

# Trustee Investment Bond

## Application Form for an Existing Trust



TB30 0310

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

This Trustee application 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.

### Who this form is for

This form is for Trustees of an existing trust who want to make a first or additional investment in an investment bond from Standard Life.

This application will be the basis of each contract if you accept any offer of cover made by us. 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 completing this form.

### 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		Financial Adviser Stamp	
<input type="text"/>		<input type="text"/>	
Company address			
<input type="text"/>			
<input type="text"/>			
Postcode	<input type="text"/>		
Intermediary reference number			
<input type="text"/>			
Name of contact		Location	
<input type="text"/>		<input type="text"/>	
<b>Basis of Sale</b>		If other please specify	
Whole of Market	<input type="checkbox"/>	Other	<input type="checkbox"/>
		<input type="text"/>	
<b>Did you give advice?</b>			
Advice	<input type="checkbox"/>	No advice	<input type="checkbox"/> (eg Execution only)

## Financial adviser's commission details

### Complete if your client is investing in the Tailored Investment Bond

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

Complete this section to let us know if you want to take commission, how you want to take it and the amounts/proportions you want to take. Please be aware that if there is a difference between the commission basis requested on the Illustration and the basis selected on this application form, then we will use the details on this application form.

Please refer to the 'Tailored Investment Bond Commission Guide' (TNB20) for further information.

#### Nil Commission

(Tick this box if you require nil commission)

Please note that Funded Initial Commission is capped at 5%.

**Funded Initial Commission\***  % of investment

(this amount should include any Funded Initial Commission rebated to increase the client's allocation rate – please see below)

#### Rebating Funded Initial Commission to increase investment allocation

Funded Initial Commission may also be rebated to the client on a 1% for 1% basis, to increase the client's investment allocation rate. A Funded Initial Commission Charge of 0.2% per year payable over six years will be charged for each 1% increase in the allocation rate.

If you are rebating Funded Initial Commission, please tell us what you would like your client's investment allocation rate to be:  %

Please note that Initial Commission is capped at 8%.

**Initial Commission\*\***  % of investment or £ value

**Fund Based Renewal Commission**  % of total fund

**This will be paid quarterly unless specified otherwise.**

If you would like a different frequency please indicate below:

Please note, once chosen the frequency cannot be changed.

Monthly  Half yearly  Yearly

\*A one-off payment for which a Funded Initial Commission Charge is levied over the first six years.

\*\*A one-off payment deducted from the client's investment at the outset.

### Complete if your client is investing in either the Capital Investment Bond or the Distribution Bond

Complete this section to let us know if you want to take commission, how you want to take it and the amounts/proportions you want to take. Please be aware that if there is a difference between the commission basis requested on the Illustration and the basis selected on this application form, then we will use the details on this application form.

#### 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 is only available for bonds set up on or after 29 September 2008.

#### 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%)

## Confirmation of verification of identity – Corporate and other non-personal entity

### Introduction by an FSA-regulated firm – To be completed by your financial adviser

#### 1. Details of customer (see explanatory notes below)

Full name of customer

Type of entity  
(corporate, trust, etc)

Location of business  
(full operating address)

Registered office in country  
of incorporation

Registered number, if  
any (or appropriate)

Relevant company registry or  
regulated market listing authority

Names of directors (or equivalent)

Names of principal beneficial  
owners (over 25%)

#### 2. Confirmation

I/We confirm that:

(a) the information in section 1 above was obtained by me/us in relation to the customer;

(b) the evidence I/we have obtained to verify the identity of the customer:

exceeds the standard evidence (written details of the further verification  
evidence taken are attached to this confirmation).

Signed

Name

Position

Date

#### 3. Details of introducing firm (or sole trader)

Full Name of Regulated Firm  
(or Sole Trader):

FSA Reference Number:

#### Explanatory notes

1. "Relevant company registry" includes other registers, such as those maintained by charity commissions (or equivalent) or chambers of commerce.

2. This confirmation must carry an original signature, or electronic equivalent.

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 appropriate Investment Bond Guide and the appropriate Key Features Document.

