“Pension fund” is a UK pension scheme registered with HM Revenue and Customs.

\* Please provide us with your relevant Global Intermediary Identification Number (GIIN) if you are a financial institution.

GIIN

We now need to ask you more information to allow us to comply with current tax laws. You should speak to your adviser if you want to know more about why we need to ask these questions.



**Part 3d – Complete if Individual Bond Owners/Trustees/Trust Settlor/Trust Protector/Trust Beneficiary or Other (Corporate trustees should go to part 3f)**

**Second Bond Owner/Trustee/Trust Settlor/Trust Protector/Trust Beneficiary or Other**  
(PLEASE USE BLOCK LETTERS)

The following persons are considered as beneficial owners of a trust or other similar legal arrangements: the trust settlor; the trustee(s); the trust protector, if any; the beneficiaries, or where the individuals benefiting from the trust have yet to be determined, the class of persons in whose main interest the trust is set up or operates; any other natural person exercising ultimate control over the trust by means of direct or indirect ownership or by other means. Please provide full details of all known beneficial owners and their role in the trust or where this has yet to be determined, the class of persons in whose main interest the trust is set up or operates (e.g. children, grandchildren etc).

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)     Male  Female  Date of birth (DD/MM/YYYY)

Surname

First name(s) (in full)

Current address

Postcode

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

Email address  @

**Class of beneficiary**

Please provide percentage share of the trust for each trust beneficiary if known e.g. for Absolute Trusts. Where the trust beneficiaries have still to be determined, please leave blank and provide the class of persons in whose main interest the trust is set up or operates e.g. for Discretionary or Flexible Trusts.

Are you a: (Please tick all roles that apply)

Bond Owner  Trustee  Trust Settlor  Trust Protector   
Trust Beneficiary   .  % Life Assured  Other

If you are a Court Deputy, you don't need to answer the following question.

Where are you tax resident? Please provide the relevant Taxpayer Identification Number (TIN). For example, in the UK it will be your National Insurance Number.

Country  TIN

Country  TIN

Country  TIN

Country  TIN

Country  TIN

If there are more than 3 bond owners/trustees/trust settlors/trust protectors/trust beneficiaries or and any other natural person exercising ultimate control over the trust by means of direct or indirect ownership or by other means, please copy this page.

Please note that all correspondence will be issued to the first named Bond Owner/Trustee.

If you are a life assured please tick the appropriate box. You are the 'life assured' if payment of the proceeds of the bond depends on your life.

**Note for trustees**  
As Trustees you will own the bond. ALL current Trustees, the Trust Settlor, Trust Protector (where applicable), Trust Beneficiaries (if known) and any other natural person exercising ultimate control over the trust by means of direct or indirect ownership or by other means must provide their full details.

**Discounted Gift Plan**  
The settlor or settlor's spouse or civil partner cannot be a life assured due to inheritance tax rules.

**Tax residency information**  
You should speak to your adviser if you need more information about why we need to ask these questions.

You can enter up to five countries. If the trust is tax resident in more than five countries, please photocopy this page.

**Part 3d – Complete if Individual Bond Owners/Trustees/Trust Settlor/Trust Protector/Trust Beneficiary or Other (Corporate trustees should go to part 3f)**

**Third Bond Owner/Trustee/Trust Settlor/Trust Protector/Trust Beneficiary or Other**  
(PLEASE USE BLOCK LETTERS)

The following persons are considered as beneficial owners of a trust or other similar legal arrangements: the trust settlor; the trustee(s); the trust protector, if any; the beneficiaries, or where the individuals benefiting from the trust have yet to be determined, the class of persons in whose main interest the trust is set up or operates; any other natural person exercising ultimate control over the trust by means of direct or indirect ownership or by other means. Please provide full details of all known beneficial owners and their role in the trust or where this has yet to be determined, the class of persons in whose main interest the trust is set up or operates (e.g. children, grandchildren etc).

