

# International Bond from Standard Life International

## Application Form (Discretionary Investment Management) – Trust

### Who this form is for

This form is for investment through a Discretionary Investment Manager in the Standard Life International Bond by:

trustees of an existing trust (please submit a certified copy of the trust deed with this application)

or

trustees of a Discounted Gift Plan, Gift Plan or Loan Plan who are investing a lump sum.

The International Bond can be written on either a Capital Redemption or Life Assurance basis.

**If making an additional investment to an existing bond, please use the application form for additional payments (IB31DIM).**

### Filling in this form

**You should remember that your financial adviser is acting on your behalf, not only by giving you advice, but also regarding completing this form.**

**Please use BLOCK CAPITALS to fill in this form. Do not use correction fluid if you make a mistake. If you need to correct an error, please initial any changes.**

**All relevant sections of the application form must be complete and applicable documents attached for the bond to proceed. Use the checklist provided on page 2.**

**We will use the information provided on this application form before taking information from any attached illustration. A copy of the completed application form will be sent to you on request.**

**Before completing this form, please ensure you have read the Key Features Document and the Key Information Document (KID), and where relevant, the appropriate Supplementary Information Document (SID) or Key Investor Information Document (KIID).**

The Policy Provisions and Policy Schedule together form the terms and conditions of your product and each policy is evidence of a contract between you and Standard Life International.

The start date of your bond will be the latter of;

- the date we receive the initial payment; and
- the date we receive all the relevant, signed documentation needed to start the bond.

### Please send the completed application form, supporting documents and any cheque payments to us at this address:

Standard Life International Scanning Unit  
Standard Life House  
30 Lothian Road  
Edinburgh  
EH1 2DH

(Only email documents if requested.)

**IB30TRUSTDIM 0424**



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



Call **0345 300 4273**.  
Call charges will vary.

<b>Avoiding delays – checklist</b>	
<b>The sections listed below may not need completed for all applications. However, any missing information relevant to <i>your application</i> will cause a delay.</b>	
<b>Trust Deed</b>	<div style="text-align: right;">                     Enclosed, at minimum, a 'wet signature' certified copy of Trust Deed (this will be returned to you) <input type="checkbox"/> </div> <div style="text-align: right; margin-top: 5px;">                     The trustees named on the deed match the application form <input type="checkbox"/> </div> <div style="text-align: right; margin-top: 5px;">                     For existing trusts, provide any relevant deeds of appointment or retirement along with preceding trust deed <input type="checkbox"/> </div>
<b>Part 1 – Financial adviser details</b>	<div style="text-align: right;">                     Standard Life agency code <input type="checkbox"/> </div> <div style="text-align: right; margin-top: 5px;">                     Enclosed illustration (new business quote) <input type="checkbox"/> </div>
<b>Part 8 – Tax residency self declaration</b>	Most Trusts will fall into one of the categories listed <input type="checkbox"/>
<b>Part 15 – Payment: amount, method and source</b>	Source bank account details <input type="checkbox"/>
<b>Part 16 – The breakdown of your payment</b>	Complete this part in full <input type="checkbox"/>
<b>Part 19 – Discretionary Investment Manager</b>	Investment total 100% including IB bank account <input type="checkbox"/>
<b>Part 20 – Regular Disinvestment</b>	Confirm the disinvestment frequency <input type="checkbox"/>
<b>Part 21 – International Bond Bank Account</b>	Assign money to the IB Bank Account <input type="checkbox"/>
<b>Part 28c and/or 28f – Trustees signatures</b>	<div style="text-align: right; margin-bottom: 5px;">                     Application Form has been signed and dated on or after creation of the trust <input type="checkbox"/> </div> <div style="text-align: right;">                     All trustees have completed the relevant personal details and signed the forms <input type="checkbox"/> </div>

**Part 1 – Financial adviser details (to be completed by your financial adviser)**

**Failure to complete the following will delay the processing of this application.**

Agency code <b>(MUST be completed)</b>	<input type="text"/> / <input type="text"/>	FCA/PRA or other authorisation number	<input type="text"/>
Agency name	<input type="text"/>		
Name of regulator	<input type="text"/>		
Business writer name(s)	<input type="text"/>		

