

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

If you took out your bond between 13 September 2004 and 19 June 2009 (inclusive) 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 took out your bond before 13 September 2004 the Level charging option will apply.
If you took out your bond after 19 June 2009 the Stepped option will apply.

If you started your Capital Investment Bond before 13 September 2004, the terms and conditions of your policy for additional investments have changed. Please see the Key Features Document (CIB17) for details of the current product terms and cross this box to confirm that you are aware of these.

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:

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.

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

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)

Surname

First names (in full)

Current address

Postcode

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)

Surname

First names (in full)

Current address

Postcode

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)

Surname

First names (in full)

Current address

Postcode

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)

Surname

First names (in full)

Current address

Postcode

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)

Surname

First names (in full)

Current address

Postcode

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)

Surname

First names (in full)

Current address

Postcode

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 distributions 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.

Any reference to 'income distribution' relates to the regular withdrawals from the Distribution Fund.

Please remember that, if the fund does not generate sufficient income, units will be cancelled to meet the shortfall. This may cause the capital value of your investment to fall.

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 16th of the month.

Part 9 – 'Income distribution' 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 distribution' specified applies to this investment only.

(a) Please reinvest the income distributions in the Distribution Fund

(b) Please pay income distributions 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 distributions 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 distribution 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 income distributions 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

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.

Signature Bond Owner A

Date (DD/MM/YYYY)

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Signature

Date (DD/MM/YYYY)

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Signature Bond Owner B

Date (DD/MM/YYYY)

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Signature

Date (DD/MM/YYYY)

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We will not purchase units in your chosen funds prior to receipt of your payment and all the information and documentation required to fully process the application. If we receive your payment before we can fully process the application we will not pay interest.

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.