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)     Male  Female  Date of birth (DD/MM/YYYY)

Surname

First name(s) (in full)

Current address

Postcode

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

Email address                      @

**Class of beneficiary**

Please provide percentage share of the trust for each trust beneficiary if known e.g. for Absolute Trusts. Where the trust beneficiaries have still to be determined, please leave blank and provide the class of persons in whose main interest the trust is set up or operates e.g. for Discretionary or Flexible Trusts.

Are you a: (Please tick all roles that apply)

Bond Owner  Trustee  Trust Settlor  Trust Protector

Trust Beneficiary      % Life Assured  Other

If you are a Court Deputy, you don't need to answer the following question.  
Where are you tax resident? Please provide the relevant Taxpayer Identification Number (TIN). For example, in the UK it will be your National Insurance Number.

Country       TIN

Country       TIN

Country       TIN

Country       TIN

Country       TIN

If there are more than 3 bond owners/trustees/trust settlors/trust protectors/trust beneficiaries or and any other natural person exercising ultimate control over the trust by means of direct or indirect ownership or by other means, please copy this page.

Please note that all correspondence will be issued to the first named Bond Owner/Trustee.

If you are a life assured please tick the appropriate box. You are the 'life assured' if payment of the proceeds of the bond depends on your life.

**Note for trustees**  
As Trustees you will own the bond. ALL current Trustees, the Trust Settlor, Trust Protector (where applicable), Trust Beneficiaries (if known) and any other natural person exercising ultimate control over the trust by means of direct or indirect ownership or by other means must provide their full details.

**Discounted Gift Plan**  
The settlor or settlor's spouse or civil partner cannot be a life assured due to inheritance tax rules.

**Tax residency information**  
You should speak to your adviser if you need more information about why we need to ask these questions.

You can enter up to five countries. If the trust is tax resident in more than five countries, please photocopy this page.



### Part 3e – Money laundering regulations individuals

Due to Money Laundering Regulations, we are required to obtain information about the applicant(s) or settlor(s) employment and income before we can accept the application. If the applicant(s) does not work, please state position, e.g. retired, student.

Person 1

Occupation

Person 2

Occupation

Person 3

Occupation

#### 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"/>	£10,000 to £14,999 <input type="checkbox"/>	£15,000 to £19,999 <input type="checkbox"/>
£20,000 to £24,999 <input type="checkbox"/>	£25,000 to £29,999 <input type="checkbox"/>	£30,000 to £39,999 <input type="checkbox"/>
	£40,000 to £49,999 <input type="checkbox"/>	£50,000 or more <input type="checkbox"/>

#### Source of wealth

We are also required to obtain information about the source of your investment before we can accept your application.

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

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

If 'Other', please provide details:

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To comply with the Money Laundering Regulations, we are required to verify the identity of our customers. We do this by carrying out an online identity check with a reference agency. This is not a credit check and will not affect your credit rating. The agency will verify your identity against public records and confirm whether you have a credit history (but will not disclose any information to us about your actual borrowings). The agency will add a note to your credit file to show that an identity check was requested by Standard Life. If successful, a copy of the results will be held by Standard Life to evidence that your identity has been verified. We regret that we cannot offer an alternative unless the online check does not confirm your identity, in which case we will carry out a manual check.

**If an attorney, deputy or guardian is acting go to part 3j. If there is no power of attorney go to part 4 to complete the details of the life or lives assured.**



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

For Standard Life trust cases we require this information for the settlor(s).

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

Please continue on a separate piece of paper if necessary.

