

Capital Investment Bond, Distribution Bond or With Profits Bond Trustee Application Form



When we say 'Standard Life' we mean 'Standard Life Assurance Limited'.

Who this form is for

This form is for any Trustee who wishes to make a first or additional investment into a Standard Life Investment Bond. 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.

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.

Company name <input type="text"/>	Financial Adviser Stamp <input type="text"/>
Company address <input type="text"/> <input type="text"/> <input type="text"/>	
Postcode <input type="text"/>	

Intermediary reference number

Name of contact <input type="text"/>	Location <input type="text"/>
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Basis of Sale If other please specify

Whole of Market Other

Did you give advice?

Advice No advice (eg Execution only)

Commission Details

Initial % or £

Fund Based %

Nil (Please give details below)

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%)

Money laundering	FSA or Authorisation number
Money laundering form completed and attached <input type="checkbox"/>	<input type="text"/>

To ensure we have the correct commission details, please return a copy of the quotation with the completed application form.

Chargeable Fund Based Commission is only available for bonds set up on or after 29 September 2008.

This Trustee 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 Investment Bond Guides and the Key Features Documents.

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. 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 document. Copies of the policy provisions of the Bond and the completed application form will be sent to you on request.

Please fill in this form in black ink and BLOCK CAPITALS. Don't use correction fluid if you make a mistake. Mistakes in this form can mean a delay in processing your application.

If you need to fix a mistake, please initial any changes you make.

This form can only be used to apply for one type of bond. Please cross one box only.

Please note that the Phased Investment option is only available with the Capital Investment Bond.

You cannot switch between charging options once you have taken out your bond.

For additional investments to existing bonds where units were allocated before 13 September 2004, the Level option will be automatically applied.

Part 1 Type of Bond applying for

Capital Investment Bond Distribution Bond With Profits Bond

Part 2 Charges

You have two charging options, Stepped or Level. Please refer to the Key Features Documents for an explanation. Please tell us which option you want by crossing one of the boxes below.

Stepped Level

If you're making an additional investment to a bond taken out before 13 September 2004 then the terms and conditions of your policy for this additional investment have changed. Please see the Key Features Documents for details of the changes and cross this box to confirm that you are aware of these changes.

Part 3a Details of the Trustees (Bond owners)

As you are applying for a Bond in your capacity as Trustees, we require each Trustee to fully complete this section.

The information you provide will enable us to carry out appropriate identification checks to satisfy money laundering regulations. The Policy Schedule will reflect that the Bond was taken out by you as Trustees.

(Please note that the trust name will not appear in your policy documents.)

Name of Trust (if any)	Date of Trust
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To ensure that your application is processed correctly please remember to use BLOCK CAPITALS when filling in your details.

The bond owner is the person(s) who actually owns the bond and normally receives the proceeds. This may be different from the lives assured.

As Trustees you will own the Bond. ALL current Trustees including the Settlor(s) must provide their full details.

First Trustee

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

<input type="text"/>	Male <input type="checkbox"/>	Female <input type="checkbox"/>
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First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

E-mail address

Second Trustee

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

<input type="text"/>	Male <input type="checkbox"/>	Female <input type="checkbox"/>
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First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

E-mail address

Part 3a Details of the Trustees (Bond owners) *continued*

Third Trustee

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

Male Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

E-mail address

Fifth Trustee

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

Male Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

E-mail address

Fourth Trustee

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

Male Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

E-mail address

Sixth Trustee

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

Male Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

E-mail address

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.

Your annual income before taxation

Please indicate which income band applies to you. (If there is more than one bond owner, 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

Occupation

Source of Wealth

Please tell us how you acquired the money you are investing. (Please cross 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)
 Money from existing trust

If 'Other', please provide details below:

In some cases, we may require documentary evidence to verify the information supplied in this section.

Please continue on a separate piece of paper if necessary.

Part 4 Personal details about the life/lives assured

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 four people, then please ask for the Additional Lives Assured form GEN233.

Life A

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

Male

Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

Life C

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

Male

Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

Life B

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

Male

Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

Life D

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

Male

Female

First name(s) in full

Surname

Date of birth (DD/MM/YYYY)

Permanent UK residential address

Postcode

Telephone Home (include area dialling code)

Mobile

Telephone Work (include area dialling code)

Part 5a Details of your investment

Please indicate if you are making your first investment in a new bond or an additional investment in an existing bond.

First Investment

Additional Investment

Bond number

How much do you want to invest in your bond? Your bond will be set up with the maximum number of policies unless you ask us to do otherwise.

£

Distribution Bond

Are you investing in the Distribution Bond? Yes No

If you are investing in the Distribution Bond, please go straight to part 7.

Capital Investment Bond – Investment funds

Are you using the Phased Investment option? Yes No

If you're using the Phased Investment option:

We will invest 100% of your investment in the Standard Life Sterling Fund (fund code GR). For clarity, please state that you would like 100% in the Standard Life Sterling Fund in the table below.

You must also complete Part 5b, Phased Investment option.

For regular investments (not using the Phased Investment):

Please give the percentages that you want to invest in each fund below. Use whole numbers only and check that the total adds to 100%. Please use a separate sheet if necessary.

Your financial adviser or your Standard Life representative will be able to provide you with a full range of funds available.

Fund code	Fund Name	%
X X 0 0	ABC UK EQUITY HIGH INCOME E X A M P L E	
Please ensure that your percentage figures add up to 100%		100%

The minimum investment in the bond is £5,000. However, if you're investing in the Distribution Fund and select to take a monthly income, the minimum is £10,000.

