

International Bond from Standard Life International

Application form for additional payments
– Individual / Trust

Who this form is for

This form is for investment in the Standard Life International Bond by:

individuals who want to make an additional investment

Of

trustees of an existing trust who want to make an additional investment*

Or

trustees of a new gift plan where an existing bond has been transferred to that trust and the trustees are making an additional investment at the same time.

This form should only be used if the bond holder details and financial adviser details have not changed. If these details have changed or you want to use the phased investment option, you should complete the relevant full International Bond Application form.

* Trust investment:

Additional investments to an existing bond and/or recurrent single payment are only available if you have a Gift Plan, or Loan Plan. Additional payments cannot be made to a Discounted Gift Plan. If your trust was set up using a Standard Life trust deed, please note the trust is registerable and should be kept up to date on HMRC's Trust Registration Service (TRS) as well as the Irish Revenue's Central Register of Beneficial Ownership of Trusts (CRBOT). However, the CRBOT registration process is being updated and the Irish Revenue will update their website when it's available. There will be no penalty for non-registration whilst this work is carried out. If your trust was not set up using a Standard Life trust deed, please check with the solicitor who drafted the trust as to its registration. Once the CRBOT has been updaed, we'll require to see the proof of registration document before carrying out certain transactions.

If you want to start taking withdrawals, or want to increase the amount you are already taking, you will need to complete our 'Instruction to take regular withdrawals or cash in all or part of your International Bond' form (IB30SUR).

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 payment to proceed.

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).

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.)

IB31 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 quidance.



Call **0345 300 4273**.
Calls may be monitored.

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Avoiding delays	– checklist			
	d below may not need co rant to <i>your application</i> w	mpleted for all application ill cause a delay.	s. However, any missing	
Part 2 – Source of	Wealth			
		The section ha	s been fully completed 🔲	
Part 7 – Internatio	onal Bond Bank Account			
		Assign money	to the IB Bank Account	
Part 8 – Investme	nt Funds			
	Citi codes and/or ir	nsured fund codes (www.star	dardlife.co.uk/adviser)	
		Investment total 100% inc	luding IB bank account 🔲	
Parts 9 to 12 – Ad	viser charges			
		Complet	ed for this investment	
Part 1 – Details	of your investment			Additional payments cannot be made to a Discounted Gift
Name of first bond holder				Plan.
Bond number:	I B			
Part 2 – Source	of Wealth			
We will not be ab here is fully comp		pplication unless the inforr	nation requested	Under Anti-Money
Annual income be	efore taxation			Laundering regulations, Standard Life International is
	ich income band applies to of the bond owners).	you (if this is a joint application	on please state the	obliged to gather information on the origin of the funds
	Under £20,000	£20,000 to £39,999	£40,000 to £59,999	being invested and on how the wealth leading to the investment was acquired.
		£60,000 to £89,999	£90,000 or more	
	you acquired the money yo bleted boxes in the free tex	u are investing, cross all that t box below.	: apply . Provide additional	In some cases, we may require documentary evidence to verify the
Con	npensation payment \Box	Sale of investments	Policy claim/maturity	information supplied in this section.
	Inheritance	Savings	Existing trust \Box	this section.
	Salary/bonus	Sale of company	Sale of property	
	50.0.3, 50.1.05		Other	
Additional details (must be			Other	Please continue on a separate
completed):				piece of paper if necessary.
		e most common cause of de ere possible – documents/ir		

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Use the free text box to provide as much information as possible.

Part 3 – Paymen	t: amount, method and source	Some Discretionary Investment Managers,
The minimum amou	Investment Advisers and Deposit Account providers	
How much is the pa	may specify their own minimum investment.	
Cross one of the b	oxes below to indicate how the payment will be made:	Please note the amount you invest may be different
	CHAPS/telegraphic transfer BACS Cheque	from the amount you send us if you want us to facilitate
application form an	made payable to 'Standard Life International', enclose the cheque with this and send it to the address shown on page 1 of this form. For building society the bank or building society to print your name on the cheque to confirm the	an adviser charge before investing. See option 'a' in part 10 for further details.
Payments by chequ	e of £1million or more will be subject to a six working day clearing period.	Your bank may have a limit on Faster Payments.
Our bank details f	or payments are:	Your bank may charge you for
Bank name	HSBC Bank plc (London)	Payments by CHAPS/TT
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	G B 4 4 M I D L 4 0 0 2 5 0 5 1 2 9 6 7 9 5	
SWIFT (BIC):	M I D L G B 2 2	
Date money sent (DD/MM/YYYY)		
Your reference	I B	
	Please use bond number as the reference.	
	CHAPS/telegraphic transfer - please provide bank details below. urrenders will be paid to this account unless otherwise specified	Under Anti-Money Laundering regulations,
Are the payments be (including trustees)	peing invested owned by the bond owners ?	Standard Life International is obliged to gather information on the origin of the payment being invested and on how
Bank name		the wealth leading to the investment was acquired.
Account holder		
Account Number	Sort Code	
If the source acco	unt is held in the name of another person, please provide details:	