**Part 3f – Complete if Corporate Trustee**

Company/ Limited Liability Partnership (LLP) name	<input type="text"/>
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Company/LLP Registration number (if applicable)	<input type="text"/>
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Company address	<input type="text"/>	<input type="text"/>	Postcode	<input type="text"/>
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Telephone	<input type="text"/>
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Where is the company tax resident? Please provide the relevant Taxpayer Identification Number (TIN)

Country	<input type="text"/>	TIN	<input type="text"/>
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Country	<input type="text"/>	TIN	<input type="text"/>
---------	----------------------	-----	----------------------

Country	<input type="text"/>	TIN	<input type="text"/>
---------	----------------------	-----	----------------------

Country	<input type="text"/>	TIN	<input type="text"/>
---------	----------------------	-----	----------------------

Country	<input type="text"/>	TIN	<input type="text"/>
---------	----------------------	-----	----------------------

**Authorised Signatories**

Name	<input type="text"/>
------	----------------------

Name	<input type="text"/>
------	----------------------

Name	<input type="text"/>
------	----------------------

Name	<input type="text"/>
------	----------------------

Name	<input type="text"/>
------	----------------------

Name	<input type="text"/>
------	----------------------

**Tax residency information**

You should speak to your adviser if you need more information about why we need to ask these questions.

You can enter up to five countries. If the company is tax resident in more than five countries, please photocopy this page.

**Part 3g – Money Laundering Regulations (for Corporate Trustees)**

Under Money Laundering Regulations, we are required to obtain information about the source of your company’s investment 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:


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

**Part 3h – Power of attorney, Deputy/Guardian**

	Power of Attorney <input type="checkbox"/>	Deputy/Guardian <input type="checkbox"/>	Life assured <input type="checkbox"/>
Title (Mr/Mrs/Miss/Ms/ Other e.g. Dr/Rev)	<input type="text"/>	Date of birth (DD/MM/YYYY)	<input type="text"/>
		Male <input type="checkbox"/>	Female <input type="checkbox"/>
Surname	<input type="text"/>		
First name(s) (in full)	<input type="text"/>		
House number	<input type="text"/>		
Street	<input type="text"/>		
City/Town	<input type="text"/>	Postcode	<input type="text"/>
Occupation	<input type="text"/>		
Email address	<input type="text"/>		
	<input type="text"/>		
Telephone – (inc. STD code)	<input type="text"/>		

Attorney or Deputy/Guardian details should be completed in this section where applicable. If a power of attorney is being used please send an original certified copy of the attorney with the application form.

If a Deputy or Guardian is acting please send an original or certified copy of the court order.

If there is more than one attorney, deputy or guardian please copy this page.

For trusts please seek advice regarding using a power of attorney.

If you are a Court Deputy, you don’t need to answer the following question.

Where are you tax resident? Please provide the relevant Taxpayer Identification Number (TIN). For example, in the UK it will be your National Insurance Number:

Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>
Country	<input type="text"/>	TIN	<input type="text"/>

**Tax residency information**

You should speak to your adviser if you need more information about why we need to ask these questions.

You can enter up to five countries. If you are tax resident in more than five countries please photocopy this page.

**Part 4 – Personal details about the life/lives assured**

**Life A (BLOCK LETTERS)**

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)     Male  Female  Date of birth (DD/MM/YYYY)

Surname

First name(s) (in full)

**Current address**

Postcode

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

The life/lives assured may be different from the Bond Owner (see part 3a). Please make sure you insert the correct details here. You are the 'life assured' if payment of the proceeds of the bond depends on your life.

You do not have to complete this section if you are using this form to make an additional investment to an existing Bond. Please go to Part 5.

**Discounted Gift Plan only**  
The Settlor or Settlor's spouse or civil partner cannot be a life assured due to inheritance tax rules.

**Life B (BLOCK LETTERS)**

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)     Male  Female  Date of birth (DD/MM/YYYY)

Surname

First name(s) (in full)

**Current address**

Postcode

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

If there are more than three lives assured please photocopy this page.

**Life C (BLOCK LETTERS)**

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)     Male  Female  Date of birth (DD/MM/YYYY)

Surname

First name(s) (in full)

**Current address**

Postcode

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

## Part 5 – Details of your investment

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

First investment  Additional investment

If you are making an additional investment, please tell us your bond number.

Bond number

How much do you want to invest in your bond?

Please see your Key Features Document for the minimum investment amounts.

