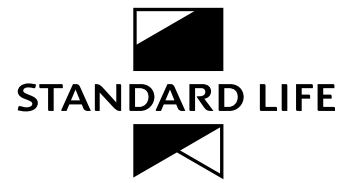


Surrender and reinvestment instruction from a With Profits Bond from Standard Life to an International Bond from Standard Life International



IB30Bsi

Financial Adviser's details

Completing this section will greatly assist us in processing this application.

Company name

Location

Name of business writer

Agency no

Basis of sale

Whole of Market

Other

(If other, please specify):

Please state your preferred way(s) for Standard Life International to contact you regarding matters relating to International Bonds:

Telephone

E-mail

Telephone number

E-mail address

Quotation ref. number

You can find the ref. number on the last page of the quotation in the "For office use only" section.

This application is only for use by applicants who are habitually resident in the UK, Channel Islands or Isle of Man. Please ask your financial adviser if you require any guidance.

Who this form is for

This form is for anyone who wishes to fully surrender their With Profits Bond from Standard Life, and partially or fully reinvest the proceeds in an International Bond from Standard Life International.

Please note that the Bond Owners and Life/Lives Assured must remain the same on the International Bond as they were on the original With Profits Bond.

Please note that Standard Life International reserves the right to alter or withdraw this offer at any time before your application is accepted by us.

Remember that your financial adviser is acting on your behalf, not only by giving advice, but also regarding how the form is filled in.

Filling in this form

Before completing this form, please ensure you have read the Key Features Document (IB17). By filling in this form you are applying for an International Bond which is made up of 100 identical individual policies or "segments" (although you can request a different number if required, subject to a minimum investment of £200 per segment – please speak to your financial adviser if you wish to do this). Each policy is evidence of a contract between you and Standard Life International. This application will be the basis of each contract if you accept any offer of cover made by us. A copy of the standard terms & conditions of the Bond and the 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.

Please note if this bond is to be written under trust, the relevant trust documents must be completed.

Part 1 Your agreement to the surrender of your bond

I declare that I am the owner of With Profits Bond Number and request you to fully surrender my With Profits Bond in accordance with the following instruction.

(Please tick the appropriate box below to indicate to us how you would like to proceed).

I wish the full surrender value of my With Profits Bond (less any charges) to be invested in an International Bond with Standard Life International and acknowledge that the payment of the surrender value into the said International Bond shall be a complete discharge to Standard Life Assurance Limited in respect of my With Profits Bond.

I wish to invest the sum of from the full surrender value of my With Profits Bond (less any charges) in an International Bond with Standard Life International. I wish any remaining balance from the full surrender value of my With Profits Bond (less any charges) to be paid as a cash sum, directly to me, to the account details given in Part 8 (Authority for Payment) of this form. I acknowledge that the payment of the indicated proportion of the surrender value into the said International Bond and any payment of the remaining proportion of the surrender value paid to me directly as a cash sum, shall be a complete discharge to Standard Life Assurance Limited in respect of my With Profits Bond.

I acknowledge that once the surrender value is paid according to my instruction, I will be deemed to have received the full value of the With Profits Bond.

Note: If your With Profit Bond is held jointly, then both owners must sign below.

Signature	Date
Signature	Date

Part 2 Personal details about the bond owner(s)

The bond owner(s) will own the bond and normally receive the proceeds

Please make sure you complete all parts of this form.

Bond owner 1 (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

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

Occupation

Bond owner 2 (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

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

Occupation

If there are any further bond owners, please provide this information on a separate sheet.

An example of the relationship might be 'Parent/Child' or 'Trustee/Beneficiary'.

Are you a life assured? Yes No

If No, please complete the section below and go to Part 3
If Yes, please go to Part 4

If you are not a life assured, please describe the relationship between yourself and the life/lives assured

Are you a life assured? Yes No

If No, please complete the section below and go to Part 3
If Yes, please go to Part 4

If you are not a life assured, please describe the relationship between yourself and the life/lives assured

Part 3 Personal details about the life/lives assured

Complete only if the life/lives assured are different from the bond owner(s)

You are the 'life assured' if payment of the proceeds of the bond depend on your life.

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

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

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

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

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

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

Please note that the minimum initial payment for an International Bond is £20,000 or £2,500 for an additional investment. For investments in Whole of Market Funds and Discretionary Fund Managers, the minimum payment is £100,000. (Note that some Discretionary Fund Managers and Deposit Account providers may specify their own minimum investment).

Part 4 Your choice of investments

You can choose to invest in Insured Funds, Mutual Funds, Whole of Market Funds, Discretionary Fund Managers (DFMs) and Deposit Accounts. Please list how you wish to invest in Part 4b.

Note that:

- If you choose to invest only in Insured Funds, you do not need to allocate part of your investment to the International Bond Bank Account ("IB Bank Account").
- If you list any investments in Part 4b of this form, you must also allocate part of your investment to the IB Bank Account.

Please give the percentages that you wish to invest in each investment option. Use whole numbers only and check that the total adds up to 100%. Remember to include any percentage invested in the IB Bank Account in the total percentage.