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. If you are receiving advice from a financial adviser, you should remember that the financial adviser is acting on your behalf not only by giving you advice, but also regarding completing this form. 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 the policy documentation (comprising the the policy provisions, bond information and a policy schedule). A copy of your 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 to show your agreement to them.**

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

\*The 'Level' charging option is only available if you are making an additional investment to an existing bond taken out before 20 June 2009.

### Part 1 – Type of bond you are applying for

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Tailored Investment Bond  | <input type="checkbox"/> Capital Investment Bond Stepped | <input type="checkbox"/> Capital Investment Bond Level* |
| <input type="checkbox"/> Distribution Bond Stepped | <input type="checkbox"/> Distribution Bond Level*        |   |

#### For Capital Investment Bonds only

You can only choose the 'Level' charging option if you are making an additional payment to an existing bond taken out between 13 September 2004 and 19 June 2009 (inclusive).

If you are making an additional investment to an existing bond taken out before 13 September 2004 the 'Level' charging option will be automatically applied, and the terms and conditions of your policy for this investment have changed. Please see the Key Features Document for details of the changes and cross this box to confirm that you are aware of the changes.

### Part 2 – 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 the policy documents.)**

Name of Trust (if any)

Date of Trust

### Part 2a – Complete if Corporate Trustee

Company/Limited Liability Partnership (LLP) name

Company/LLP Registration number (if applicable)

Company address

Postcode

Telephone

#### Authorised Signatories

Name

Name

Name

Name

Name

Name

As Trustees you will own the Bond. ALL current Trustees must provide their full details.

If the Settlor(s) is a trustee, please remember to complete their details too.

Please note that all correspondence will be issued to the first named Trustee.

## Part 2b – Complete if Individual Trustees

### First Trustee (PLEASE USE BLOCK LETTERS)

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

### Second Trustee (PLEASE USE BLOCK LETTERS)

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

### Third Trustee (PLEASE USE BLOCK LETTERS)

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

### Fourth Trustee (PLEASE USE BLOCK LETTERS)

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

### Fifth Trustee (PLEASE USE BLOCK LETTERS)

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

### Sixth Trustee (PLEASE USE BLOCK LETTERS)

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

**Part 2c – Money Laundering Regulations (for Corporate Trustees)**

Under Money Laundering Regulations, we are required to obtain information about the source of your company’s payment before we can accept your application. Please tell us how your company acquired the money it is investing. Please give full details here and continue on a separate sheet of paper if necessary:


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

**Part 2d – Occupation and Wealth (for Individual Trustees)**

Due to Financial Services Authority (FSA) requirements, we are required to obtain information about the Settlor’s employment and income before we can accept the application. If the Settlor(s) does not work, please state position, eg retired, student.

**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 £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**

We are also required to obtain information about the source of your payment before we can accept your application.

Please tell us how you acquired the money you are investing. (Please cross all that apply).

Compensation payment <input type="checkbox"/>	Divorce settlement <input type="checkbox"/>	Gift <input type="checkbox"/>
Inheritance <input type="checkbox"/>	Lottery/betting win <input type="checkbox"/>	Policy claim/maturity <input type="checkbox"/>
Salary/bonus <input type="checkbox"/>	Sale of investments <input type="checkbox"/>	Sale of property <input type="checkbox"/>
Sale of company <input type="checkbox"/>	Savings <input type="checkbox"/>	Other <input type="checkbox"/>
Money from existing trust <input type="checkbox"/>		

If ‘Other’, please provide details below:


To comply with Money Laundering Regulations, we may verify the settlor’s identity by carrying out an on-line check with a reference agency. Where an on-line check is carried out, the agency will verify their identity against public records and it will also check whether they have a credit history (but it will not disclose any information about their actual borrowings). The agency will add a note to show that an identity check was made to their credit file, but this information will not be available to any third parties. We regret that we cannot offer an alternative unless the the online check does not confirm their identity, in which case we will carry out a manual check.

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.

