

Capital Investment Bond and Distribution Bond Application Form



CIB30SI 1008

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

Who this form is for

This form is for new customers who want to invest in Standard Life's Capital Investment Bond or Distribution Bond for the first time.

This form can also be used for existing customers who want to make an additional payment.

Remember that financial advisers can submit this form electronically to Standard Life by logging onto www.adviserzone.com (details on page 10). However if you are selecting the Phased Investment option on page 6, a hard copy of the application form must be submitted.

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.

<p>Company name</p> <input type="text"/>	<p>Financial Adviser Stamp</p> <div style="border: 1px solid black; height: 100px;"></div>
<p>Company address</p> <input type="text"/> <input type="text"/> <input type="text"/>	
<p>Postcode</p> <input type="text"/>	
<p>Intermediary reference number</p> <input type="text"/>	
<p>Name of contact</p> <input type="text"/>	<p>Location</p> <input type="text"/>

Basis of Sale

Whole of Market Other If other please specify

Did you give advice?

Advice No advice (eg Execution only)

Commission Details

Initial % or £

Fund Based %

Nil (Please give details below)

If you are giving up commission please state (a) how much and (b) whether this is a commission give-up or a gift.

(a) Amount % or £

(b) as a Gift or as a Give up

Chargeable Fund Based Commission

Have the bond owners agreed to pay Chargeable Fund Based Commission? Yes No

If yes, please state how much 0 % (Maximum is 0.5%)

Money laundering

Money laundering form completed and attached

FSA or Authorisation number

To ensure we have the correct commission details, please return a copy of the quotation with the completed application form.

Chargeable Fund Based Commission is only available for bonds set up on or after 29 September 2008.

This application is for a UK bond and is only for use by applicants whose principal home is in the UK and who are habitually resident in the UK.

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.

Filling in this form

Before completing this form, please read the Capital Investment Bond Guide (CIB10) and the Key Features Document (CIB17) if you are investing in the Capital Investment Bond. If you are investing in the Distribution Bond, please read the Distribution Bond Guide (DB10) and the Key Features Document (DB17).

By filling in this application you are applying to enter into a contract with Standard Life, which is made up of one or more separate policies. Each policy is evidence of a contract between you and Standard Life. 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. This application constitutes your offer, which, if accepted by us, will result in a binding contract. The contract will be based on, and subject to, the information contained in this application and other documents including our standard Policy Provisions. If we accept your offer, we will issue a policy document. Copies of the policy provisions of the Bond and the completed application form will be sent to you on request.

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.

Setting up your bond under Trust

Do you want to set up your bond under Trust? Yes No

To set up your bond under an existing Trust, please fill out the Trustee application form (TB30).

To set up your bond under a new Trust, please contact your financial adviser or alternatively you can contact Standard Life on 0845 60 60 002. Call charges may vary.

Part 1 Type of bond you are applying for

Capital Investment Bond Distribution Bond

Part 2 Charges

You have two charging options, Stepped or Level. Your Capital Investment Bond Key Features Document (CIB17) or Distribution Bond Key Features Document (DB17) explains them. Please tell us which option you want by crossing one of the boxes below.

Stepped Level

If you're making an additional investment to a bond taken out before 13 September 2004 then the terms and conditions of your policy for this additional investment have changed. Please see the Key Features Document for details of the changes and cross this box to confirm that you are aware of these changes.

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

For additional investments to existing bonds where units were allocated before 13 September 2004, the Level Option will be automatically applied.

Part 3a Personal details of the bond owner

To ensure that your application is processed correctly please remember to use BLOCK CAPITALS when filling in your details.

The bond owner is the person(s) who actually owns the bond and normally receives the proceeds. This may be different from the lives assured.

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

Bond owner A

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

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Male Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

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Permanent UK residential address

Postcode

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Telephone Home (include area dialling code)

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Mobile

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Telephone Work (include area dialling code)

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E-mail address

Bond owner B

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

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Male Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

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Permanent UK residential address

Postcode

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Telephone Home (include area dialling code)

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Mobile

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Telephone Work (include area dialling code)

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E-mail address

What is the relationship between the bond owner(s) and the lives assured? eg husband, wife or civil partner.

Part 3b Occupation and Wealth

Due to the Financial Services Authority (FSA) requirements, we are required to obtain information about your occupation, income and details on how you acquired the money you are investing before we can accept your application.

Occupation

Bond owner A

Occupation

Bond owner B

Your 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 £10,000 to £14,999 £15,000 to £19,999 £20,000 to £24,999
 £25,000 to £29,999 £30,000 to £39,999 £40,000 to £49,999 £50,000 or more

Source of Wealth

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

Salary/Bonus Divorce Settlement Gift
 Inheritance Lottery/Betting win Policy claim/Maturity
 Compensation payment Sale of Investments Sale of property
 Sale of company Savings Other (please give details)

If 'Other', please provide details below:

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

Part 4 Personal details about the life/lives assured

Life A

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

 Male Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

Marital status

Single
 Married/Civil Partnership Separated
 Divorced/Dissolved Civil Partnership
 Widowed/Surviving Civil Partner

Life B

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

 Male Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

Marital status

Single
 Married/Civil Partnership Separated
 Divorced/Dissolved Civil Partnership
 Widowed/Surviving Civil Partner

What is the relationship between the lives assured?

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 depend on your life. If your bond will depend on the lives of more than two people, then please ask for the Additional Lives Assured form GEN233.

Part 7 Regular withdrawals
Only available on the Capital Investment Bond

Regular withdrawals can be deducted from each of the funds, except the Distribution Fund. For income payments from the Distribution Fund, please complete Part 8.

