

# FundZone Mutual Funds – ISA Application Form



FZMF30a

<b>Consultant Code</b>			
For Standard Life use only			

This application form is for an Investment Fund and is only for use by applicants whose principle home is in the UK and who is habitually resident in the UK.

When we say 'Standard Life', 'we' or 'us', we mean Standard Life Savings Limited.

If you need any help completing this form, please contact us on 0845 279 2002. (Call charges may vary)

From 6<sup>th</sup> October 2009, you can invest up to £10,200 in a Stocks and Shares ISA if you will be aged 50 or over at any time during the 2009/10 tax year.

Please provide your National Insurance Number.

This is an HM Revenue & Customs requirement and must be completed. If you do not have one please cross the box to declare this.

Please provide your permanent address, care of addresses are not acceptable.

**IMPORTANT FOR ADVISERS** – If you want your client to receive online access to FundZone, please provide your client's email address opposite.

## Who this form is for

This form is for anyone who wishes to invest in a Stocks and Shares ISA with Standard Life Savings Limited.

## Filling in this form

Before completing this form, please read the Key Features and Terms and Conditions (FZMF17) and the Fund Factsheet for your chosen fund or funds.

An ISA may only be held in one individual's name.

All sections must be completed; missing information will prevent us from accepting your application.

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.

**Please fill in this form in black ink and BLOCK CAPITALS. Don't use correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.**

Put a cross in the relevant box when you're asked to make your choice.

A copy of this completed application form is available on request.

## Part 1 – Your investment

Stocks and Shares ISA (up to £7,200 or £10,200 each tax year, whichever limit applies)

I have not subscribed and will not subscribe more than the overall subscription limit in total to a Cash ISA and a Stocks and Shares ISA in the same tax year.

## Adviser Details

<b>Adviser Code</b>	<b>Client Type</b>	<b>Existing account number (if applicable)</b>
<input type="text"/>	Adviser to complete <input type="checkbox"/> New <input type="checkbox"/> Existing <input type="checkbox"/>	S P <input type="text"/>

## Part 2 – Shareholder details

<b>Title</b> (Mr/Mrs/Miss/Ms/Other eg Dr/Rev) <input type="text"/>	<b>First name(s) in full</b> <input type="text"/>
<b>Male</b> <input type="checkbox"/> <b>Female</b> <input type="checkbox"/>	<b>Surname</b> <input type="text"/>
<b>Date of birth</b> (DD/MM/YYYY) <input type="text"/>	<b>National Insurance Number</b> <input type="text"/>
I do not have a National Insurance Number <input type="checkbox"/>	<b>UK Resident?</b> Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Permanent UK residential address</b> <input type="text"/>	
Postcode <input type="text"/>	
<b>E-mail address</b> <input type="text"/>	<b>Telephone Home</b> (include area dialling code) <input type="text"/>
<b>Telephone Work</b> (include area dialling code) <input type="text"/>	<b>Mobile</b> <input type="text"/>

The bank details entered here will be your nominated account. This must be your own personal account. Any income, Direct Debit or payments in and out of your investment will be made to/from this bank account.

Please be aware that cheques can take a number of days to clear so the investment will not be set up the moment we receive the cheque.

You do not need to complete this section if you are not making regular payments or receiving income payments.

**Important:**

If you have decided to make regular payments through Direct Debit, it takes us about 8 working days to set the Direct Debit up. Please consider this when deciding the start date in Part 4.

Cheques should be made payable to 'Standard Life Savings Limited' and must be drawn from your own personal account.

For Banker's Drafts or Building Society cheques, please ask the Bank or Building Society to print your name on the cheque to confirm the source of funds.

Please ensure you complete the tax year of investment.

Please note, the minimum single investment amount is £500 and the minimum regular investment is £50.

The maximum amount for a Stocks and Shares ISA is £7,200. From 6<sup>th</sup> October 2009, this will increase to £10,200 if you will be aged 50 or over at any time during the 2009/10 tax year.

**Part 3 – Nominated Account Details**

**Instruction to your Bank or Building Society to pay by Direct Debit**



Issued by: Standard Life Savings Limited, 30 Lothian Road, Edinburgh, EH1 2DH

ORIGINATOR'S IDENTIFICATION NO.

9 0 1 2 1 1

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

The Manager

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Postcode

Name(s) of Account-holder(s)

\_\_\_\_\_  
 \_\_\_\_\_

Reference Number

\_\_\_\_\_

Building Society Roll Number

\_\_\_\_\_

FOR Standard Life OFFICIAL USE ONLY  
 This is not part of the instruction to your Bank or Building Society.