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Part 4 – Recurrent single payment (Not available on Discounted Gift Plans)					
You can only make recurrent single payments by direct debit. The minimum limit depends on how often you make payments and whether you are also making a lump sum investment or have an existing bond.					
The minimum limits are: £500 each month; £1,500 every 3 months; £3,000 every 6 months or £5,000 every year.					
How much do you want to invest as a recurrent single payment?					
How often do you want to make recurrent single payments?					
Monthly 3 months 6 months Yearly					
Please choose the first date for your recurrent single payments to be made from the 1-28 of the month (DD/MM/YYYY).					
Subsequent payments will be made on the same date each month or year.					
The first payment date must be a date after the date you have signed this form.					

If investing via an Elevate General Investment Account (Elevate GIA)*, recurrent single payments will be held in the IB bank account until your adviser instructs us to transfer the money over to Elevate. The adviser will then be responsible for setting up the investment.

*Elevate Portfolio Services Limited trades as Elevate and is part of abrdn group. Elevate Portfolio Services Limited (01128611) is registered in England at 14th Floor, 30 St. Mary Axe, London EC3A 8BF and authorised and regulated by the Financial Conduct Authority.

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Part 5 – Recurrent single payment - Direct Debit Instruction (Not available on Loan Plans, Flexible Reversionary Plans or Discounted Gift Plans)

Completion of your direct debit instruction

- 1. Complete this form to instruct your bank/building society to make payments directly from
- 2. If the due date falls on a weekend or bank holiday, your account will be debited within two working days.
- 3. Please ensure that the instruction is signed and dated and the direct debit guarantee is detached before the instruction is returned to Standard Life International.

Instruction to your bank or building society Service user number to pay by direct debit

Issued by: Standard Life International, 90 St Stephen's Green, Dublin 2

2 7 0 2 6 1



For Standard Life official use only

This is not part of the instruction to your bank or building society.

	Postcode
Name(s) of account-holder(s)	
Bank or building society account No.	Reference number
Branch sort code	Please refer to the top right hand corner of your cheque book.

Your instruction to the bank/building society, and signature

Please pay Standard Life International direct debits from the account detailed in this instruction subject to the safeguards assured by the direct debit guarantee. I understand that this instruction may remain with Standard Life International and, if so, details will be passed electronically to my bank/building society.

Signature(s)					
	•				
Date (DD/MM/YYYY)					

Banks and building societies may not accept direct debit instructions for some types of account.

If you are investing with a discretionary investment manager the minimum amount may be different.

We may request a copy of your bank statement prior to paying money to the stated account.



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The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Standard Life International will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Standard Life International to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Standard Life International or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Standard Life International asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Part 6 – Your choice of investments

You can choose to invest in Standard Life insured funds, mutual funds, whole of market funds, the Elevate GIA and deposit/structured deposit accounts. You can also choose to direct us to invest with a discretionary investment manager who will manage the investments.

Note that:

If you choose to only invest in Standard Life insured funds, you don't need to allocate part of your investment to the IB bank account. All charges and withdrawals will be applied by cancellation of units from those funds.

If part or all of your investment is to be invested in any type of investment other than insured funds, you **must** allocate part of your investment to the IB bank account.

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.

All investment choices are 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 providers of the investments available through the International Bond.

It is important to understand that your Bond is not protected by the UK Financial Services Compensation Scheme (FSCS) if we are unable to meet our liabilities to you. There is no access to the FSCS if you have a pre-existing International Bond or plan to take out an International Bond in the future. Please refer to your key Features for more information.

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 to cover charges and withdrawals.

If the amounts do not add up to 100% ALL the money will be invested in the IB bank account until you give us clear investment instructions for the whole amount.

