

HMP35 HP

Who this form is for

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

Please read all the notes on this form carefully.

This Application is for a UK Plan and is only for use by applicants whose principal home is in the UK and who are habitually resident in the UK. Please ask your financial adviser if you require any guidance.

This form is for anyone who already has one of the plans listed below and who wishes to take out a new Homeplan.

This new Homeplan is being taken out under an option in your existing policy. This option is subject to the terms and conditions of your existing plan (as specified in the policy provisions). This means that there may be restrictions, in particular on the maximum term and life cover available on your new Homeplan.

Please see note A on page 2 for the following contracts:

Low Cost Plan	Minimum Cost Plan	Homeplan
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Please see note B on page 2 for the following contracts:

Convertible Protection Plan	Convertible Term Assurance	Convertible Term rider
Increasable Term Assurance	Mortgage Protection Plan	Family Income Benefit
Dependants Income Policy *		

(*Policies taken out before 1 January 1995)

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. If you do not have a financial adviser move directly to page 2.

Was advice given?	Advice <input type="checkbox"/>	No advice (eg Execution only) <input type="checkbox"/>
Basis of sale	Whole of market <input type="checkbox"/>	Other <input type="checkbox"/>

If 'other' please specify

Intermediary Reference Number
(maximum 25 characters)

Name of Contact

Location

Commission basis

Type of commission	% of entitlement
Regular Premium Initial Commission (RPIC)	<input type="text"/> %
Fund Based Commission (FBC)	<input type="text"/> %
Level	<input type="text"/> %

Money laundering form completed and attached

FSA or Authorisation number

Notes

Note A

Under these contracts you can increase your life cover by taking out a new plan for immediate house purchase or home improvements.

The new Homeplan can be on the following basis:

- Level or Low Start payments
- Any permitted assumed rate of growth (currently between 1% and 4%)
- Any choice of funds listed on page 7
- This application must be made no later than 6 months from the date the loan is increased.

Note B

Under these contracts you can convert your existing plan to a Homeplan.

The new Homeplan can be on the following basis:

- Level payments only
- Any permitted assumed rate of growth (currently between 1% and 4%)
- Any choice of funds listed on page 7

Filling in this form

Before completing this form, please read the Homeplan Key Features Document (HMP17 HP). By filling in this form you are applying for a Homeplan which is made up of one or more separate policies. Each policy is evidence of a contract between you and Standard life. 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 a policy schedule. Copies of the policy provisions and the completed application form will be sent to you on request.

The answers you give to the questions on this form are used to assess the risk of the insurance contract(s) for which you are applying. The questions are designed to obtain material facts likely to be relevant, for example information about your health. If you are in any doubt about whether or not to disclose any fact, you should nevertheless give the details on this form. You must also tell us of any change of circumstances that would change an answer to the questions if the change happens before your cover starts. Failure to disclose material facts could make the whole insurance contract void. (Material facts are facts that in our view would affect our assessment of the risk and any terms offered by us.)

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.

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.

Personal details of life assured

To ensure that your application is processed correctly please remember to use BLOCK LETTERS when filling in your details.

Life A

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

Male

Female

First name(s) in full

Surname

Date of birth
(DD/MM/YY)

Permanent UK residential address

Postcode

How long have you lived at this address?

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

E-mail address

Occupation

National Insurance Number (if available)

Life B

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

Male

Female

First name(s) in full

Surname

Date of birth
(DD/MM/YY)

Permanent UK residential address

Postcode

How long have you lived at this address?

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

E-mail address

Occupation

National Insurance Number (if available)

Please confirm who is to own the policy (this must be set up on the same terms as previous/existing policy):

Life A

Life B

Both lives

Other

If 'Other' please specify

Important notes: money laundering

To be read by all parties
named on this form.

To comply with Money Laundering Regulations 2007, we may verify your identity by carrying out an on-line check with a reference agency. Where an on-line 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 on-line check does not confirm your identity, in which case we will carry out a manual check.

Loan Details

**Complete if:
you are increasing your life cover on your CURRENT Homeplan.**

Please tick one of the following boxes or complete 'Other' below.

The loan is to repay:

a new loan for the immediate purchase of your main residence

a further advance/remortgage to cover home improvements only

Other

NB: A copy of the letter from your lender agreeing to the loan must be enclosed with this application.

If the Homeplan is to help repay a new loan to purchase a new property, please give the property address.

Address

Postcode

Date of moving (if known)

Lender's name and address

Lender's reference number (if known)

Homeplan details

Term

How long do you want the plan for?

years

(minimum term 10 years)

Life cover required

£

Your payment may require to be increased because of our acceptance terms.

The assumed illustrative rate of investment return is used to calculate your payment under the Plan.

Standard Life in no way guarantees that it will be consistent with the return actually achieved over the term of the Plan.

Please select EITHER an assumed illustrative rate of investment return OR your Homeplan payment. If both are completed we will ignore your chosen assumed illustrative rate of investment return and we will set up your Homeplan on the basis of your chosen payment only.

Assumed illustrative rate of investment return.

% p.a.

OR

Homeplan payment level

£

Monthly Yearly

Monthly payments must be paid by Direct Debit. Yearly payments may be paid by Direct Debit or by cheque. A Direct Debitting Instruction is attached to the back of this application for your convenience. Please tick the relevant box to indicate how you wish to make your payments.

