

# Surrender and reinvestment to a Capital Investment Bond from a With Profits Bond

## Application Form



CIB30B SI 608

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

### Who this form is for

This form is for anyone who wishes to fully surrender their With Profits Bond, and partially or fully reinvest the proceeds in a new or existing Capital Investment Bond.

The Bond Owner(s) or Life/Lives Assured of the new/existing Capital Investment Bond can be either: the same as they were on the original With Profits Bond or; change from a joint Lives With Profits Bond to a single Life Capital Investment Bond only if the single Life is one of the previous Bond Owner(s) or Lives Assured.

Please note that Standard Life reserves the right to alter or withdraw this offer at any time.

### 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 <input type="text"/>	Financial Adviser Stamp <input style="width: 100%; height: 100%;" type="text"/>
Company address <input type="text"/> <input type="text"/> <input type="text"/>	
Postcode <input type="text"/>	

Intermediary reference number

Name of contact <input type="text"/>	Location <input type="text"/>
---	----------------------------------

**Basis of Sale**      If other please specify

Whole of Market       Other      

**Did you give advice?**

Advice       No advice  (eg Execution only)

**Commission Details**

Have you returned the quotation to Standard Life      Yes       No

If 'No', please complete the following information:

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

<b>Money laundering</b> Money laundering form completed and attached <input type="checkbox"/>	<b>FSA or Authorisation number</b> <input style="width: 100%;" type="text"/>
--	---

You can provide us with the commission details by either returning your quotation (with commission details included) or by completing this section.



Please read this column before filling in the boxes opposite.

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

If you are making an additional investment to an existing bond where units were allocated before 13 September 2004, the Level Option will be applied to your investment.

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

Part 2 Charges	
<p>You have two charging options, Stepped or Level. Your Key Features Document, CIB17 explains them. Please tell us which option you want by ticking one of the boxes below.</p> <p>Stepped <input type="checkbox"/> Level <input type="checkbox"/></p> <p>If you are making an additional investment to a bond which was 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 (CIB17) for details of the changes and tick this box to confirm that you are aware of these changes. <input type="checkbox"/></p>	

Part 3a Personal details of the bond owner	
<p>To ensure that your application is processed correctly please remember to use BLOCK CAPITALS when filling in your details.</p> <p>The bond owner is the person(s) who actually owns the Capital Investment Bond and normally receives the proceeds. This may be different from the lives assured.</p>	
<p><b>Bond Owner A</b></p> <p>Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)  <input type="text"/> Male <input type="checkbox"/> Female <input type="checkbox"/></p> <p>First name(s) in full  <input type="text"/></p> <p>Surname  <input type="text"/></p> <p>Date of birth (DD/MM/YYYY)  <input type="text"/></p> <p>Permanent UK residential address  <input type="text"/>  <input type="text"/>  <input type="text"/></p> <p>Postcode <input type="text"/></p> <p>Telephone Home (include area dialling code)  <input type="text"/></p> <p>Mobile  <input type="text"/></p> <p>Telephone Work (include area dialling code)  <input type="text"/></p> <p>E-mail address  <input type="text"/></p>	<p><b>Bond Owner B</b></p> <p>Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)  <input type="text"/> Male <input type="checkbox"/> Female <input type="checkbox"/></p> <p>First name(s) in full  <input type="text"/></p> <p>Surname  <input type="text"/></p> <p>Date of birth (DD/MM/YYYY)  <input type="text"/></p> <p>Permanent UK residential address  <input type="text"/>  <input type="text"/>  <input type="text"/></p> <p>Postcode <input type="text"/></p> <p>Telephone Home (include area dialling code)  <input type="text"/></p> <p>Mobile  <input type="text"/></p> <p>Telephone Work (include area dialling code)  <input type="text"/></p> <p>E-mail address  <input type="text"/></p>
<p>What is the relationship between the bond owner(s) and the lives assured? eg husband, wife or civil partner.  <input type="text"/></p>	

Part 3b Occupation and Income	
<p>Due to the Financial Services Authority (FSA) requirements, we are required to obtain information about your occupation and income before we can accept your application.</p>	
<p><b>Occupation</b></p> <p><b>Bond owner A</b>  <input type="text"/></p> <p>Gross Annual Salary/Income £ <input type="text"/></p>	<p><b>Occupation</b></p> <p><b>Bond owner B</b>  <input type="text"/></p> <p>Gross Annual Salary/Income £ <input type="text"/></p>

If you do not work, you should state your position eg retired, student.

**Part 4** Personal details about the life/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.

**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 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 0845 60 60 002, at least five days before the next switch is due to take place. Calls must be received before 5pm. Call charges may vary.

Please photocopy this page if you are choosing more than 10 funds.

**Part 6 Setting up the Phased Investment Option**

If you are using the Phased Investment option you must have 100% of your money invested in the Standard Life Sterling Fund (fund code GR). You can choose whether to use either:

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

Further information on the Phased Investment option can be found in the Key Features Document (CIB17).

**100% switch**

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

If you choose the 100% switch, we will switch approximately one quarter of your total investment in the Standard Life Sterling Fund every three months over the year into your chosen funds. For specific details of the sums invested in your chosen fund(s) every three months, please refer to the Key Features Document (CIB17).

**Partial switch**

Please select the percentage you would like to switch out of the  % Standard Life Sterling Fund every three months.

If you choose the partial switch, we will switch the percentage of money you choose out of the Standard Life Sterling 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 Sterling Fund into your chosen fund(s). Remember that the percentage of your money invested every three months will be based on the value of your money invested in the Standard Life Sterling Fund at the time of each switch.

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

From the total amount to be invested in phases for both 100% switches and partial switches, please indicate which funds you want your money to be switched into. The percentage selected for each fund must add up to the total amount selected above (either 100% or the total of your partial switch).

Fund code	Fund Name	%
X   X   0   0	ABC UK EQUITY HIGH INCOME <span style="float: right; color: grey;">EXAMPLE</span>	
<b>Please ensure that your percentage figures add up to the total selected above.</b>		

Any personal illustration you receive in relation to your Capital Investment Bond may be higher or lower as a result of any switches you request in this application form.

**Part 7 Regular withdrawals**

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**

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

**Level Option**

% each year  or £  each year

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.

**Signature**

Date (DD/MM/YYYY)

**Signature**

Date (DD/MM/YYYY)

**Signature**

Date (DD/MM/YYYY)

**Signature**

Date (DD/MM/YYYY)

**Signature**

Date (DD/MM/YYYY)

**Signature**

Date (DD/MM/YYYY)

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.