You can find out more information about the investment options, including the fund codes (or Citicodes for Mutual Funds and Whole of Market Funds) required to complete this application form, in the following guides:

- 'International Bond: Guide to Insured Funds' (IB11)
- 'International Bond: Summary of Insured Funds and Mutual Funds' (IB11b)
- 'International Bond: Guide to Discretionary Fund Managers' (IB41).

Please discuss the availability of Whole of Market Funds and Deposit Accounts with your financial adviser.

Number of segments

By default, the bond will be made up of 100 identical individual policies (or "segments"). If you require a different number of segments (subject to a minimum investment of £200 per segment), please provide details below.

Please speak to your adviser if you are considering a different number of segments - note that once the bond has been set up, it is not possible to change the number segments within it.

Number of segments required

Part 4c Authorising your financial adviser to give investment instructions on your behalf

Only complete this section if you wish to permit your financial adviser to allocate money from your investments to the IB Bank Account and/or 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 must sign this section.

Note that we will only accept instructions from authorised persons once we are satisfied that we have verified 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:

- 1. sell such investments as are required to maintain a balance in the IB Bank Account to cover charges, expenses and withdrawals. Yes No
- 2. make investment switches, ie buy and sell any investments held within my International Bond. Yes No

This authorisation will apply until Standard Life International receives a written instruction from me changing or withdrawing my authorisation.

Signature(s) of bond owner(s):

Signature	Date
Signature	Date
Signature	Date
Signature	Date
Signature	Date
Signature	Date

Please tick the box to indicate the law you wish to apply to this bond. The law you choose should be the law of the country in which you are currently resident. If you are British Armed Forces or a Crown Employee serving abroad, please choose the law of the country in which you were most recently resident.

Part 5 Choice of law

This section does not apply to applicants who are habitually resident in the Channel Islands or Isle of Man. The law of England and Wales shall apply to bonds applied for by such residents.

England and Wales Scotland Northern Ireland

We can give you draft documents to allow you to set up your bond under trust.

Part 6 Setting up a bond under trust

- 1. Was your original investment set up under trust? Yes No
If 'Yes', please ensure you have completed Part 2.
If 'No', please answer question 2.

- 2. Do you want your bond written under trust? Yes No
If 'Yes', please attach the trust wording and ensure you have completed Part 2.
If 'No', please ensure you have completed Part 2.

If this application is being used for an additional payment to an existing bond, then any withdrawal instructions set out on this form will apply to that additional payment only.

Regular withdrawals for an additional payment must occur on the same frequency and date as any existing withdrawal instructions. If you wish to change any existing withdrawal instructions for your bond, please speak to your financial adviser.

You cannot take regular withdrawals of more than 10% a year (this reduces to 5% a year if your financial adviser takes Funded Initial Commission), including any one-off withdrawals.

The minimum regular withdrawal you can take is £200.

If part or all of your money is invested in Mutual Funds, Whole of Market Funds, Discretionary Fund Managers and/or Deposit Accounts, you must have sufficient funds in your IB Bank Account to cover any withdrawals, charges and investment transactions.

Part 7 Regular withdrawals

If you want to make regular withdrawals from your bond, show the **percentage of the total amount** invested or the **total amount** you want to withdraw **each year** in the appropriate box below.

% each year *or* £ each year

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

Once a year Every 6 months Every 4 months Every 3 months Every month

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

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

D/M/Y

Note that withdrawals cannot commence within the first month after your bond is set up.

Part 8 Authority for payment

Please tell us below which bank account you would like your money to be paid into:

Name of account holder	<input type="text"/>
Name of bank/building society	<input type="text"/>
Address	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>
Account number	<input type="text"/>
Sort code	<input type="text"/>
Name of account/roll number	<input type="text"/>
IBAN: International Bank Account Number (if applicable)	<input type="text"/>
Bank SWIFT code (if known)	<input type="text"/>

Part 9 Data Protection Notice

All parties named on this form have a right to know that Standard Life International holds personal data about them and what purpose it will be used for. Please ensure they have read this notice.

Important, to be read by all lives assured and bond owners.

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

If your application does not proceed, it will be held on our records for six 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 bond and, where appropriate, send copies of correspondence to them to enable them to give you advice. You should be aware that your financial adviser may use your personal data in accordance with their data protection notice.

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 the registered office of Standard Life International. We may charge a fee for providing the information.

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.

Part 10 Money laundering

To comply with Money Laundering Regulations 2003, 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.

Part 11 Declaration

Please ensure that all bond owners read the declarations in Parts 11a and 11b and confirm acceptance of these declarations by completing and signing Part 11c below.

Part 11a Declaration to be read and accepted by all the bond owner(s).

I/We, the person(s) 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).

Part 11b Declaration to be read and accepted by all the bond owner(s).

Policyholders resident outside Ireland are required by the Irish Revenue Commissioners to make the following declaration, which is in a format authorised by them, in order to receive payments without deduction of Irish tax.

