

Who this form is for

When we refer to 'Standard Life' we mean 'Standard Life Assurance Limited'.

This form should be used to make regular withdrawals/distributions from Standard Life's Capital Investment Bond/Distribution Bond.

To be completed by your financial adviser or for office use only

Financial adviser's details

Intermediary Reference Number
(maximum 25 characters)

Name of contact

Was advice given?

Advice

No Advice
(eg. Execution only)

FSA or Authorisation number

Filling in this form

You should only complete this form if you are the bond owner or are allowed to request a change to the bond on behalf of the bond owner. If you are receiving advice from a Financial Adviser, remember that the adviser is acting on your behalf, not only by giving you advice, but also regarding how this form is filled in.

You should complete this form if you want to start taking withdrawals or distributions from your bond, or change the basis of your existing withdrawals or distributions.

If you have taken advantage of the Multiple Policy Facility, your bond documentation will include a separate Policy Schedule for each policy showing identical information except for the letter at the end of the policy number. While all your policies remain identical they will be dealt with as one bond and administrative charges will be assessed for the bond as a whole.

If your bond has several identical policies, your request will be treated as if it applies to all of them unless you tell us otherwise.

N.B. There may be a tax liability on the payments you take each year if they exceed 5% of your total investment or once the total you have withdrawn is equal to your investment. Please speak to your financial adviser if you need more information. If you do not have a financial adviser please contact your nearest Standard Life office.

It is important that you take time to fill in this form correctly. Mistakes in this form can mean a delay in processing your application.

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.

Please read this column before filling in the boxes opposite.

If there are more than two bond owners, please complete a separate sheet with their details and attach it to this form.

Part 1 Details of the bond owners

To ensure that your policy is processed correctly please remember to use BLOCK LETTERS when filling in your details. The bond owners are generally the person(s) assured named in the Policy Schedule or where there has been a change of owner(s) in subsequent title deeds, eg. trust deed or assignment.

Person Assured A (BLOCK LETTERS)

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

Surname

First names (in full)

Telephone - Home

Telephone - Work

Person Assured B (BLOCK LETTERS)

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

Surname

First names (in full)

Telephone - Home

Telephone - Work

Part 2 Your bond number

Your bond number can be found on your Policy Schedule or on letters we have sent you

What is the number of the bond you would like to receive payments from?

Bond number

Part 3 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 4.

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 10.0% 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.

If you want to make regular withdrawals from your bond, show the percentage of the total amount invested (excluding the amount invested in the Distribution Fund) or the **total amount** you want to withdraw **each year** in the appropriate box below. Regular withdrawals are not available from the Distribution Fund.

Stepped option

% each year

(maximum allowed is 7.5% of the total investment)

or £ each year

(maximum allowed is the monetary value of 7.5%)

Level option

% each year

(maximum allowed is 10.0% of the total investment)

or £ each year

(maximum allowed is the monetary value of 10.0%)

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

Once a year Every six months Every four months

Every three months Every month

On what date do you want your first regular withdrawal to be paid?

D/M/Y

Payments can be made from 1-28 of the month.

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 invested in the Distribution Fund, please go straight to part 5.

Please read this column before filling in the boxes opposite.

Part 4 'Income' payment details

Complete if you are invested in the Distribution Fund.

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 10.0% if you have chosen the Level option, less any one-off withdrawals.

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.

or

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 and Aug) according to your instructions above.

If you would like to select one of the following options please tick the appropriate box. The Distribution Dates are 16 Aug and 16 Feb.

I would like my first payment to be:

Paid on the first 16th of the month following this instruction

(If you choose to take an income before the declared distribution i.e. Feb and Aug, we will cancel units to pay for the required level of income)

Deferred to the second Distribution Date following this instruction

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

Part 5 Payment details

Distribution payments will reach bank accounts 3-4 working days after 16th of the month.

Payments can be made to UK accounts only.

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

| |
|---|
| Name and address of Bank/Building Society |
| |
| |
| |
| Postcode |

Bank account number

Bank sort code

Name of account holder(s)

Building Society roll number

- 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.

Please read this column before filling in the boxes opposite.

If your bond has been assigned, the consent of the Assignee(s) should be produced with this form. If the bond is in trust, the Trustee(s) should sign this form.

If you have changed your name since taking out your bond or plan please sign this form with your old and new signature and send it to us with copies of the relevant certificates.

Part 6 Your agreement to the withdrawals/ distribution payments being set up as stated above

This declaration should be completed by the bond owners as instructed in the initial application form, trust deed, or subsequent title deeds.

I/We the bond owner/s, or person otherwise entitled, instruct you to make the changes that I/we have set out above.

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.

| | |
|-----------|------|
| Signature | Date |
| Signature | Date |
| Signature | Date |
| Signature | Date |
| Signature | Date |
| Signature | Date |

What happens next

Put this form in a sealed envelope and send it to: Claims Department, Standard Life, Exchange Crescent, 1 Conference Square, Edinburgh, EH3 8RA, or give it to your financial adviser. You may wish to keep a copy of this form for your files. We will carry out your instructions as soon as possible.