

# Capital Investment Bond and Distribution Bond Application Form



CIB30SI 0609

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

Please note that the 'Level' charging option is only available if you are making an additional investment to an existing bond taken out before 20 June 2009

## Who this form is for

This form is for:

1. New customers who want to invest in Standard Life's Capital Investment Bond or Distribution Bond for the first time;
2. Existing customers who want to make an additional investment to an existing Standard Life Capital Investment Bond or Distribution Bond.

**Please note that you can only select the 'Level' charging option if you are making an additional investment to an existing bond taken out before 20 June 2009.**

**Remember that financial advisers can submit this form electronically to Standard Life by logging onto [www.adviserzone.com](http://www.adviserzone.com) (details on page 12). However if you are selecting the Phased Investment option on page 7, 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.

Company name

Company address

  
  


Postcode

Financial Adviser Stamp

Intermediary reference number

Name of contact

Location

**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)

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.

### Financial adviser's details (continued)

Complete this section to let us know if you want to take commission, how you want to take it and the amounts/proportions you want to take. Please be aware that if there is a difference between the commission basis requested on the Personal Illustration and the basis selected on this application form, then we will use the details on this application form.

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%)

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).

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 your policy documentation (comprising the policy provisions, bond information and a policy schedule). A copy of your 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 to show your agreement to them.

### 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.

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

The 'Level' charging option is only available if you are making an additional investment to an existing bond taken out before 20 June 2009.

### 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) explains them. Please tell us which option you want by crossing one of the boxes below.

Stepped  Level

You can only choose this option if you are making an additional payment to an existing bond taken out between 13 September 2004 and 19 June 2009 (inclusive).

If you're making an 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 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.

**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

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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 <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**

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

Salary/Bonus <input type="checkbox"/>	Divorce Settlement <input type="checkbox"/>	Gift <input type="checkbox"/>
Inheritance <input type="checkbox"/>	Lottery/Betting win <input type="checkbox"/>	Policy claim/Maturity <input type="checkbox"/>
Compensation payment <input type="checkbox"/>	Sale of Investments <input type="checkbox"/>	Sale of property <input type="checkbox"/>
Sale of company <input type="checkbox"/>	Savings <input type="checkbox"/>	Other (please give details) <input type="checkbox"/>

If 'Other', please provide details below:

  


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

**Part 3c – Money Laundering**

To comply with the Money Laundering Regulations, we may verify your identity by carrying out an online check with a reference agency. Where an online check is carried out, the agency will verify your identity against public records and it will also check whether you have a credit history (but it will not disclose any information about your actual borrowings). The agency will add a note to show that an identity check was made to your credit file, but this information will not be available to any third parties. 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.

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

Complete only if the life/lives assured are different from the bond owner(s). You do not have to complete this section if you are using this form to make an additional investment to an existing Capital Investment Bond.

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).

**Life A (PLEASE USE BLOCK LETTERS)**

Sex      Male       Female

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

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Surname

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First names (in full)

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Current address

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Postcode

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Date of birth                      D/M/Y

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**Life B (PLEASE USE BLOCK LETTERS)**

Sex      Male       Female

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

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Surname

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First names (in full)

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Current address

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Postcode

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Date of birth                      D/M/Y

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**Life C (PLEASE USE BLOCK LETTERS)**

Sex      Male       Female

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

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Surname

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First names (in full)

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Current address

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Postcode

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Date of birth                      D/M/Y

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**Life D (PLEASE USE BLOCK LETTERS)**

Sex      Male       Female

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

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Surname

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First names (in full)

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Current address

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Postcode

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Date of birth                      D/M/Y

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**Life E (PLEASE USE BLOCK LETTERS)**

Sex      Male       Female

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

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Surname

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First names (in full)

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Current address

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Postcode

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Date of birth                      D/M/Y

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**Life F (PLEASE USE BLOCK LETTERS)**

Sex      Male       Female

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

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Surname

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First names (in full)

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Current address

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Postcode

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Date of birth                      D/M/Y

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**Part 7 – Authorising your financial adviser to give investment instructions on your behalf**

Only complete this section if you wish to permit your financial adviser to make investment switches on your behalf. Please speak to your financial adviser before completing this section. If you wish to give this authority to your financial adviser, all bond owners (trustees) must sign the section.