£

### Number of segments (only available for your first investment)

Maximum segments available

or

Number of segments required in your Investment Bond.

**Please note that it's not possible to change the number of segments in your bond after it's set up. You should speak to your financial adviser before making any decision about your segments.**

## Part 5a - Payment method

### You can make payments by:

- BACS
- Faster Payment
- CHAPS/Telegraphic Transfer
- Cheque

### Our bank details for payments are:

Account Number 22288192  
Sort Code 40 03 28

Bank Address: HSBC Bank plc  
Holborn Circus Branch, 31 Holborn  
LONDON EC1N 2HR

**IMPORTANT** – To help us match the money to your account please use the surname of the first bond owner as your electronic payment reference.

### Cheque payments

You can also pay single payments by cheque. Cheques should be made payable to 'Standard Life Assurance Limited', and enclosed with this application form.

For Bank Building Society cheques, please ask them to print your name on the cheque to confirm the source of funds.



### Additional investments to a trust

Additional investments to an existing bond are only available if you have a Gift Plan. They cannot be made to Discounted Gift Plan or Loan Plan.

### Tailored Investment Bond

The default number of segments is 100. Up to a 1000 may be allowed subject to a minimum investment of £150 per segment.

Your bank may have a limit on Faster Payments.

Your bank may charge you for payments by CHAPS/Telegraphic Transfer.

### Discounted Gift Plan only

For a non-underwritten case please send the cheque with this Application. For a fully underwritten case do not send the cheque with this Application. We only require the cheque after underwriting is completed and the Settlor has confirmed he/she wishes to proceed.

**Part 5b - Investment funds**

Are you using the Phased Investment option? Yes  No

**If you're using the Phased Investment option:**

If you select this option, we will invest 100% of your investment in the Standard Life Money Market Life Fund (fund code GR). Please state that you would like 100% of your investment to be invested in the Standard Life Money Market Life Fund in the table below.

**You must also complete Part 5c, Setting up the Phased Investment option.**

**For investments (not using the Phased Investment option):**

Please give the percentages that you want to invest in each fund below. Use whole numbers only and check that the total adds to 100%. Please use a separate sheet if necessary.

Your financial adviser or your Standard Life representative will be able to provide you with 'Investment Bonds fund availability' (GEN11E) which lists the funds you can invest in.

Fund code	Fund name	%
JJDF	Standard Life MyFolio Managed III Life Fund <b>EXAMPLE</b>	
<b>Please ensure that your percentage figures add up to 100%</b>		<b>100%</b>

For additional investments to existing bonds, please note that the Phased Investment option will apply to both the existing investment and the additional investment.

Please photocopy this page if you are choosing more than 15 funds.

Please see the appropriate Key Features Document for details of the number of funds you can invest in.

Please note that if you took your bond out before 13 September 2004, that you can only invest in 12 funds at any one time and up to a maximum of 20 in total, during the life of the bond. This only applies to Capital Investment Bonds and Distribution Bonds.

### Part 5c – Setting up the Phased Investment option

If you are using the Phased Investment option you must choose to invest 100% of the investment in the Standard Life Money Market Life Fund (fund code GR). You can choose whether to use either:


- a 100% switch, which means that 100% of the money will be switched from the Standard Life Money Market Life Fund and invested in phases (every 3 months) over one year in the chosen fund(s); OR
- a partial switch, which means that only part of the money will be switched from the Standard Life Money Market Life Fund and invested in phases (every 3 months) over one year in the chosen fund(s), leaving the balance of the money invested in the Standard Life Money Market Life Fund.

#### 100% switch

Do you want 100% of your investment to be switched out of the Standard Life Money Market Life Fund by the end of the 12 months? Yes  No

If you choose the 100% switch, we will switch out of approximately one quarter of the total investment in the Standard Life Money Market Life Fund. For specific details of the switch process please refer to the appropriate Key Features Document.