Bank or Building Society Account No.

\_\_\_\_\_

Branch Sort Code

\_\_\_\_\_

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

**Your instruction to the Bank/Building Society, and Signature**

Please pay Standard Life Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Standard Life and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

\_\_\_\_\_

\_\_\_\_\_

Date (DD/MM/YYYY)

\_\_\_\_\_

Date (DD/MM/YYYY)

\_\_\_\_\_

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

**Part 4a – Investment details**

**Enter the amount you wish to invest and the details of the payments.**

**Single investment**

£

Direct Debit

Cheque

Tax year ending

0 5 0 4 2 0

**Regular investment**

£

Direct Debit

Tax year ending

0 5 0 4 2 0

and each subsequent tax year until further notice.

Start Date (DD/MM/YYYY)

\_\_\_\_\_

Please select a start date between the 1<sup>st</sup> and 28<sup>th</sup> of the month). Direct Debits take at least 8 working days to set up, so please allow enough time.

Frequency

Monthly

Quarterly

Half-Yearly

Yearly

Please note that if you do not select a frequency, a default of 'Monthly' will be selected for you.

**Part 4b – Source of Wealth**

Due to FSA requirements, we are required to obtain information about the source of your payment before we can accept your application. Please indicate below how you acquired the money you are investing.

Salary/Bonus

Divorce Settlement

Gift

Inheritance

Lottery/betting win

Policy claim/maturity

Compensation payment

Sale of investments

Sale of property

Sale of company

Savings

If other, please specify

\_\_\_\_\_

**IMPORTANT:**

Please note that the fund Citicode and the full fund name must be included on this form, as shown in the example opposite, in order for us to process your application. The fund citicode is unique to each fund and each share class within a fund. Please also make sure you complete the Income or Accumulation column. If you need help completing this section, please speak to your financial adviser.

Part 5 – Fund selection									
Fund Citicode				Fund Name	Inc/ Acc Units	Single Investment £	Regular Investment £		
X	X	0	0	Standard Life Investments Managed	Inc	500.00	50.00		

**Charges and Commission section to be completed by financial adviser/PCM only.**

Please select i, ii or iii from Option 1.  
If any fund selected pays less than your own chosen level of Initial Commission, then we will pay the maximum Initial Commission available for that fund.

You may also choose a level of Funded Initial Commission for Option 2.

Please select i, ii or iii from Step 2.  
Please refer to the Guide to Commission and Charges (FZMF21), should you require more detailed information.

Part 6a – Charges and commission: for single payments	
<p>Please choose one of the two Initial Commission options from Step 1, then choose your Renewal Commission in Step 2. If this section is not completed, we cannot process the application. This will cause delays for your client.</p>	
<p><b>Step 1: Initial Commission</b></p> <p><b>Option 1:</b> Choose your Initial Commission across all funds</p> <p>i. Full standard Initial Commission, OR <input type="checkbox"/></p> <p>ii. Nil Initial Commission, OR <input type="checkbox"/></p> <p>iii. Your own level of standard Initial Commission* <input type="text"/> % (Enter 0 - 3% in steps of 0.25%)</p> <p><b>AND/OR</b></p> <p><b>Funded</b> Initial Commission* <input type="text"/> % (Enter 0 - 3% in steps of 0.25%)</p>	<p><b>OR</b></p> <p><b>Option 2:</b> Choose to invest 100% of your client's money at outset</p> <p>Please cross this box to confirm you want to rebate all standard Initial Commission and eliminate any remaining Initial Charge(s) by using the <b>Funded Initial Charge</b> <input type="checkbox"/></p> <p><b>AND (Optional)</b></p> <p>Please select a level of <b>Funded Initial Commission</b> <input type="text"/> % (Enter 0 - 3% in steps of 0.25%)</p>
<p>* Total Initial Commission and Funded Initial Commission cannot exceed 6%. No clients over the age of 69 years are eligible to take Funded Initial Commission (FIC). The minimum investment level required to take FIC is £10,000 for ISAs.</p>	
<p><b>Step 2: Renewal Commission across all funds</b></p> <p>i. Full standard Renewal Commission, OR <input type="checkbox"/></p> <p>ii. Nil Renewal Commission, OR <input type="checkbox"/></p> <p>How often do you want Renewal Commission to be paid? Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-Yearly <input type="checkbox"/> Yearly <input type="checkbox"/></p> <p>Please note if you do not select a frequency, a default of 'Quarterly' will be selected for you.</p>	



**The Direct Debit Guarantee**

Important, please tear off and keep safely.