**Contact – Who should we contact with any questions about this application?**

Contact's name	<input type="text"/>
Telephone – Office	<input type="text"/>
Email address	<input type="text"/>

**Sales Advice**

**1. Basis of sale** Whole of market  Other

If 'Other', please specify

2. I can confirm advice has been given in relation to this bond. Yes  No\*

3. I confirm that any adviser charges paid from this bond will only be for advice or services given in relation to this bond. Yes  No

4. I have supplied my clients with all relevant documentation, including the Key Information Document and relevant investor information documents, and instructed my clients to read all documents carefully before proceeding, and ask for further information if they do not understand any of the content.

By completing this part, you are confirming that you are taking responsibility for submitting this piece of business for your client.

**Signed**

**Date (DD/MM/YYYY)**



It's important you enter the correct agency code to ensure you are remunerated as intended.

**Please place cross in box.**

\* Where no advice has been given, you confirm you have ensured (and will continue to ensure) the Bond and the underlying investments are appropriate for your client.



**Adviser's signature required**

**Part 2 – Choice of International Bond (to be completed by you)**

Capital Redemption Bond  Life Assurance Bond

Please contact your financial adviser if you require any guidance as to the most suitable option.

**Part 3 – Authorising your financial adviser to give investment instructions on your behalf (to be completed by you)**

I authorise Standard Life International to accept instructions from the financial adviser named in this form to buy or sell investments under my bond. This will apply until Standard Life receives a written instruction from me changing or withdrawing my authorisation.

If you **do not** want to authorise your financial adviser, as outlined above, cross this box:

**If you do not complete this section we will assume that you have given your adviser your authority.** You must leave the cross box blank if you want your adviser to be able to contact us with investment instructions on your behalf.

**Part 4 – Choice of law (to be completed by you)**

**Please note that if you are habitually resident in the Channel Islands or Isle of Man, then this section will not apply to you, and the law of England and Wales shall apply to the bond.**

England and Wales  Scotland  Northern Ireland

Please cross the box to indicate the law you wish to apply to this bond. You should select the same law that applies to the trust.

The Discounted Gift Plan is not available with a governing law of Scotland.

**Part 5 – Type of Trust (to be completed by you)**

Please tick the box to indicate the type of bond owner

Existing trust  Discounted Gift Plan  Gift Plan   
 Pension scheme  Loan Plan

**Part 6 – Details of the trust (to be completed by you)**

If you are applying for a bond in your capacity as trustees, we require each trustee to fully complete part 9 for individual trustees or parts 10,11 and 12 for corporate trustees. The information you provide will enable us to carry out appropriate identification checks to satisfy money laundering regulations.

Name of trust or pension scheme (if any)

Date of trust (DD/MM/YYYY)

Where is the trust tax resident? Please provide the relevant Taxpayer Identification Number (TIN):

Country	TIN
<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"/>

**Tax residency information**  
 Only required if tax resident outside of Ireland.  
 You can enter up to five countries. If the trust is tax resident in more than five countries, please photocopy this page.

**Part 7 – Details of the trust (to be completed by you) – continued**

Settlor details where settlor is not a trustee. (Only complete if applicable and only where the settlor is a company)

Name

Address

Company/LLP Registration number

Name

Address

Company/LLP Registration number

Please photocopy this page if more than 2 non trustee settlors.

**Part 8 – Tax residency self declaration**

1. Are you:

A financial institution\*  An actively trading non-financial services business including non-Irish charities/not-for-profit organisations

A pension fund  An investment body

Please see below definitions:

**An actively trading non-financial services business**  
 "Actively trading non-financial services business". This includes all actively trading companies or trusts which are not financial institutions, that do not exist simply to hold investments or receive income.

**An investment body**  
 "Investment Body" will include private trusts or companies, which only exist to hold investments or receive income.

**A financial institution**  
 "Financial Institution" include entities like bank or life insurance companies and professionally managed trusts. Most trusts will either be 'A financial institution' if a corporate trustee is involved, or 'An investment body'.

