

With Profits Bond Application Form



WPB30SI

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

This 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. Please ask your financial adviser if you require any guidance.

Please make sure you complete all parts of this form.

For further information on filling out this form or for information on the contract or product, please contact your financial adviser.

You are the 'life assured' if payment of the proceeds of the bond depend on your life. If your bond depends on the lives of more than two people, then please ask for the Additional Lives assured form GEN233.

Who this form is for

This form is for new customers who want to invest in Standard Life's With Profits Bond for the first time. This form can also be used by existing customers who want to make an additional investment.

Part 1 – Filling in this form

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.

Before completing this form, please read the With Profits Bond Key Features Document (WPB17). 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 schedule.

Copies of the policy provisions 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.

Part 2 – Personal details about the life/lives assured

Life A (BLOCK LETTERS)		Life B (BLOCK LETTERS)	
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female
Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)		Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	
First names (in full)	Surname	First names (in full)	Surname
Current address		Current address	
Postcode		Postcode	
Date of birth (DD/MM/YYYY)	<input type="text"/>	Date of birth (DD/MM/YYYY)	<input type="text"/>
Telephone – home (include STD code)		Telephone – home (include STD code)	
Telephone – work (include STD code)		Telephone – work (include STD code)	

If you are making an additional investment to an existing bond where units were allocated before 13 September 2004, the Level Option will be applied to your investment.

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

The minimum investment you can make is £10,000 for your first investment or £1,000 for additional investments.

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

Your bond consists of up to 20 policies. Please see the With Profits Bond Key Features Document (WPB17) for further information.

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

Part 3 – Charges

You have two charging options, Stepped or Level. Your Key Features Document, (WPB17) explains them. Please tell us which option you want by ticking one of the boxes below.

Stepped Level

If you are making an additional investment to a bond which was taken out before 13/09/04 then the terms and conditions of your policy for this additional investment have changed. The policy provisions of your existing bond allow us to do this.

Please see the Key Features Document (WPB17) for details of the changes and tick this box to confirm that you are aware of these changes.

Part 4 – Details of your investment

Are you making your first investment in a new bond or an additional investment to an existing bond?

First investment or Additional Investment into an existing bond Bond number

If you are making an additional investment into an existing bond, please give the 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.

Number of segments

By default, the bond will be made up of 20 identical individual policies (or ‘segments’). If you require a different number of segments (subject to a minimum investment of £500 per segment and a maximum of 20 segments), 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 of segments within it.

Number of segments required

Part 5 – 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 Compensation payment
 Lottery/betting win Policy claim/maturity Inheritance Sale of investments
 Sale of property Sale of company Savings Other

Other (please give details)

Part 6 – Setting up a bond under trust

If this is a ‘New’ investment, answer question 1 and follow the instructions given.

If this is an ‘Additional’ investment, answer question 2 and follow the instructions given

1. Do you want your bond to be written under trust? Yes No

If ‘Yes’, please attach the trust wording and go straight to Part 7.

If ‘No’, please go straight to Part 7.

2. Was your original investment under trust? Yes No

If ‘Yes’, please attach the trust wording and go straight to Part 7.

If ‘No’, please answer question 3.

3. Do you want your bond written under trust? Yes No

If ‘Yes’, please attach the trust wording and go straight to Part 7.

If ‘No’, please go straight to Part 7.

Part 7 – Details of the bond owner

Complete only if this is your first investment in a new bond.

Who is the bond owner? The bond owner will own the bond and normally receive the proceeds.

Life A only*
 Life B only*
 Both/All lives assured*
 Trustee**
 Other***

* Please complete the sections below.

** Please complete the sections below. We do not need your Occupation or Salary if you are a Corporate Trustee.

***If 'Other', please complete the sections below. If there are any further bond owners, please provide this information on a separate sheet.