You do not have to complete this section if you are using this form to make an additional investment to an existing Bond. Please go to Part 4.

You are the 'life assured' if payment of the proceeds of the bond depends on your life.

### Part 3 – Personal details about the life/lives assured

**Life A (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

**Life B (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

**Life C (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

**Life D (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

**Life E (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

**Life F (PLEASE USE BLOCK LETTERS)**

Sex Male  Female

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

Surname

First names (in full)

Current address

Postcode

Date of birth D/M/Y

Telephone – work (inc. STD code)

Telephone – home (inc. STD code)

**Part 4 – Details of your investment**

Please refer to the appropriate Key Features Document for minimum initial investment options.

Please indicate if you are making your first investment in a new bond or an additional investment in an existing bond. If you are making an additional investment, please tell us your bond number below.

First Investment

Additional Investment

Bond number

How much do you want to invest in your bond?  £

**Number of segments**

Number of segments required in your Investment Bond.

**Please note that it's not possible to change the number of segments in your bond after it's set up. You should speak to your adviser before making any decision about your segments.**

**Investment Bond – Investment funds**

Are you using the Phased Investment option? Yes  No

**If you're using the Phased Investment option:**

If you select this option, we will invest 100% of your investment in the Standard Life Sterling Life Fund (fund code GR). Please state that you would like 100% of your investment to be invested in the Standard Life Sterling Life Fund in the table below.

**You must also complete Part 5, Setting up the Phased Investment option.**

**For investments (not using the Phased Investment option):**

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 list of the full range of funds available to you.

Please refer to the appropriate Key Features Document for an explanation about the different segments available in the Tailored Investment Bond and the Capital Investment Bond.

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 appropriate Key Features Document for details of the number of funds your Trustees can invest in.

Please note that if you took your bond out before 30 October 2006, that you can only invest in 12 funds at any one time and up to a maximum of 20 in total, during the life of the bond.

Fund code				Fund Name	%
X	X	0	0	ABC UK EQUITY HIGH INCOME <span style="float: right;">EXAMPLE</span>	
Please ensure that your percentage figures add up to 100%					100%



**Part 6 – Authorising your financial adviser to give investment instructions on your behalf**

Only complete this section if you wish to permit your financial adviser to make investment switches on your behalf. Please speak to your financial adviser before completing this section. If you wish to give this authority to your financial adviser, all bond owners (trustees) must sign the section.

Note that we will only accept instructions from authorised persons once we are satisfied that we have verified the identify of the authorised person, and it is the responsibility of the authorised person and/or yourself for checking that we have carried out instructions correctly.

I/We authorise the financial adviser named on page 1 of this application form to make investment switches, ie buy and sell any investments held within the investment bond. Yes  No

This authorisation will apply until Standard Life receives a written instruction from the Trustees changing or withdrawing the authorisation.

Bond owner(s) signature(s)

**First Trustee/Authorised Signatory**

Name

Signature  Date (DD/MM/YYYY)

**Second Trustee/Authorised Signatory**

Name

Signature  Date (DD/MM/YYYY)

**Third Trustee/Authorised Signatory**

Name

Signature  Date (DD/MM/YYYY)

**Fourth Trustee/Authorised Signatory**

Name

Signature  Date (DD/MM/YYYY)

**Fifth Trustee/Authorised Signatory**

Name

Signature  Date (DD/MM/YYYY)

**Sixth Trustee/Authorised Signatory**

Name

Signature  Date (DD/MM/YYYY)

If you are an existing bond holder and are making an additional investment to your existing bond, please state how you wish to take your withdrawal for the additional investment only.

The minimum regular withdrawal you can take from a Tailored Investment Bond is £100; the minimum regular withdrawal from a Capital Investment Bond is £50.

The combined maximum amount allowed for withdrawals and income payments in a Tailored Investment Bond and a Capital Investment Bond Level Option is 10% a year of the total investment paid, less any one-off withdrawals. The maximum regular withdrawal for the Capital Investment Bond Stepped Option is 7.5% a year of the total investment paid, less any one-off withdrawals.