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change Standard Life will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Standard Life or your Bank/Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time, by writing to your Bank or Building Society. Please also send a copy of your letter to us.

**Charges and Commission section to be completed by a financial adviser/PCM only.**

Please select i, ii or iii from Step 1.

If any fund selected pays less than your own chosen level of Initial Commission, then we will pay the maximum Initial Commission available for that fund.

Please select i, ii or iii from Step 2.

Please refer to the Guide to Commission and Charges (FZMF21), should you require more detailed information.

### Part 6b – Charges and commission for regular payment

Please choose one of the Initial Commission options from Step 1, then choose your Renewal Commission in Step 2. If this section is not completed, we cannot process the application. This will cause delays for your client.

#### Step 1: Initial Commission across all funds

- i. Full standard Initial Commission, or
- ii. Nil Initial Commission, or
- iii. Your own level of standard Initial Commission  %  
(Enter 0 – 3% in steps of 0.25%)

#### Step 2: Renewal Commission across all funds

- i. Full standard Renewal Commission, or
- ii. Nil Renewal Commission, or
- iii. Your own level of Renewal Commission  %  
(Enter 0 – 1.5% in steps of 0.05%)

How often do you want Renewal Commission to be paid? Monthly  Quarterly  Half-Yearly  Yearly

Please note if you do not select a frequency, a default of 'Quarterly' will be selected for you.

### Part 7 – Income share classes and managing income

Have you chosen to invest in Income Shares? Yes  No

If you have chosen to invest in an income share class we can either pay all the distribution income automatically to your nominated bank account as soon as it is received in your FundZone account, or pay a minimum monetary payment amount, or reinvest your income to buy extra shares.

If you choose to take an income, you can choose how often to take this income.

If you wish to be paid the full distribution income as soon as it is received, please indicate the minimum payment amount as £0.00

Minimum payment amount  £

How often do you want income to be paid? Monthly  Quarterly  Half-Yearly  Yearly

Please leave frequency blank if you would like a payment to be made to us as and when your minimum level is reached.

However, if your aim is capital growth and an accumulation share class is not available for your chosen fund(s), the distribution income can be automatically reinvested for you to buy extra shares.

Please cross this box to instruct us to reinvest your income to buy extra shares.

Please note that your contract note will still be for an income share class.

If you choose to receive an income, please ensure that you have completed Part 3.

Any withdrawal payment out of your investment will be made to the nominated bank account you have given in Part 3 of the application.

If no bank details have been provided in this application, you will need to provide us with the details of your own personal nominated account prior to making any withdrawals.

The minimum regular withdrawal is £25. There must be a minimum of £500 within the ISA to allow regular withdrawals to be paid. At least £250 must remain invested in an ISA for it to remain open.

**Part 8 – Regular withdrawal facility**

**Complete this section if you want to make a regular withdrawal from your investment.**

If you wish to withdraw a fixed amount for each payment, please indicate how much you want each payment to be. For example, if you want to withdraw £100 each month (£1,200 per year) cross the monthly box and write £100 in the payment box.

OR

£

If you wish to withdraw a percentage of the **current value** of your holding, indicate the annual percentage amount. For example, if you want to withdraw 6% per year paid at quarterly intervals, cross the quarterly box and write 6% in the percentage box.

%

Note, the percentage you specify will be a percentage of the value of your investment when the withdrawal is made, which could be different from your initial investment.

Please indicate the date you would like payments to start from (Please select a start date between the 1<sup>st</sup> and 28<sup>th</sup> of the month).

(DD/MM/YYYY)

**Important** – This date must be no sooner than 30 days after you made your investment.

Please ensure you have completed Part 3.

Please indicate how often you wish to make withdrawals

Monthly

Quarterly

Half-Yearly

Yearly

Please note that if you do not select a frequency, a default of ‘Monthly’ will be selected for you

**Please indicate where you wish to make withdrawals from:**

Withdrawal to be taken from Supermarket Cash Account

Withdrawal to be taken across Investment Funds

Withdrawal to be taken across specific funds within the product

**Please indicate which funds you wish to make your withdrawals from. You can choose to withdraw a monetary amount, or a percentage of the fund.**

Fund Citicode				Fund Name	Amount £	Percentage %
X	X	0	0	Standard Life Investments Managed P L E	50.00	5%

**Part 9 – Advice given and name of regulated firm**

This section to be completed by the adviser.