\* Please provide us with your relevant Global Intermediary Identification Number (GIIN) if you are a financial institution.

GIIN

We need this information to allow us to comply with current tax laws.

**Part 9 – Personal details**

**Please complete all sections where applicable. In each instance, please indicate whether or not the information enclosed is for the settlor and/or trustee and/or trust protector and/or trust beneficiary and/or life assured\* (pages 6-10).**

- For any life assured who is not also a settlor and/or trustee and or trust protector and/or trust beneficiary, please complete details on page 10. \*Please note that life assured details are not relevant to the Capital Redemption option.
- All trustees will own the bond and all current trustees must provide their full details. If the settlor is a trustee, please remember to complete their details too. Please note that all correspondence will be issued to the first named trustee.
- If settlor(s) is/are deceased, please provide certified copy of either death certificate or grant of probate. You do not need to complete the settlors details in part 8 if this applies.

**Tax residency information only required if tax resident outside of Ireland.**

**Settlor/Trustee/Beneficiary/Trust Protector 1**

Trust Protector  Trust Beneficiary  Settlor  and/or Trustee  and/or life assured\*

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)  Date of birth (DD/MM/YYYY)  Male  Female

Surname

First name(s) (in full)

Nationality

House number

Street

City/Town  Postcode

Email address

Telephone – (inc. STD code)

Occupation

Occupation is required for settlors or persons placing money into the trust. You need to let us know if the money you're investing is from your salary. Please make sure you include this in part 13 'Source of Wealth'. If retired please complete as 'retired'.

Please provide percentage share of the trust for each trust beneficiary if known e.g. for Absolute Trusts. Where the trust beneficiaries have still to be determined, please leave blank and provide the class of persons in whose main interest the trust is set up or operates e.g. for Discretionary Trusts.

If you are a beneficiary, what is your share of the trust?  %

Class of beneficiary

What is relationship to the Settlor?



Please make sure you complete all parts of this form. If there are more than four trustees please photocopy this page.

**Please cross all boxes that apply to you.**

For a **Discounted Gift Plan**, the settlor or settlor's spouse cannot be a life assured.

**Part 9 – Personal details – continued**

**Settlor/Trustee/Beneficiary/Trust Protector 1 (continued)**

Where are you tax resident? Please provide the relevant Taxpayer Identification Number (TIN). For example, in the UK it will be your National Insurance Number:

Country	TIN
<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"/>

**Settlor/Trustee/Beneficiary/Trust Protector 2**

Trust Protector  Trust Beneficiary  Settlor  and/or Trustee  and/or life assured\*

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)  Date of birth (DD/MM/YYYY)  Male  Female

Surname

First name(s) (in full)

Nationality

House number

Street

City/Town  Postcode

Email address  @

Telephone – (inc. STD code)

Occupation

Occupation is required for settlors or persons placing money into the trust. You need to let us know if the money you're investing is from your salary. Please make sure you include this in part 13 'Source of Wealth'. If retired please complete as 'retired'.

If you are a beneficiary, what is your share of the trust?  .  %

What is relationship to the Settlor?

Where are you tax resident? Please provide the relevant Taxpayer Identification Number (TIN). For example, in the UK it will be your National Insurance Number:

Country	TIN
<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"/>

You can enter up to five countries. If you are tax resident in more than five countries, please photocopy this page.



A settlor and/or trustee can also be a life assured – if this applies to you, cross both boxes.

For a Discounted Gift Plan, the settlor or settlor's spouse cannot be a life assured.

You can enter up to five countries. If you are tax resident in more than five countries, please photocopy this page.

**Part 9 – Personal details – continued**

**Settlor/Trustee/Beneficiary/Trust Protector 3**

Trust Protector  Trust Beneficiary  Settlor  and/or Trustee  and/or life assured\*

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)  Date of birth (DD/MM/YYYY)  Male  Female

Surname

First name(s) (in full)

Nationality

House number

Street

City/Town  Postcode

Email address

Telephone – (inc. STD code)

Occupation

Occupation is required for settlors or persons placing money into the trust. You need to let us know if the money you're investing is from your salary. Please make sure you include this in part 13 'Source of Wealth'. If retired please complete as 'retired'.