If you are an existing bond holder and are making an additional investment to your existing bond, please state how you wish to take your income for the additional investment only.

The minimum regular income you can take from a Tailored Investment Bond is £100; the minimum regular income from a Capital Investment Bond is £50.

If you choose to take the full income distribution from the Distribution Fund, we will not limit the distribution paid even if this makes the total distributions and regular withdrawals more than the maximum allowed of 10% a year of the total investment paid, less any one-off withdrawals, for the Tailored Investment Bond and Capital Investment Bond Level Option and the 7.5% a year of the total investment paid, less any one-off withdrawals, for the Capital Investment Bond Stepped Option.

Any reference to 'income distribution' relates to the regular withdrawals from the Distribution Fund.

Please remember that, if the fund does not generate sufficient income, units will be cancelled to meet the shortfall. This may cause the capital value of your investment to fall.

Payments will reach bank/building society accounts 3 - 4 working days after the 16<sup>th</sup> of the month.

## Part 7 – Regular withdrawals

**Only available on the Capital Investment Bond and the Tailored 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 8.

% each year or £  each year

Cross the appropriate box to show how often during the year you want to take regular 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 withdrawal date set for your initial investment. Withdrawals are not available in the 1<sup>st</sup> month of your policy - 1<sup>st</sup> 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, please go straight to Part 9.**

## Part 8 – 'Income' distribution details

**Only available on the Distribution Fund**

Complete if you are investing in the Distribution Fund.

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

(a) Please reinvest the income distribution in the Distribution Fund

(b) Please pay an income distribution of:  
Full declared distribution (announced in Feb and Aug)

(c)  % each year or £  each year

The income distribution 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. If you make an additional investment to the bond, please note that you will need to submit new instructions for income distributions. The distribution dates are 16 February and 16 August.

I would like my first income distribution to be:

Paid on the first 16<sup>th</sup> of the month following my investment month  
(If you choose to take an income distribution before the declared distribution ie Feb and Aug, we will cancel units to pay for the required level of income distribution)

Deferred to the second distribution date after my initial investment

Deferred to another date – please specify a month within the year



If you wish to pay by BACS or CHAPS/Telegraphic Transfer, please check that your bank can make this type of payment. Your bank may charge you for making a payment in this way.

**Part 11 – Payment method**

We can accept the following payment methods. Please tick the box to indicate which payment method you wish to use:

1. BACS

2. CHAPS/Telegraphic Transfer

3. Cheque

- If you wish to send your payment by BACS or CHAPS/Telegraphic Transfer, please contact us on 0845 60 60 002 for details on how to make the payment, or speak to your financial adviser. Call charges may vary.

If you pay using BACS or CHAPS/Telegraphic Transfer, the personalised payment reference number shown on the payment form must be entered here:

- If you wish to pay by cheque, please make your cheque payable to ‘Standard Life Assurance Limited’ and enclose the cheque with this application form.

Please note that all Trustees must sign this document.

**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.

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

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

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

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

I/We instruct Standard Life to pay our financial adviser the commission set out in the ‘Financial adviser’s commission details’ section of this form.

<p><b>First Trustee Signature</b></p> <input type="text"/> Date (DD/MM/YYYY) <input type="text"/>	<p><b>Second Trustee Signature</b></p> <input type="text"/> Date (DD/MM/YYYY) <input type="text"/>
<p><b>Third Trustee Signature</b></p> <input type="text"/> Date (DD/MM/YYYY) <input type="text"/>	<p><b>Fourth Trustee Signature</b></p> <input type="text"/> Date (DD/MM/YYYY) <input type="text"/>
<p><b>Fifth Trustee Signature</b></p> <input type="text"/> Date (DD/MM/YYYY) <input type="text"/>	<p><b>Sixth Trustee Signature</b></p> <input type="text"/> Date (DD/MM/YYYY) <input type="text"/>

We will not purchase units in your chosen funds prior to receipt of your payment and all the information and documentation required to fully process the application. If we receive your payment before we can fully process the application we will not pay interest.