#### Partial switch

Please select the percentage you would like to switch out of the Standard Life Money Market Life Fund every three months.  % maximum 25%

If you choose the partial switch, we will switch the percentage of money you choose out of the Standard Life Money Market Life Fund into your chosen fund(s) every three months. For example, if your chosen percentage is 20%, we will switch 20% of your fund value in month 3 and 20% in each of months 6, 9 and 12 from the Standard Life Money Market Life Fund into your chosen fund(s).

#### To be completed for all switches (100% and partial switches)

Please indicate which funds you want your money to be switched into. For each switch, please indicate the percentage you want invested in each fund below. The percentage selected for each fund must add up to 100%. Ask your adviser for 'Investment Bonds fund availability' (GEN11E) which lists the funds you can invest in.

Fund code	Fund name	%
JJDF	Standard Life MyFolio Managed III Life Fund <b>EXAMPLE</b>	
<b>Please ensure that your percentage figures add up to 100%</b>		<b>100%</b>

The percentage you choose to switch will be based on the value of your investment at the time of the switch and not on your original investment amount.

To cancel this option you must phone us on 0800 634 7471, at least five days before the next switch is due to take place. Calls must be received before 5pm. Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

Further information on the Phased Investment option can be found in the Key Features Document.

Please photocopy this page if you are choosing more than 15 funds.

Any illustration you receive in relation to the investment bond may be higher or lower as a result of any switches you request in this application form.







## Part 8 – Payment details

Please tell us below which bank or building society account you would like your money paid into.

Name(s) of Account-holder(s)

Name of bank/ building society

Full postal address of your Bank or Building Society branch  Postcode

Building Society Roll Number

Bank or Building Society Account No.  Branch Sort Code   
You can find this in the top right hand corner of your cheque book

- Please check with the bank/building society that the details you are quoting are correct.
- Please check with the bank/building society that the account can accept payments.

Payments can be made to UK accounts only.

### Gift Plan

For Gift Plan only – to avoid gift with reservation rules please do not enter settlor's bank details.

## Part 9 – Data Protection Notice – Important, please read

### 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: <https://www.standardlife.com/sl/privacy-policy/slal.page>.

**Part 10a – Authorising your financial adviser to give investment instructions on your behalf**

I/We authorise the financial adviser named in this form to make investment switches, i.e. buy and sell any investments held within the investment bond. This authorisation will apply until Standard Life receives a written instruction from me/us changing or withdrawing this authorisation.

If you **do not want** to authorise your financial adviser as outlined above cross this box

**Part 10b – Declaration to be completed by all the bond owners, trustees, deputy/guardian and attorney**


I/We, the person 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.

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

If the bond is being taken out for a Trust, I/We confirm that as Trustees we have suitable investment powers to take out contracts of life assurance.


I/We confirm that we are habitually resident in the UK.

**First Bond Owner/Trustee Signature**

Signature 

Date (DD/MM/YYYY)

**Second Bond Owner/Trustee Signature**

Signature 

Date (DD/MM/YYYY)

**Third Bond Owner/Trustee Signature**

Signature 

Date (DD/MM/YYYY)

We will not purchase units in your chosen funds prior to receipt of your investment and all the information and documentation required to fully process your application, including, where applicable, your verbal confirmation to proceed after receiving your Discount Certificate. If we receive your investment before we can fully process the application we will not pay interest.

**Part 10a**

If you do not complete this section we will assume that you have given your financial adviser your authority. You must leave the cross box blank if you want your financial adviser to be able to contact us with investment instructions on your behalf.

This declaration may be signed on behalf of a bond owner by a person who holds an appropriate power of attorney in his/her favour granted by the bond owner or by a deputy or guardian who has a court order granted in their favour. If a deputy or guardian is acting please send an original or certified copy of the court order.

An original certified copy of the power of attorney must be sent to us with this declaration.

Please note that all Bond Owners/Trustees must sign this document.

If there are more than three please copy this page.

  
Signature

  
Signature

  
Signature

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