If you are a beneficiary, what is your share of the trust?  %

What is relationship to the Settlor?

Where are you tax resident? Please provide the relevant Taxpayer Identification Number (TIN). For example, in the UK it will be your National Insurance Number:

Country	TIN
<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"/>



A trustee can also be a life assured – if this applies to you, cross both boxes.

For a Discounted Gift Plan, the settlor or settlor's spouse cannot be a life assured.

You can enter up to five countries. If you are tax resident in more than five countries, please photocopy this page.



**Part 9 – Personal details – continued**

**Settlor/Trustee/Beneficiary/Trust Protector 4**

Trust Protector  Trust Beneficiary  Settlor  and/or Trustee  and/or life assured\*

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)  Date of birth (DD/MM/YYYY)  Male  Female

Surname

First name(s) (in full)

Nationality

House number

Street

City/Town  Postcode

Email address

Telephone – (inc. STD code)

Occupation

Occupation is required for settlors or persons placing money into the trust. You need to let us know if the money you're investing is from your salary. Please make sure you include this in part 13 'Source of Wealth'. If retired please complete as 'retired'.

If you are a beneficiary, what is your share of the trust?  %

What is relationship to the Settlor?

Where are you tax resident? Please provide the relevant Taxpayer Identification Number (TIN). For example, in the UK it will be your National Insurance Number:

Country	TIN
<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"/>



A trustee can also be a life assured – if this applies to you, cross both boxes.

For a Discounted Gift Plan, the settlor or settlor's spouse cannot be a life assured.

You can enter up to five countries. If you are tax resident in more than five countries, please photocopy this page.

**Part 9 – Personal details – continued**

**Life assured 1 – For individuals who are life/lives assured only**

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)     Date of birth (DD/MM/YYYY)           Male  Female

Surname

First name(s) (in full)

House number

Street

City/Town                      Postcode



**Please complete all parts in full.**

Please note that Life Assured details are not relevant to the Capital Redemption option.

**Life assured 2 – For individuals who are life/lives assured only**

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)     Date of birth (DD/MM/YYYY)           Male  Female

Surname

First name(s) (in full)

House number

Street

City/Town                      Postcode

**Life assured 3 – For individuals who are life/lives assured only**

Title (Mr/Mrs/Miss/Ms/Other e.g. Dr/Rev)     Date of birth (DD/MM/YYYY)           Male  Female

Surname

First name(s) (in full)

House number

Street

City/Town                      Postcode









**Part 13 – Anti-Money Laundering (AML) Regulations for settlors, trustees, beneficial owners and trust protectors**

In order to comply with AML regulations, we must verify the identity and address of our customers. To do so we will carry out an online verification check using Call Validate. If the check is successful, no further AML verification is required. Where it fails, we will contact you to ask for evidence of identity and address. This must confirm the customer’s full name with no abbreviations or initials, and must match passport/ID and application form details. This does not need to be certified. Transactions on the bond will be restricted until AML requirements are met in full.

**Part 14 – Source of Wealth (for Settlor only)**

**We will not be able to proceed with your application unless the information requested here is fully completed.**

**Annual income before taxation**

Please indicate which income band applies to you (if this is a joint application please state the combined income of the bond owners).

Under £20,000 <input type="checkbox"/>	£20,000 to £39,999 <input type="checkbox"/>	£40,000 to £59,999 <input type="checkbox"/>
	£60,000 to £89,999 <input type="checkbox"/>	£90,000 or more <input type="checkbox"/>

Please tell us how you acquired the money you are investing, **cross all that apply**. Provide additional details for all completed boxes in the free text box below.

Compensation payment <input type="checkbox"/>	Inheritance <input type="checkbox"/>	Policy claim/maturity <input type="checkbox"/>
Sale of company/property <input type="checkbox"/>	Salary/bonus <input type="checkbox"/>	Sale of investments <input type="checkbox"/>
Existing trust <input type="checkbox"/>	Savings <input type="checkbox"/>	Other <input type="checkbox"/>

Additional Details: (must be completed):


**Failure to complete this section fully is the most common cause of delay in processing the application. To help: Provide evidence where possible – documents/internet links/etc. Use the free text box to provide as much information as possible.**

 Under AML regulations, Standard Life International is obliged to gather information on the origin of the money being invested and on how the wealth leading to the investment was acquired.