Very important – the adviser must send in a verification of identity form along with this application to ensure no delays are encountered when carrying out future transactions on this account.

**Important – we use this code to pay your commission. Please ensure you have completed this box.**

**Adviser Code**

**Client Type**

New

Existing

Existing account number (if applicable)

S	P										
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If you have not given advice in respect of this investment, please cross here

Otherwise we will assume that advice has been given.

**Basis of Sale**

Whole of Market

Other

If other please specify

**Adviser FSA or Authorisation Number**

**Name and address of regulated firm**

**Intermediary Reference Number**



Postcode

We may need to contact you (the Business Writer) about this application, please provide your contact details below:

**Name of Business Writer**

**Contact Number**

**E-mail address**

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 10 – Data Protection

### Data Protection Notice, important – please read

Personal information provided in connection with your application will be used by Standard Life Savings Limited to set up and administer the ISA. Your personal data may be shared with other companies within the Standard Life group or their respective sub-contractors based in the UK, European Economic Area or elsewhere. In these circumstances we will require the party to comply with the same data protection requirements that would apply if the data was being held within the European Economic Area.

If your application does not proceed it will be held on our records for 6 years before it is deleted.

We will keep the information you have supplied confidential, and will not disclose it unless it is lawful to do so.

If you have appointed a financial adviser, we will give them information about the ISA and, where appropriate, send copies of correspondence to them to enable them to give you advice.

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 cross 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 Registered Office. We may charge a fee for providing the information.

## Part 11 – Money Laundering

To comply with the **Money Laundering Regulations 2007**, 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 12 – Client Declaration and important information

### I declare that:

- all subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a Cash ISA and a Stocks and Shares ISA in the same tax year;
- I have not subscribed and will not subscribe to another Stocks and Shares ISA in the same tax year that I subscribe to this Stocks and Shares ISA, and
- I am resident and habitually resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Standard Life Savings Limited if I cease to be so resident and habitually resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
- I understand that Standard Life Savings Limited can accept no responsibility for any losses incurred as a result of a delay in the submission of this application; and
- I have read, understood and agree to the use of my personal data for the purposes described in the Data Protection Notice subject to me exercising my right not to be sent details of products or services of subsidiaries of Standard Life plc.

### I authorise Standard Life Savings Limited:

- To hold my cash subscriptions, ISA investments, interests, dividends and any other rights or proceeds in respect of those investments and any other cash;
- To make on my behalf any claims to relief from tax in respect of ISA investments; and
- On my written request to transfer or pay to me as the case may be, ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any cash.

**Before signing this Application Form, you should read the Key Features Document and Terms and Conditions carefully, as these are documents on which we will rely. You should also read the Fund Schedule for your chosen fund or funds. If you have any questions, you should ask your financial adviser or contact the FundZone Customer Centre before signing.**

I authorise you to carry out electronic identification checks if required.

My financial advisers (as detailed at Part 9 of the application form) have my authority to notify you, on my behalf, of any switches in investment funds. My financial advisers also have my authority to notify you, on my behalf, of partial encashments of my investment, full encashment of my investment or to set up a regular withdrawal from my investment. The proceeds of these are to be paid into my nominated account. Any notification received from my financial advisers (whether via adviserzone, over the telephone or in writing) should be acted on as if it had been direct instruction from me.

My financial advisers will continue to have this authority until I have notified you in writing that this authority has ended.

**I declare that the information given is correct to the best of my knowledge and belief and that I will inform Standard Life Savings Limited of any change in the information given.**

Read the declaration and important information above.

Check that you have completed ALL sections of the application form.

Sign that you agree to the declaration and important information.

**Signature**

**Date (DD/MM/YYYY)**

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**VERY IMPORTANT – THE ADVISER MUST SEND IN A VERIFICATION OF IDENTITY FORM ALONG WITH THIS APPLICATION TO ENSURE NO DELAYS ARE ENCOUNTERED WHEN CARRYING OUT FUTURE TRANSACTIONS ON THIS ACCOUNT.**

When this application form has been fully completed and signed, please send it to the address below, together with a cheque and the Verification of Identity Form.

Standard Life, FundZone Customer Centre, Dundas House, 20 Brandon Street, Edinburgh, EH3 5PP

Please ensure you sign here or we will have to return your application.