Waiver of premium

Only available if your existing plan contains Waiver of Premium Benefit

Life A

Does your existing Plan include Waiver of Premium?

Yes No

If your existing Plan does include Waiver of Premium would you also like Waiver of Premium on your new Plan?

Yes No

(Please note that Waiver of Premium is not available if you are aged 56 or over or if payments are being waived under your existing Plan.)

Life B

Does your existing Plan include Waiver of Premium?

Yes No

If your existing Plan does include Waiver of Premium would you also like Waiver of Premium on your new Plan?

Yes No

(Please note that Waiver of Premium is not available if you are aged 56 or over or if payments are being waived under your existing Plan.)

Critical Illness cover

Only available if your existing Plan includes Critical Illness cover.

Life A

Does your existing Plan include Critical Illness cover?

Yes No

If your existing Plan does include Critical Illness cover then your new Plan may also include Critical Illness cover.

Life B

Does your existing Plan include Critical Illness cover?

Yes No

If your existing Plan does include Critical Illness cover then your new Plan may also include Critical Illness cover.

Your Homeplan investments

We will use your payments to buy units in the investment funds of your choice.

You can only invest in up to 12 funds at any time. You can only invest in up to a maximum of 20 different funds during the lifetime of your Plan.

Please give the percentages you want to invest in each fund. Use whole numbers only and check that the total adds up to 100%.

Managed _____ %	North American _____ %
Cautious Managed _____ %	European _____ %
UK Equity _____ %	Ethical _____ %
International _____ %	Sterling _____ %
Property _____ %	Japanese _____ %
Fixed Interest _____ %	Pacific Basin _____ %
Index-Linked _____ %	Total _____ 100 %

Conversion options

Please complete the box that applies to your Application. Complete only one.

Partial Conversion option – existing Plan to be reduced by endorsement

Complete this section if your existing Plan has a Convertible Term Benefit, Family Income Benefit Conversion option, or a conversion option under a Dependant Income Plan or Mortgage Protection Plan. Also complete this section for a partial conversion of an Increasable Term Assurance or a Convertible Term Assurance of a Convertible Protection Plan.

I would like to take out a new Plan under the Conversion option on Plan number .

I understand that the benefits payable under Plan number will be reduced and the Plan will be endorsed with any changes. I would like the new Plan, issued in accordance with the application made overleaf, to start from that date.

I agree that if the Plan has been assigned or is held by a lender in connection with a mortgage or loan then this will need their consent in writing.

Signature

Date

Signature

Date

Full Conversion option – existing Plan to be cancelled

Complete this section if your existing Plan has a Convertible Term Benefit, Family Income Benefit Conversion option, or a conversion option under a Dependant Income Plan, Mortgage Protection Plan, Increasable Term Assurance or a Convertible Term Assurance of a Convertible Protection Plan.

I would like to take out a new Plan under the Conversion option on Plan number .

I understand that once my new Plan is taken out Plan number will be cancelled.

I agree that if the Plan has been assigned or is held by a lender in connection with a mortgage or loan then this will need their consent in writing.

Signature

Date

Signature

Date

Data Protection Notice – important, please read

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.

Personal information provided in connection with your application will be used by Standard Life to set up and administer the policy.

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 him information about the policy and, where appropriate, send copies of correspondence to him to enable him to give you advice.

A copy of this application form and any supporting information, may be given to a reinsurance company if we need to share the insurance risk.

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. We may charge a fee for providing the information.

Declaration and consent by the life/lives assured

I/We declare to the best of my/our knowledge and belief that the answers I/we have given (whether in my/our handwriting or not) are true and complete.

I/We confirm I/we have read and understood the Important Notes and the section headed 'Filling in this form' in this form.

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 exercising my/our right not to be contacted with details of other products and services).

I/We agree that a copy of this application can be treated as the original for all purposes.

I/We understand that if I/we have failed to give correct answers to any questions in this application then the Plan may be cancelled.

Life A

▶ Signature Date

Life B

▶ Signature Date

Declaration by the Plan owner(s) (Only to be completed where the Plan owner is not one of the lives assured)

I/We, the person(s) taking out the plan 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).

▶ Signature Date

▶ Signature Date

Please note that the cheque should be made payable to Standard Life Assurance Limited.

1. Complete the direct debit instruction to instruct your bank/building society to make payments from your account.
2. If the due date falls on a weekend or bank holiday, your account will be debited within two working days.
3. Please ensure that the instruction is signed and dated and the Direct Debit Guarantee is detached before the form is returned to us.

Making regular payments

All monthly payments must be paid by Direct Debit. Yearly payments can be paid by Direct Debit or by cheque.

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



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

ORIGINATOR'S IDENTIFICATION No.

9	9	1	5	2	4
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1. Name and full postal address of your Bank or Building Society: _____

Postcode

2. Name(s) of account-holder(s): _____

3. Bank or Building Society Account Number:

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4. Branch Sort Code:

--	--	--	--	--	--

5. Reference number: _____

6. Instruction to your Bank/Building Society,

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: D/M/Y | | (u)

FOR STANDARD LIFE OFFICIAL USE ONLY

This is not part of your Instruction to your Bank or Building Society

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

Standard Life Assurance Limited, registered in Scotland (SC286833), Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH, authorised and regulated by the Financial Services Authority. 0131 225 2552. Calls may be recorded/monitored. www.standardlife.co.uk

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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.