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 15 – Payment: amount, method and source**

For investment with a discretionary investment manager, the minimum initial single payment is £100,000.

Some discretionary investment managers may specify their own minimum investment.

**Offshore trusts:** Trusts whose trustees are residents of the Isle of Man or Channel Islands, may want to avoid funds passing through a UK bank account. If this applies to you please enquire about alternative bank details.

**Discounted Gift Plan only:**

For a **non-underwritten case** – send the payment with this application.

For a **fully underwritten case** – do not send the payment with this application.

We only require the payment after underwriting is completed and we receive confirmation to proceed. If a payment is received before, then the money will be held in a non-interest bearing account.

How much is the payment you are sending us? £

**Cross one of the boxes below to indicate how the payment will be made:**

CHAPS/telegraphic transfer  BACS  Cheque

Cheques should be made payable to ‘Standard Life International’, enclose the cheque with this application form and send it to the address shown on page 1 of this form. For building society cheques, please ask the bank or building society to print your name on the cheque to confirm the source of funds.

Payments by cheque of £1million or more will be subject to a six working day clearing period.

**Our bank details for payments are:**

Bank name **HSBC Bank plc (London)**

Account name **Standard Life International dac**

Account number **5 1 2 9 6 7 9 5** Sort code **4 0 0 2 5 0**

IBAN: **GB 4 4 M I D L 4 0 0 2 5 0 5 1 2 9 6 7 9 5**

Swift code **M I D L G B 2 2**

Your reference (This is the surname of the first bond owner)

Paying by BACS or CHAPS/telegraphic transfer – please provide bank details below.  
NB: Withdrawals/Surrenders will be paid to this account unless otherwise specified

Are the payments being invested owned by the Trustees? Yes  No

Bank name

Account holder

Account number  Sort code

**If the source account is held in the name of another person, please provide details:**

Please note the amount you invest may be different from the amount you send us if you want us to facilitate an adviser charge before investing. See part 23 for further details.

Your bank may have a limit on faster payments.

Your bank may charge you for payments by CHAPS/TT.

Under AML regulations, Standard Life International is obliged to gather information on the origin of the payment being invested and on how the wealth leading to the investment was acquired.



**Part 16 – Breakdown of your payment**

Total amount of the payment being sent to Standard Life International	£	<input type="text"/>
Amount to be paid to your adviser as an initial adviser charge (see side note)	£	<input type="text"/>
Payment amount to be invested in your International Bond (This figure should match the trust deed.)	£	<input type="text"/>

Please note the amount you invest may be different from the amount you send us if you want us to facilitate an adviser charge before investing. See part 23 for further details.

**Part 17 – Segments**

You should be aware that:

- a minimum amount of £200 per segment is needed
- the payment amount must be divisible by the number of segments and be no more than two decimal places
- the withdrawal amount must match the retained payment figure shown in the Discounted Gift Plan trust deed
- the number of segments, if split, will impact the beneficiaries of the trust
- the maximum segment number is 9,999.

We will set your bond up with the maximum number of segments allowable for your payment. Please let us know if you would like a different amount by entering a number in the "Other" box below.

Other (please specify)



**Adviser note –**  
International Bond segments and withdrawals calculator available at [standardlife.co.uk/adviser](https://standardlife.co.uk/adviser)

Adviser charges may need to be rounded down to facilitate the requested number of segments.

**Part 18 – Your choice of Discretionary Investment Manager**

Please note that we are not responsible for and nor do we guarantee the suitability or tax/regulatory/legal treatment of the bond, and it is your responsibility to ensure it remains suitable for your purposes. We are not authorised to give you tax or legal advice and so recommend you take your own independent advice.

Your choice of Discretionary Investment Manager is made at your own risk, so it's important to seek the appropriate financial advice.

Standard Life International is not responsible for the performance or solvency of the Discretionary Investment Manager available through the International Bond.

