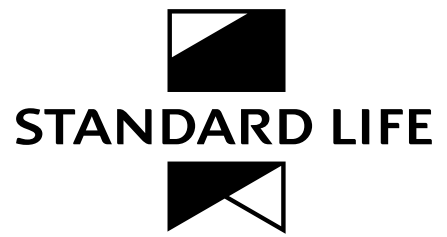


**Instruction to surrender or partially surrender
your Bond or Plan**
Application
SUR30



Important Information

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

In order to maintain fairness and equity, we may reduce prices of units in the With Profits Fund in certain circumstances. Please refer to your policy provisions for further details.

If this instruction applies to a Bond subject to the Stepped Charging Option, an exit penalty may apply. Please refer to your policy provisions for further details.

If your Bond or Plan was taken out to repay a mortgage and deposited or assigned to your lender, you must send us confirmation in writing from your lender that they do not have an interest in your Bond or Plan before we can pay out any money.

If the Bond or Plan was deposited with a lender, the lender will issue a Notice of Release or Letter of Disclaimer when the loan is repaid. If the Bond or Plan was not deposited with the lender but assigned using a Deed of Assignment, the lender should complete the 'reassignment' section of the Deed when the loan is repaid. In some cases a separate Deed of Reassignment (or Retrocession in Scotland) will have been or required to be completed. Please ask your financial adviser for details.

You may have a tax liability if you surrender part or all of your Bond. Before making any decision you should take advice from your Financial Adviser on how you may be affected. If you do not have a financial adviser, please contact your nearest Standard Life office.

We will retain the information that you have provided in this form, for as long as necessary to meet the requirements of our regulators.

For more information about any aspect of the completion of this form please contact our Claims Information team – Tel: 0845 606 0004 (+44 131 245 2673 if telephoning from outside the UK). Call charges may vary.

Who this form is for

This form is for anyone who wishes to fully surrender or partially surrender their Bond or Plan. 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.

Filling in this form

Before completing this form, please read your Policy Provisions and Key Features document. You should only complete this form if you are sure that you wish to surrender or partially surrender your Bond or Plan, as once it or any part of it is surrendered it cannot be reinstated. Standard Life recommends that you speak to your financial adviser before making a decision. Please use BLOCK CAPITALS to fill in this form. Do not use any correction fluid if you make a mistake. If you need to correct a mistake, please initial any changes you make.

Part 1 - Details of the Bond or Plan owners

The Bond or Plan owner(s) can be:

- The life/lives assured, or
- The person(s) named in the original application form, or
- The person(s) named in subsequent title deeds.

If you are not sure that you are the Bond or Plan owner(s) please check with your financial adviser or telephone our Claims Information Team at the number given above.

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)		Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	
Surname		Surname	
First names (in full)		First names (in full)	
Telephone – home	Telephone – work	Telephone – home	Telephone – work

Part 2 - Details of your Bond or Plan

Your Bond or Plan number can be found on your Policy schedule(s) or on letters we have sent to you.

Please do not return the Schedule(s) to us.

Please note that your Bond(s) or Plan(s) may be made up of up to 20 individual policies numbered A to V.

The minimum amount that you can surrender is £125.

A minimum of £300 must remain in the Bond or Plan for it to continue.

We will surrender your policies from the last letter to the first (e.g., V, U, T, S etc).

What is the number of the Bond(s) or Plan(s) you want to surrender (e.g. X1234576A-V)?

Bond/Plan 1

Bond/Plan 2

Reason for surrender

To help us improve our understanding of why people surrender their Bond or Plan, please tick the box that best describes your reasons. It is optional to complete this question.

Divorce/Separation To reduce outgoings Value below £300

Moving House To raise extra cash Other

You have five options on how you can surrender your Bond(s) or Plan(s). Please select which option you want by completing one of the instructions (numbered 1 to 5) below.

1. Full surrender of individual policies

Tick the box to the right if you want to fully surrender individual policies within your Bond or Plan.

How many individual policies do you want to surrender (e.g. 4)?

EXAMPLE

A B C D E F G H J K L M N P Q R S T U V

In this example, policies S, T, U, and V are fully surrendered. Policies A-R would remain in force.

2. Full surrender of individual policies plus partial surrender of remaining policies

Tick the box to the right if you want to fully surrender individual policies within your Bond or Plan, and take a partial surrender from the remaining policies.

How many individual policies do you want to fully surrender?

Amount of surrender value required (through partial surrender of remaining policies). £

EXAMPLE

A B C D E F G H J K L M N P Q R S T U V

In this example, policies S, T, U, and V are fully surrendered. Policies A-R would remain in force, after being partially surrendered.

3. Partial surrender of individual policies

Tick the box to the right if you want to partially surrender every individual policy within your Bond or Plan.

Amount of surrender value required (through partial surrender of every policy). £

EXAMPLE

A B C D E F G H J K L M N P Q R S T U V

In this example, policies A-V would remain in force, after being partially surrendered.

Part 4 - Your agreement to the surrender of your Bond or Plan

The declaration should be completed by the Bond or Plan owner(s)

I/We declare that I/we are the owner(s) of the Bond or Plan and request you to carry out my/our surrender instructions (outlined on pages 2 and 3). The value of the Bond or Plan (less any charges) will be paid as directed above and the receipt of the bank/building society shall be a complete discharge to Standard Life Assurance Limited. I/We acknowledge that on payment being made to the bank/building society as directed above, I/we shall be deemed to have received the value of the Bond or Plan.

If you have changed your name since taking out your Bond or Plan please sign this form with your old and new signatures, and send it to us with the relevant certificates. These will be returned to you.

Bond/Plan Owner 1

Current signature

Signature

Date

Previous signature (if applicable)

Signature

Bond/Plan Owner 2

Current signature

Signature

Date

Previous signature (if applicable)

Signature