The minimum for additional investments is £1,000.

There may be a limit to how much you can currently invest in certain funds. Please contact your financial adviser or Standard Life for details.

For additional payments to existing bonds, please note that the Phased Investment option will apply to both the existing investment and the additional payment.

Please photocopy this page if you are choosing more than 15 funds.

Please see the Key Features Documents for details of the number of funds you can invest in.

Part 6 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 payments from the Distribution Fund, please complete Part 7.

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

% 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. 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 or the With Profits Bond, please go straight to Part 9.

If you are an existing bond holder and are adding to your investment, please state how you wish to take your withdrawals for the new money 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. 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.

Part 7 'Income' payment details
Only available on the Distribution Bond/Fund

Complete if you are investing in the Distribution Fund.

Please complete either A or B below. The 'income' specified applies to this investment only.

(a) Please reinvest the income in the Distribution Fund

(b) Please pay an 'income' of:

Full declared distribution (announced in Feb and Aug)

We will not limit the declared distribution amount if this amount exceeds the maximum allowed, but withdrawals can be restricted.

Stepped Option

% each year or £ each year
(maximum allowed is the monetary value of 7.5%)

Level Option

% each year or £ each year
(maximum allowed is the monetary value of 10%)

The income 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. These options are not available for additional payments to your investment. The Distribution Dates are 16 August and 16 February.

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 an income 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

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.

The minimum income payment you can take is £50. The combined maximum amount allowed for withdrawals and income payments on an 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.

The maximum regular withdrawal amounts do not apply if you take regular withdrawals at the bonus withdrawal amount. For an explanation of 'bonus withdrawal amount', please see the With Profits Bond Key Features Document (WPB17).

Part 8 Complete only if investing in a With Profits Bond

If you choose to take withdrawals when your With Profits Bond is set up, you can defer them for up to 13 months. The earliest the payments can start is one month after the Bond has been set up.

If you want to take regular withdrawals from your Bond, show the percentage of the total amount invested, or the **total amount** you want to withdraw **each year**, or cross the **bonus withdrawal amount** in the appropriate box below. If you cross "bonus withdrawal amount", withdrawals will be based on the bonus growth rate.

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

% each year or £ each year
 (maximum allowed is 10% of the total investment) (maximum allowed is the monetary value of 10%)

Bonus withdrawal amount each year

Cross the appropriate box to show how often during the year you want to make withdrawals.
 Once a year Every 6 months Every 3 months Every month

On what day do you want your first regular withdrawal to be paid?
 Payments can be made from 1– 28 of the month.
(DD/MM/YYYY)

If investing in the Distribution Fund, distribution payments will reach bank accounts 3-4 working days after the 16th of the month. Payments can be made to UK accounts only.

Part 9 Payment details

Please tell us below which bank account you would like your money paid into.

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

Bank or Building Society Account No.

Branch Sort Code

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

Postcode

Name(s) of Account-holder(s)

Building Society Roll Number

- Please check with the bank/building society that the details you are quoting are correct.
- Please check with the bank/building society that the account can accept payments.

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 Notice

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

Personal information provided in connection with your application will be used by Standard Life to set up and administer your bond. 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 policy 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 Declaration (To be completed by all Trustees as Bond owners)

You should consult your own legal or financial adviser before signing this declaration.

To be completed by all the bond owners.

We, the person(s) taking out the Bond, agree that the answers given in this form are true and complete to the best of our knowledge and belief, and that the answers to any questions which the lives/life assured may be asked in connection with this application, will form part of this application.

We have read and understood the Data Protection Notice. We agree that our personal information (including sensitive data) may be used for the purposes described (subject to us exercising our right not to be contacted with details of other products and services).

We confirm that when applying for a With Profits Bond that we have read the Key Features Document and understood the risks involved in investing in the Standard Life With Profits Bond.

In particular, we understand that, if there is a significant amount of withdrawals from the Life With Profits Fund when the value of underlying assets is low, or when investment returns have been poor for a sustained period, Standard Life may reduce or remove smoothing and a reduction to unit prices may be applied. In some circumstances this may result in the value available on surrender being lower than the amount invested.

We confirm that as Trustees we have suitable investment powers to take out contracts of life assurance.

We confirm the information we have provided is true and correct.

We confirm as Trustees and Bond owners that we have insurable interest in the life of each assured.

We confirm that our principal home is in the UK and that we are habitually resident in the UK.

Instruction to pay Chargeable Fund Based Commission to our financial adviser

We instruct Standard Life to pay to our financial adviser Chargeable Fund Based Commission at the rate of · % (maximum is 0.5%) for the payment set out in this application.

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 our financial adviser and deducted at the same intervals in accordance with the Policy Provisions. The charge will last for the duration of our bond, or until such time as we advise Standard Life to change or cancel this charge.

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 our financial adviser.

If you have agreed to pay your financial adviser a 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.

All Trustees of the Trust must sign this declaration.

Trustee Signature

Date (DD/MM/YYYY)

Trustee Signature

Date (DD/MM/YYYY)

Trustee Signature

Date (DD/MM/YYYY)

Trustee Signature

Date (DD/MM/YYYY)

Trustee Signature

Date (DD/MM/YYYY)

Trustee Signature

Date (DD/MM/YYYY)

Please make your cheque payable to 'Standard Life Assurance Limited'.
On the later of the dates when we receive your fully completed application and payment, we will buy units for you in the funds you have chosen. If you do not send all of the relevant documentation together, units will not be bought until everything has been received or you indicate that you have accepted any counter-offer of cover made by us.