Please note that if a Discretionary Investment Manager were to default, this would not be covered by the Financial Services Compensation Scheme. Please refer to your Key Features Document/Key Information Document for more information.

**Part 19 – Discretionary Investment Manager (DIM)**

Please cross box to indicate the type of service the discretionary manager will be providing.

Discretionary                       Advisory

Complete this section to choose a DIM from the range available.

1. Name

2. How much do you wish us to send? £  .  OR  .  %

If you have been recommended the Enhanced Discretionary option, please confirm that your Financial Adviser has communicated the restrictions which apply (Please check with your adviser if you are uncertain)

**Part 20 – Regular Disinvestments**

If you complete this section we will set up a regular disinvestment with your DIM Portfolio, to fund the IB bank account to cover charges and withdrawals. Please confirm the following:

**Frequency DIM**                      Yearly                       Half yearly                       Quarterly

We will calculate the required amount of the regular disinvestment based on the frequency selected.

We will contact the DIM provider to set up the regular disinvestment on your behalf.

We will automatically hold back enough monies in the IB bank account to cover charges and/or withdrawals until the first regular disinvestment is paid.

**Note: It is your responsibility to ensure there is enough money in the IB bank account to cover charges and withdrawals. If you or your adviser make any changes to regular withdrawals and/or adviser charges, you should notify us to amend the regular disinvestment.**

**Part 21 – International Bond bank account (IB bank account)**

If you do not complete Part 20, or we are unable to set up a regular disinvestment from your DIM portfolio, you must place part of your investment in the IB bank account to cover 12 months of charges and withdrawals.

**If you do not complete this, then we will place enough of your investment in the IB bank account to cover 12 months of charges and withdrawals.**

	£ or %
<b>How much do you want to invest in the IB bank account?</b>	



Some DIM's may not facilitate a Standing Order. If not we will contact you to discuss allocating money to the IB bank account and/or use the information you have provided in Section 21.



**Part 23 – How you want to pay your adviser**

We will use the information you provide in this section to pay your financial adviser. By signing part 28 of this form, you are also:

- agreeing to the payment of the adviser charges documented in parts 24/25/26, and
- authorising Standard Life International to accept all future instructions from your adviser for payment of adviser charges that you have agreed to pay them from your bond, or from your payment.
- If you have chosen the Capital Redemption option, any adviser charges taken from within the bond will result in a proportionate reduction in the Guaranteed Maturity Value.

**You do not need to complete the information in parts 24, 25 and 26 if:**

- your financial adviser is billing you directly for their services, or
- your financial adviser is not charging you for their services.



Please be aware that if there is a difference between the adviser charges requested on the personal illustration and the basis selected on this application form, then we will use the details on this application form.

**Part 24 – Adviser charge for single payments**

Complete this section if you will be making a single payment to your bond and you have agreed a charge for advice with your adviser.

**Initial adviser charge**  
You can ask us to deduct this charge in one of two ways:

**Option a**

deduct the charge from the money you send us **before** the payment is invested in the segments in your bond;

Amount to be paid to your adviser £

**Option b**

deduct the charge from the money you send us **after** the payment is invested in the segments in your bond.

We recommend that you take appropriate independent tax advice before asking us to facilitate any adviser charges from within your bond as this will form part of your 5% tax deferred withdrawal allowance.

Amount to be paid to your adviser £  OR  %

If you choose option (a) the money will be deducted from the payment that you send us and reduce the amount invested in your International Bond.

**Part 25 – Ongoing adviser charge**

Complete this section if you have agreed to pay your adviser a percentage of the bond value or a regular set amount for ongoing advice in relation to your bond. Ensure you keep enough money in the IB bank account to cover these charges.

1. Percentage of bond value  %

This percentage can be taken once a year or split across a different time period:

Monthly  Quarterly  Half-yearly  Yearly

If you have chosen to pay ongoing adviser charges as a percentage of the value of your bond, and that value increases, the actual amount of the ongoing adviser charge will also increase. You may need to check if the 5% tax deferred withdrawal allowance is exceeded in any policy year, as this allowance is based on the payments you make to the bond, not the total value of the bond. This is especially important if withdrawals are taken.

