Standard Life

International Bond from Standard Life International

Application form for additional payments — Individual / Trust

IB31 0716

This application is only for use by applicants who are habitually resident in the UK, Channel Islands or the Isle of Man. Please ask your financial adviser if you require any guidance.

Call 0345 300 4273. Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

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 Policy Provisions.

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

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

(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

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

Name of first bond holder

Bond number: I B

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 ☐ Sale of investments ☐ Policy claim/maturity ☐

Inheritance ☐ Savings ☐ Existing trust ☐

Salary/bonus ☐ Sale of company ☐ Sale of property ☐

Other ☐

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.

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 £1million 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.
NB: Withdrawals/Surrenders will be paid to this account unless otherwise specified

Are the payments being invested owned by the bond owners (including trustees)? Yes ☐ No ☐

If 'No' please provide details:

Bank name	
Account holder	
Account Number	
Sort Code	

Some Discretionary Investment Managers, Investment Advisers and Deposit Account providers may specify their own minimum investment.

Please note the amount you invest may be different from the amount you send us if you want us to facilitate an adviser charge before investing. See option 'a' in part 10 for further details.

Your bank may have a limit on Faster Payments.

Your bank may charge you for Payments by CHAPS/TT

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.

How much do you want to invest as a recurrent single payment? £

How often do you want to make recurrent single payments?

Monthly ☐ 3 months ☐ 6 months ☐ Yearly ☐

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.

Part 5 – Recurrent single payment - Direct Debit Instruction (Not available on Loan Plans or Discounted Gift Plans)

If you are investing with a discretionary investment manager the minimum amount may be different.

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

Service user number

2 7 0 2 6 1

DIRECT Debit

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)

We may request a copy of your bank statement prior to paying money to the stated account.

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) ▶

▶

Signature(s)

Date (DD/MM/YYYY) 19/2/2016

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

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 and deposit/structured deposit accounts. You can also choose to invest with a discretionary investment manager who will manage the investment on your behalf.

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 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.

	Recurrent single payments £ or %	Single payment £ or %
How much do you want to invest in the IB bank account?		

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.

Payment Type – Single or Recurrent	Fund code/ Citicode	Fund name	£ or %
One-off payment	KKIG	St Intl Standard Life MyFolio Managed II *EXAMPLE*	50%

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.

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.

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.

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.

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** . %

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.

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

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)

£ [ ] . [ ] a month for [ ] months.

£ [ ] . [ ] a year for [ ] years.

£ [ ] . [ ] a quarter for [ ] quarters.

£ [ ] . [ ] a half-year for [ ] half-years.

If you're only making one payment to your adviser, you can enter '1' here – eg £100 a month for 1 month.

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 Key Investor Information Documents (KIIDs) for my/our chosen funds (where available) through my/our Financial Adviser or by calling Standard Life International.

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

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

Person 1

Name

Signature(s) ▶

Date (DD/MM/YYYY)

Please state the capacity in which you are signing if you are not the bond owner

Signature(s)

Person 2

Name

Signature(s) ▶

Date (DD/MM/YYYY) 20/12/2016

Please state the capacity in which you are signing if you are not the bond owner

Signature(s)

Person 3

Name

Signature(s) ▶

Date (DD/MM/YYYY)

Please state the capacity in which you are signing if you are not the bond owner

Signature(s)