Details of 'other' bond owners

Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)		Title (Mr/Mrs/Miss/Ms/Other eg Dr/Rev)	
First names (in full)	Surname	First names (in full)	Surname
Current address		Current address	
Postcode		Postcode	
Date of birth (DD/MM/YYYY)	<input type="text"/>	Date of birth (DD/MM/YYYY)	<input type="text"/>
Telephone – home (include STD code)		Telephone – home (include STD code)	
Telephone – work (include STD code)		Telephone – work (include STD code)	
Occupation		Occupation	
Gross Annual Salary <input type="checkbox"/> Under £10,000 <input type="checkbox"/> £25,000 - £29,999 <input type="checkbox"/> £10,000 - £14,999 <input type="checkbox"/> £30,000 - £39,999 <input type="checkbox"/> £15,000 - £19,999 <input type="checkbox"/> £40,000 - £49,999 <input type="checkbox"/> £20,000 - £24,999 <input type="checkbox"/> £50,000 or more		Gross Annual Salary <input type="checkbox"/> Under £10,000 <input type="checkbox"/> £25,000 - £29,999 <input type="checkbox"/> £10,000 - £14,999 <input type="checkbox"/> £30,000 - £39,999 <input type="checkbox"/> £15,000 - £19,999 <input type="checkbox"/> £40,000 - £49,999 <input type="checkbox"/> £20,000 - £24,999 <input type="checkbox"/> £50,000 or more	
If the bond owner is different from the life/lives assured, please give the relationship.			

Due to FSA requirements, we are required to obtain information about your occupation and salary before we can accept your application.

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

If you are an existing bond holder and are adding to your investment, existing arrangements for regular withdrawals will apply to your additional investment (ie, same type, frequency and payment date). If you wish to change this, all future regular withdrawals will be paid according to what you complete here.

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 10.0% if you have chosen the Level option, less any one-off withdrawals. The minimum regular withdrawal is £50.

For an explanation of 'Bonus Withdrawal Amount', please see the With Profits Bond Key Features Document (WPB17).

Part 8 – Regular withdrawals

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

1. 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**, or tick the **Bonus Withdrawal Amount** in the appropriate box below. If you tick Bonus Withdrawal Amount, withdrawals will be based on the bonus growth rate.

Stepped option – only complete if you chose this option in Part 3

- a) % each year
(maximum allowed is 7.5%)
- b) £ each year
(maximum allowed is the monetary value of 7.5%)
- c) Bonus Withdrawal Amount (please tick the box if required)

Level option – only complete if you chose this option in Part 3

- a) % each year
(maximum allowed is 10.0%)
- b) £ each year
(maximum allowed is the monetary value of 10.0%)
- c) Bonus Withdrawal Amount (please tick the box if required)

2. 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

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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Part 9 – Authority for payment

Withdrawal payments are paid to your Bank or Building Society account. Please fill in your Bank or Building Society details.

Name and address of Bank/Building Society

Postcode

Name(s) of Account-holder(s)

Bank account number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Branch sort code

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Building Society roll number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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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 the policy. If your application does not proceed it may be held on our records for up to 7 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.

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.

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 11 – Money Laundering

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.

Part 12 – Declaration

To be completed by all the bond owners.

I/We, the person 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.

In particular, I/we understand that, if I/we withdraw money from the With Profits Bond, the price of the units may be reduced. In some circumstances this may result in the value available on surrender being substantially below the amount invested.

I/We confirm I/We have read and understand the section headed 'Filling in this form' in this form.

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

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).

I/We have read the Key Features Document and understand the risks involved when investing in the Standard Life With Profits Bond.

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

Signature	Date (DD/MM/YYYY)	<input type="text"/>
Signature	Date (DD/MM/YYYY)	<input type="text"/>
Signature	Date (DD/MM/YYYY)	<input type="text"/>
Signature	Date (DD/MM/YYYY)	<input type="text"/>
Signature	Date (DD/MM/YYYY)	<input type="text"/>
Signature	Date (DD/MM/YYYY)	<input type="text"/>

IMPORTANT – This section must be completed by your financial adviser

Financial adviser's details

Intermediary Reference Number (maximum 25 characters)

Name of contact

Location

Basis of sale Whole of Market Other

If other please specify:

Was advice given? Advice No Advice (eg Execution only)

Commission Basis

Note: If this box is left blank, commission will be paid on the basis agreed for this bond.

Type of commission	% of entitlement
Regular Premium Initial Commission (RPIC)	%
Fund Based Commission (FBC)	%
Level Commission	%

Money laundering form completed and attached

FSA or Authorisation number