**OR**

2. Set amount

£  every month    £  every year

£  every quarter    £  every half-year

When an ongoing adviser charge is selected as a % of the value of your bond, we will round down the calculated amount to the nearest amount that is divisible, to 1 whole penny, by number of segments held within the bond. Any outstanding amounts will be carried over to the next ongoing adviser charge payment.



When adviser charges are paid from your bond, we will round down any amounts selected which are not divisible, to the nearest pence, by the number of segments ('policies') chosen in part 17 of this form.

### Part 26 – Declaration

**Please ensure that all trustees (bond owners) and settlors (where indicated), read the Data protection notice, part 27, and declarations, parts 27a/27b, and confirm acceptance of these declarations by completing and signing parts 27c/27d/27e.**



Important, to be read by all parties named on this form.

### Part 27 – Data Protection Notice

#### Data Protection Notice – Using your Personal Information

We're committed to maintaining the trust and confidence of our customers. Our Privacy Policy explains how we use our customers' personal information. It explains when and why we collect personal information about our customers, how we use it, the conditions under which we may share it with others and how we keep it secure. It also explains how you can obtain details of the information we hold about you, and the choices you have about how we use that information. You can get a copy of our Privacy Policy on our website: [www.standardlife.ie/privacy](http://www.standardlife.ie/privacy)

If you're providing information about another person, we encourage you to inform the individual that you have provided this information and suggest they read our privacy policy to understand how we manage and use their data.

### Part 27a – Declaration to be read and accepted by all trustees

For your own benefit and protection you should read the Data Protection Notice above. If you do not understand any point, please ask us or your financial adviser for further information.

1. I/We agree that my/our personal information (including special category 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).
2. 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 (where relevant) may be asked in connection with this application, will form part of this application.
3. I/We (where the bond owner is an individual) declare that my/our principal home is in the UK, Channel Islands or the Isle of Man and that I am/we are habitually resident in the UK, Channel Islands or the Isle of Man.
4. We (where the bond owner is a company) declare that the company is incorporated in the UK, Channel Islands or Isle of Man.
5. I/We agree to my financial adviser receiving the adviser charge(s) described in parts 23-25 and authorise Standard Life International to accept all future instructions from my financial adviser to pay the charges that I/we have agreed with my/our financial adviser.
6. I/We understand that I/We can access the relevant investor information documents (such as KIIDs and SIDs) for my/our chosen funds (where available) through my/our financial adviser or by calling Standard Life International.
7. I/We agree that the contract between myself/us and Standard Life International will be governed by the policy schedule and policy provisions.



Important, to be read by all parties named on this form.

### Part 27b – Declaration for policyholders\* resident outside Ireland

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:

1. I/we have read the explanation of the terms detailed in the notes entitled '**Residence Definition**' below
2. I am/we are/the company is the policyholder in respect of which this declaration is being made;
3. I am/we are/the company is not resident or ordinarily resident in Ireland; and
4. I/we/the company hereby undertake to inform Standard Life International of any change in my/our/the company's country of residence during the life of the policy.

#### Residence Definition– Individual

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

1. Spends 183 days or more in Ireland in that tax year; 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 year.

This declaration is authorised by the Irish Revenue Commissioners. It may be subject to inspection by the Revenue. It is an offence under Irish law to make a false declaration.

This declaration must be signed by policyholders who are neither resident nor ordinarily resident in Ireland.

Where the policyholder is a company, the declaration must be signed by the company secretary or other such authorised officer.

**Part 27b – Declaration for policyholders\* resident outside Ireland – continued**

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. Up to 31 December 2008, presence in Ireland for a day means the personal presence of an individual at the end of the day (midnight). **From 1 January 2009, presence in Ireland for a day means the personal presence of an individual at any time during the day.**

**Ordinary Residence Definition – 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.

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 she/he is not resident. Thus, an individual who is resident and ordinarily resident in Ireland in 2004 and departs from Ireland in that year will remain ordinarily resident up to the end of the tax year in 2007.