I/We declare that:

- I/We have read the explanation of the terms detailed in the note entitled "Residence Definitions" on Page 11;
- I am/We are the bond owner in respect of which this declaration is being made;
- I/We confirm that my/our principal home is in the UK, Channel Islands or the Isle of Man and that I/we are habitually resident in the UK, Channel Islands or the Isle of Man.
- I am/We are not resident or ordinarily resident in Ireland; and
- I/We hereby undertake to inform Standard Life International of any change in my/our country of residence during the life of the policy.

Part 11c Bond owner(s) signatures**Bond owner 1**

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

Bond owner 2

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

Bond owner 3

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

Bond owner 4

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

Bond owner 5

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

Bond owner 6

Name

Signature

Date

Please state the capacity in which you are signing if you are not the bond owner (eg Power of Attorney)

This form may be subject to inspection by the Irish Revenue commissioners. It is an offence under Irish Law to make a false declaration. This declaration must be signed by bond owners who are neither resident nor ordinarily resident in Ireland. This declaration may be signed on behalf of a bond owner by a person who holds a power of attorney in his/her favour granted by the bond owner. A copy of the power of attorney must be sent to us with this declaration.

On the later of the dates we receive your fully completed application, cheque and trust wording (where applicable) at the registered office of Standard Life International, we will commence the investment of your payment. For Mutual Funds and Whole of Market Funds, this will be based on the next available pricing point - see the Key Features Document (IB17) for more information. If you do not send all the relevant information together, the investment of your payment will not commence until everything has been received and you accept any offer of cover made by us.

Residence Definitions

Residence – Individual

An individual will be regarded as being resident in Ireland for a tax year if he/she:

- 1 spends 183 days or more in Ireland in that tax year; (135 days for the “short tax year” 6 April 2001 to 31 December 2001); or
- 2 has a combined presence of 280 days in Ireland, taking into account the number of days spent in Ireland in that tax year together with the number of days spent in Ireland in the preceding tax year. (280 days is reduced to 244 days in respect of the combined tax years, commencing on 6 April 2001 and 1 January 2002.)

Presence in a tax year by an individual of not more than 30 days in Ireland will not be reckoned for the purpose of applying the two year test. Presence in Ireland for a day means the personal presence of an individual at the end of the day (midnight).

Ordinary Residence – Individual

The term “ordinary residence” as distinct from “residence”, relates to a person’s normal pattern of life and denotes residence in a place with some degree of continuity.

An individual who has been resident in Ireland for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

For example, an individual who is resident in Ireland for the tax years

- 1 January 2002 to 31 December 2002,
- 1 January 2003 to 31 December 2003, and
- 1 January 2004 to 31 December 2004

will become ordinarily resident with effect from 1 January 2005.

An individual who has been ordinarily resident in Ireland ceases to be ordinarily resident at the end of the third consecutive tax year in which he/she is not resident. Thus, an individual who is resident and ordinarily resident in the tax year 1 January 2002 to 31 December 2002 and departs from Ireland in that year will remain ordinarily resident up to the end of the tax year 1 January 2005 to 31 December 2005.

To be completed by your financial adviser only

What will you be paid as commission

Please 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 refer to booklet IB20 for further information.

Nil Commission

(Tick this box if you require nil commission)

Total amount of Funded Initial Commission and Initial Commission should not exceed 8%.

Funded Initial Commission* % of investment
(this amount should include any Funded Initial Commission rebated to increase the client’s allocation rate – please see below)

Rebating Funded Initial Commission to increase investment allocation

Funded Initial Commission may also be rebated to the client on a 1% for 1% basis, to increase the client’s investment allocation rate. An Establishment Charge of 0.2% per year payable over 6 years will be charged for each 1% increase in the allocation rate.

Please tell us what you would like your client’s investment allocation rate to be: %

Initial Commission** % of investment or £ value

Fund Based Renewal Commission % of total fund

This will be paid quarterly unless specified otherwise.

If you would like a different frequency please indicate below:
Please note, once chosen the frequency cannot be changed.

Monthly

Half yearly

Yearly

*A one-off payment for which an Establishment Charge is levied over the first six years.

**A one-off payment deducted from the client’s investment at the outset.

How to contact us

By phone	0845 300 4273 (Call charges may vary. Calls may be recorded/monitored to improve customer service.)
By fax	00353 1 4754025
By e-mail	E-mail is not a secure method of transferring personal information but if you are happy to send your details this way, please e-mail us at: service@slinternational.ie
In writing	Standard Life International 90 St Stephen's Green Dublin 2 Ireland

Standard Life International Limited is authorised and regulated by the Irish Financial Regulator, regulated by the Financial Services Authority for the conduct of UK business and regulated by the Jersey Financial Services Commission for the conduct of Jersey business. Standard Life International Limited is on the Financial Services Authority Register. The registration number is 446898.

Registered in Ireland (408507) at 90 St Stephen's Green, Dublin 2. www.slinternational.ie 00353 1 639 7766.

Calls may be recorded/monitored

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