Stepped Option

% each year or £ each year
(maximum allowed is 7.5% of the total investment) (maximum allowed is the monetary value of 7.5%)

Level Option

% each year or £ each year
(maximum allowed is 10% of the total investment) (maximum allowed is the monetary value of 10%)

Cross the appropriate box to show how often during the year you want to make withdrawals.

Every Month Every three Months Every four Months Every six Months Once a Year

On which date do you want your first regular withdrawal to be paid?
Payments can be made from 1 – 28 of the month.* (DD/MM/YYYY)

* For additional payments to your investment, the date for withdrawals must be the same as the original investment date. Withdrawals are not available in the 1st month of your policy – 1st payment will be made in month 2 (please note this includes additional payments to your investment).

If you are not investing in the Distribution Fund, please go straight to Part 9.

If you are an existing bond holder and are adding to your investment, please state how you wish to take your withdrawals for the new money only.

You cannot take regular withdrawals of more than 7.5% a year of the total amount invested if you have chosen the Stepped option, or 10% if you have chosen the Level option, less any one-off withdrawals. Please note, the maximum amounts apply for the total of both withdrawals and income payments combined.

The minimum regular withdrawal you can take is £50.

Part 8 'Income' payment details
Only available on the Distribution Bond/Fund

Complete if you are investing in the Distribution Fund.

Please complete either A or B below. The 'income' specified applies to this investment only.

(a) Please reinvest the income in the Distribution Fund

(b) Please pay an 'income' of:

Full declared distribution (announced in Feb and Aug)

We will not limit the declared distribution amount if this amount exceeds the maximum allowed, but withdrawals can be restricted.

Stepped Option

% each year or £ each year
(maximum allowed is the monetary value of 7.5%)

Level Option

% each year or £ each year
(maximum allowed is the monetary value of 10%)

The income should be paid:

every month every three months (Feb, May, Aug & Nov) every six months (Feb & Aug) according to your instructions above.

If you would like to select one of the following options please cross the appropriate box. These options are not available for additional payments to your investment. The Distribution Dates are 16 August and 16 February.

I would like my first payment to be:

Paid on the first 16th of the month following my investment month
(If you choose to take an income before the declared distribution ie Feb and Aug, we will cancel units to pay for the required level of income)

Deferred to the second Distribution Date after my initial investment

Deferred to another date – please specify a month within the year

If you are an existing bond holder and are adding to your investment, your income will be paid out on the same basis as it currently is.

The minimum income payment you can take is £50.

The combined maximum amount allowed for withdrawals and income payments on a Capital Investment Bond is 7.5% a year of the total investment paid if you have chosen the Stepped option, or 10% if you have chosen the Level option, less any one-off withdrawals.

Part 12 Declaration

To be completed by all the bond owners.

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, and that the answers to any questions which the life/lives assured may be asked in connection with this application, will form part of this application.

I/We have read and understood the Data Protection Notice. I/We agree that my/our personal information (including sensitive data) may be used for the purposes described (subject to me/us exercising my/our right not to be contacted with details of other products and services).

I/We confirm that my/our principal home is in the UK and that I/we are habitually resident in the UK.

Electronic Submission

I/We agree that my/our Financial Adviser may submit this application electronically by using the data supplied in the application form and transmitting this to Standard Life.

I/We declare that to the best of my/our knowledge and belief the answers submitted on my/our behalf in my/our application and any attached or associated statements or questionnaires are true and complete. If this application is submitted electronically:

- I/We understand that I/we will receive a Confirmation Schedule from Standard Life confirming details of the application received by Standard Life.
- I/We must check these details are correct and complete.
- I/We understand that if any of the details are incorrect or incomplete or omitted, I/we must notify Standard Life within 14 days.
- I/We accept that on receipt of the Confirmation Schedule, or on the discovery by Standard Life that I/we have failed to advise of any errors or omissions in the Confirmation Schedule, Standard Life will have the right to either cancel the Bond and return my/our investment, or recalculate any investment allocations made and adjust the value of the Bond accordingly.
- I/We agree that the contract will be governed by the Confirmation Schedule, Policy Schedule and the Policy Conditions, and any associated statements or questionnaires submitted in connection with my/our application.

Instruction to pay Chargeable Fund Based Commission to my financial adviser

I/We instruct Standard Life to pay to my/our financial adviser Chargeable Fund Based Commission at the rate of · % (Maximum is 0.5%) for the payment set out in this application.

I/We understand that this rate of Chargeable Fund Based Commission will be calculated and deducted from the value of units for the payment set out in this application only. It will be paid yearly or monthly as agreed between Standard Life and my financial adviser and deducted at the same intervals in accordance with the Policy Provisions. The charge will last for the duration of my/our bond, or until such time as I/we advise Standard Life to change or cancel this charge.

I/We understand that the Chargeable Fund Based Commission is in addition to any standard charges incurred, and to any other commission paid by Standard Life to my financial adviser.

If you have agreed to pay your financial adviser Chargeable Fund Based Commission, please state the amount you have agreed to pay. If this does not apply, please leave blank.

Chargeable Fund Based Commission is only available for bonds set up on or after 29 September 2008.

Please see the Key Features Document and Policy Provisions for details of how and when Chargeable Fund Based Commission is paid and deducted.

Please photocopy this page if there are more than 4 bond owners.

Signature

Date (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"/>
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Signature

Date (DD/MM/YYYY)

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Signature

Date (DD/MM/YYYY)

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Signature

Date (DD/MM/YYYY)

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Please make your cheque payable to 'Standard Life Assurance Limited'. On the later of the dates we receive your fully completed application, cheque and trust wording (where applicable), we will buy units for you in the funds you have chosen. If you do not send all of the relevant documentation together, units will not be bought until everything has been received or you indicate that you have accepted any counter-offer of cover made by us.