**Residence Definition – Company**

Prior to Finance Act 2014, company residence was determined with regard to the long established common law rules based on central management and control. These rules were significantly revised in Finance Act 2014 to provide that a company incorporated in Ireland will be regarded as resident for tax purposes in Ireland, unless it is treated as resident in a treaty partner country by virtue of a double taxation treaty. While the common law rule based on central management and control remains in place, it is subject to the statutory rule for determining company residence based on incorporation in Ireland set out in the revised section 23A TCA 1997.

The new incorporation rule for determining the tax residence of a company incorporated in Ireland will apply to companies incorporated on or after 1 January 2015. For companies incorporated in Ireland before this date, a transition period will apply until 31 December 2020.

**\* Policyholder**

In cases where the bond is to be held on trust, either by creating a trust when opening the bond, or by an existing trust, the policyholder is deemed to be the settlor(s) of the trust. If the settlor is deceased the declaration should be signed by their personal representative. In all other cases (including instances where the bond is assigned as security for a loan), the bond owner will be the policyholder.

**Before signing your application please review against the avoiding delays checklist on page 2.**

**Part 27c – Settlers who are not trustees**

Name		<input type="text"/>
Signature	<input type="text"/>	
Date (DD/MM/YYYY)	<input type="text"/>	Corporate settlor – authorised signatory <input type="checkbox"/>
Name		<input type="text"/>
Signature	<input type="text"/>	
Date (DD/MM/YYYY)	<input type="text"/>	Corporate settlor – authorised signatory <input type="checkbox"/>

  
**Signature**

  
**Signature**

If there are more than two signatories please photocopy this page.



Part 27d – Trustees signatures	
<b>Trustee 1</b>	
Name	<input type="text"/>
Signature	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/>
<b>Trustee 2</b>	
Name	<input type="text"/>
Signature	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/>
<b>Trustee 3</b>	
Name	<input type="text"/>
Signature	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/>
<b>Trustee 4</b>	
Name	<input type="text"/>
Signature	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/>
Part 27e – Corporate Trustee – To be signed by named authorised signatories	
<b>Authorised signatory</b>	
Name	<input type="text"/>
Signature	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/>
<b>Authorised signatory</b>	
Name	<input type="text"/>
Signature	<input type="text"/>
Date (DD/MM/YYYY)	<input type="text"/>



Note: the Trust deed must be dated before this application.



Signature



Signature



Signature



Signature

If there are more than four signatories please photocopy this page.



Signature



Signature

**Part 27f – Trust Protector – To be signed by named authorised signatories**

<b>Authorised signatory</b>	
Name	<input type="text"/>
<b>Signature</b> ▶	<input type="text"/>
<b>Date</b> (DD/MM/YYYY)	<input type="text"/>
<b>Authorised signatory</b>	
Name	<input type="text"/>
<b>Signature</b> ▶	<input type="text"/>
<b>Date</b> (DD/MM/YYYY)	<input type="text"/>

  
Signature

  
Signature

**Part 27g – Are you a Politically Exposed Person?**

We are required to identify politically exposed persons (PEPs) under anti-money laundering regulations, and apply enhanced customer due diligence procedures.  
 A PEP is an individual who is, or has at any time in the preceding 12 months been entrusted with one of the positions listed below:

1. Heads of State, heads of government, ministers and deputy or assistant ministers
2. Members of courts of auditors or of the boards of central banks;
3. Members of the governing bodies of political parties;
4. Members of supreme courts, of constitutional courts or of other high-level judicial bodies, the decisions of which are not subject to further appeal, except in exceptional circumstances;
5. Members of courts of auditors or of the boards of central banks;
6. Ambassadors, chargés d'affaires and high-ranking officers in the armed forces;
7. Members of the administrative, management or supervisory bodies of State-owned enterprises;
8. Directors, deputy directors and members of the board or equivalent function of an international organisation.

Are you (or either of you under a joint application), or any other party to this application, now, or previously been a PEP or a relative or close business associate of a PEP?      No       Yes

If 'Yes' please confirm your –

First Name

Last Name

Position Held

Date

Role on the policy (e.g. Life Assured or Beneficial Owner)



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**[www.standardlife.co.uk/international-bond](http://www.standardlife.co.uk/international-bond)**

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