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Part 8 – Investment funds

Part 7 – International Bond bank account (IB bank account)

It is important that you put enough money in the IB bank account to pay any ongoing or regular adviser charges, as well as any charges and withdrawals for investments outside of **Insured Funds**. This does not apply for policies where 100% of the investment is being made into Insured Funds.

If there's not enough money in the IB bank account, then we'll hold back 12 months' worth of charges and withdrawals. And, if there are any outstanding charges or withdrawals we will deduct this from the 'additional payment'. The amount available for investment will reduce.

	Recurrent single payments £ or %	
How much do you want to invest in the IB bank account?		

Place a cross in one of the boxes here if you'd like us to:					
1. Use the investment choices shown in the enclosed personal illustration, or					
2. Invest in line with your existing investment instructions					
		r investment instructions below. You must include to identify the fund.	he		
Failure to use the co into your Bond.	des or allocate	e a percentage may mean we have to delay the inve	estment		
		vestment via a Discretionary Investment Manager a e will amend this accordingly.	nd there		
Payment Type – Single or Recurrent	Fund code/ Citicode	Fund name	£ or %		
If you are directing Standard Life International to invest with a Discretionary Investment Manager and 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)					
One-off payment	KKIG	SL Intl Standard Life MyFolio Managed III EXAMPLE	50%		

Adviser Note:

Fund codes are available at www.standardlife.co.uk/adviser

- Fund Code = Insured funds
- Citicode = Mutual funds

For investment in 'Whole of Market' funds we will need the ISIN/Sedol number. When you have this, please contact your account manager or our Relationship Support Team on 0345 300 4273. (Call charges will vary.)

Please photocopy this page if choosing more funds.

We are required to produce a SID for all insured funds. It is important you read the SID before selecting your funds.

A European Union directive requires fund managers to produce a Key Investor Information Document (KIID) for most mutual funds. This document sets out key information about the fund including the objectives and risks of the fund, what it invests in and its charges.

It is important that you read the KIID before selecting the fund.

Where there isn't a SID/KIID available, e.g. for certain whole of market funds, you should ensure you read the relevant investor information document.

You can get copies of these documents from your financial adviser.

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Part 9 – 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 14c of this form, you are also:

- agreeing to the payment of the adviser charges documented in parts 10/11/12, 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.

You do not need to complete the information in parts 10, 11 and 12 if:

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

Part 10 – Adviser charge for single payments

segments in your bond.

withdrawal allowance.

£

f

Amount to be paid to your adviser

Part 11 – Ongoing adviser charge

(!)

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.

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.

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

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

£

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: Yearly Monthly Quarterly Half-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

f

every month

every quarter



%

Adding an ongoing adviser charge to an existing bond with fund based renewal commission (FBRC) is a trigger event, which will switch off all existing FBRC.

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 policies held within the bond. Any outstanding amounts will be carried over to the next ongoing adviser charge payment.

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every year

every half-year

Part 12 – Adviser charge for recurrent single payments Complete this section if you will be making recurrent single payments to your bond and have agreed a charge for advice with your adviser (either as one payment or spread over a period of time). Spread payment of regular initial adviser charge (please complete one of the following options) a month for £ months. £ a year for years. a quarter for £ quarters. £ a half-year for half-years.

If you're only making one payment to your adviser, you can enter '1' here – eg £100 a month for 1 month.

Part 13 – Declaration to be read and accepted by all the bond owner(s)

Please ensure that all bond owners, trustees and powers of attorney read the declaration below and confirm acceptance of these declarations by completing and signing Part 14 on page 10.

I/We, the person(s) making an additional payment to this 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 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.

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

Part 14 – Bond owner(s), trustees and powers of attorney signatures	
Person 1 Name	If there are more than three signatories please photocop this page.
Signature(s)	Signature(s)
Date (DD/MM/YYYY)	Signacure(s)
Please state the capacity in which you are signing if you are not the bond owner	
Person 2 Name	
Signature(s)	Signature(s)
Date (DD/MM/YYYY)	Signature(s)
Please state the capacity in which you are signing if you are not the bond owner	
Person 3 Name	
Signature(s)	Signature(s)
Date (DD/MM/YYYY)	Signature(s)
Please state the capacity in which you are signing if you are not the bond owner	

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

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.

Standard Life International dac is authorised and regulated by the Central Bank of Ireland. Standard Life International dac is a Category A Insurance Permit holder with the Jersey Financial Services Commission.

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Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, D02 F653.

www.standardlife.co.uk/international-bond

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