Note that we will only accept instructions from authorised persons once we are satisfied that we have verified the identify of the authorised person, and it is the responsibility of the authorised person and/or yourself for checking that we have carried out instructions correctly.

I/We authorise the financial adviser named on page 1 of this application form to make investment switches, ie buy and sell any investments held within my Capital Investment Bond. Yes  No

This authorisation will apply until Standard Life receives a written instruction from me changing or withdrawing my authorisation.

Signature(s) of bond owner(s), trustee(s):

Signature	Date
Signature	Date
Signature	Date
Signature	Date
Signature	Date
Signature	Date

**Part 8 – 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 9. The 'Level' option is only available if you are making an additional investment to an existing bond taken out before 20 June 2009.

**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 - only available if you are making an additional investment to an existing bond taken out before 20 June 2009.**

% 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 set for your initial investment. 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 10.

If you are an existing bond holder and are making an additional investment to your existing bond, please state how you wish to take your withdrawals for the additional investment 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 and partial or full surrender of policies within the bond. 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 9 – ‘Income’ payment details**  
**Only available on the Distribution Fund**

Complete if you are investing in the Distribution Fund.

Please complete either A, B or C 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)

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

**Stepped Option**

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

**Level Option – only choose this option if you are making an additional investment to an existing bond taken out before 20 June 2009.**

% 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. If you make an additional investment to your bond, please note that you will need to submit new instructions for income payments. The distribution dates are 16 February and 16 August.

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.

If you choose to take the full distribution amount from the Distribution Fund, we will not limit the distribution paid even if this makes your total distributions and regular withdrawals more than the maximum allowed of 10% a year.

Payments will reach bank/  
building society accounts  
3-4 working days after the  
16<sup>th</sup> of the month.  
Payments can be made to  
UK accounts only.

**Part 10 – Payment details**

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

Name and full postal address of your Bank or Building Society branch.


Bank or Building Society Account No.

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Branch Sort Code

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You can find this in the top right hand corner of your cheque book

Postcode

Name(s) of Account-holder(s)


Building Society Roll Number

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- 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.

All parties named on this form have a right to know that Standard Life holds personal data about them and what purposes it will be used for. Please give them an opportunity to read this notice.

**Part 11 – Data Protection Notice**

**Important, to be read by all lives assured and bond owners.**

We will collect personal information about you in order to consider your application and, if your application is successful, to provide our services to you and manage our relationship and Standard Life’s business and services. If your application does not proceed, the information will be held on our records for 7 years before it is deleted.

We may disclose the information collected to your professional advisers, to other Standard Life group companies, to our third party service providers and, where we consider it appropriate and lawful to do so, to other organisations.

Your information may be held or disclosed in countries outside the European Economic Area which may not have the same standard of data protection laws. Where this occurs, we will take appropriate steps to adequately protect it.

We and the other subsidiaries of Standard Life plc would like to contact you from time to time to keep you up to date with special offers, new products and services, newsletters and other promotions. We will never pass your details to companies that are not subsidiaries of Standard Life plc for marketing purposes.

If you do not want to be kept informed, please tick this box.

If you would like to request a copy of the personal data we hold about you, please write to the Data Protection Co-ordinator at our Head Office:

Standard Life House, 30 Lothian Road, Edinburgh, EH1 2DH.

We may charge a fee for providing the information.

If you wish to pay by BACS or CHAPS/Telegraphic Transfer, please check that your bank can make this type of payment. Your bank may charge you for making a payment in this way.

**Part 12 – Payment method**

We can accept the following payment methods. Please tick the box to indicate which payment method you wish to use:

- 1. BACS
- 2. CHAPS/Telegraphic Transfer
- 3. Cheque

- If you wish to send your payment by BACS or CHAPS/Telegraphic Transfer, please contact us on 0845 60 60 002 for details on how to make the payment, or speak to your financial adviser. Call charges may vary.

If you pay using BACS or CHAPS/Telegraphic Transfer, the personalised payment reference number shown on the payment form must be entered here:

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- If you wish to pay by cheque, please make your cheque payable to ‘Standard Life Assurance Limited’ and enclose the cheque with this application form.

**Part 13 – 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.

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. 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)

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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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On the later of the dates we receive your fully completed application, payment 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.

