Standard Life

Synergy Investment Bond

Application

SYIB30 V51 0223

Before you complete this form

Please read your Personal Illustration (pre-sale), Key Features document (SYIBKF1), Key Information Document for the product, Investment Options guide (SYIO1), Supplementary Information Documents for funds and Self-Directed Options guide (SYSDO1), given to you by your financial adviser.

If the Policy owner is a

- company, also complete the separate declaration by company as policy owner (CD)
- Bare Trust, also complete the separate Bare Trust form (SYBTRUST)
- Existing trust, also complete the separate Existing trust declaration (ET30)

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 share it with others and how we keep it secure. It also explains how you can obtain details o f 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, please inform them that you have provided this information and recommend they read our Privacy Policy to understand how we manage and use their data.

Part 1 – Your financial adviser's company details

To be completed by your financial adviser

Financial adviser's Standard Life agency code	9 /
Financial adviser's company name	

Part 2 – Personal details

Person 1

☐ Tick this box if you're already a customer of Standard Life

Please give us one of your policy numbers

Title

Please tick one box only ☐ Policy owner and Life assured ☐ Policy owner only ☐ Life assured only

First names (in full)

Surname

Email

@

Address

Eircode

Date of birth (DD/MM/YYYY)

Home phone number

Personal Public Service number*

N N N N N N N L (L)

(not required if you are a life assured only)

Mobile phone number

If you are a Policy owner, are you resident for tax purposes anywhere other than the Republic of Ireland? ☐ Yes ☐ No

If yes, please tell us where and give us your relevant Taxpayer Identification Number (TIN):

Country

TIN

If you are a Policy owner, you will own the policy and normally receive its proceeds.

If you are a Life assured, payment of the policy proceeds will depend on your life and death.

Lives assured and policy owners must be younger than age 75 when setting up the policy. Policy owners must be age 18 or older.

If there is more than one policy owner, we'll issue correspondence to all the policy owners at the address of the 1st named policy owner.

We may use your email to help manage your policy. If you don't want us to use it, leave it blank.

* We're required to verify your PPSN. Please provide evidence, for example, copy of PAYE notice of tax credits or printed Revenue or Dept of Social Protection correspondence.

US citizens are considered to be tax resident in the US under US tax law. This applies whether or not they hold a US passport. It also applies to US Green Card holders.

If you need more information about tax residency, talk to your financial adviser. If you need more space to list all your tax residences, please copy this page.

Part 2 – Personal details continued

Person 2

☐ Tick this box if you're already a customer of Standard Life

Please give us one of your policy numbers

Title

Please tick one box only ☐ Policy owner and Life assured ☐ Policy owner only ☐ Life assured only

First names (in full)

Surname

Email

@

Address

Eircode

Date of birth (DD/MM/YYYY)

Home phone number

Personal Public Service number*

N N N N N N N L (L)

(not required if you are a life assured only)

Mobile phone number

If you are a Policy owner, are you resident for tax purposes anywhere other than the Republic of Ireland? ☐ Yes ☐ No

If yes, please tell us where and give us your relevant Taxpayer Identification Number (TIN):

Country

TIN

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Part 2 – Personal details continued

Person 3

☐ Tick this box if you're already a customer of Standard Life

Please give us one of your policy numbers

Title

Please tick one box only ☐ Policy owner and Life assured ☐ Policy owner only ☐ Life assured only

First names (in full)

Surname

Email

@

Address

Eircode

Date of birth (DD/MM/YYYY)

Home phone number

Personal Public Service number*

N N N N N N N L (L)

(not required if you are a life assured only)

Mobile phone number

If you are a Policy owner, are you resident for tax purposes anywhere other than the Republic of Ireland? ☐ Yes ☐ No

If yes, please tell us where and give us your relevant Taxpayer Identification Number (TIN):

Country

TIN

If you are a Policy owner, you will own the policy and normally receive its proceeds.

If you are a Life assured, payment of the policy proceeds will depend on your life and death.

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Part 3 – Your investment

Single premium € (minimum €10,000)

Payable by: ☐ Cheque ☐ Bank Draft ☐ Direct credit*

Source of funds

Please give account details from where money was drawn

Your International Bank Account Number (IBAN)

Name on your account

* You should make your direct credit payment to Standard Life International, **IBAN: IE81 HSBC 990231 37001649**, and quote reference: your surname, first name, and date of birth (dd/mm/yyyy)

If you have completed the Bare Trust (SYBTRUST) and wish to make use of the small gift exemption, consider an annual premium option. Talk to your financial adviser.

Please make cheque or bank draft payable to Standard Life International.

Premium should be drawn from policy owner's account.

Part 4 – Your investment choice

In order to complete this section, refer to the Investment Options guide (SYIO1) and the Self-Directed Options guide (SYSDO1)

Indicate how your premium in Part 3 is to be allocated

Funds € and/or **Self-Directed Options €**

If you choose to invest in Self-Directed Options, your investment will initially be placed in your Policy Cash Account. You must have enough money in this account to enable us to carry out your instructions and to pay the charges related to the Self-Directed Options that you have selected. Please refer to the Self-Directed Options guide (SYSDO1), or contact your financial adviser for further information.

If you wish to invest in funds, indicate the relevant percentage in the table below. For example, if you indicated above that you wish to invest €10,000 in funds, and you want all of this amount to be invested in the Standard Life Managed Fund, you would insert **100%** beside **Managed**.

Funds

Absolute Return Global Bond Strategies (ARGBS)	%	Global Index Fund 60	%	MyFolio Market III	%
Asia Pacific Equity	%	Global Index Fund 80	%	MyFolio Market IV	%
Cautious Managed	%	Global Index Fund 100	%	MyFolio Market V	%
China Equity	%	Global Inflation Linked Bond	%	North American Equity	%
Corporate Bond	%	Global Real Estate	%	Property	%
Diversified Income	%	Global REIT	%	Total Return Credit	%
Euro Global Liquidity	%	Global Smaller Companies	%	UK Equity	%
European Equity	%	Japanese Equity	%	UK Smaller Companies	%
European Ethical Equity	%	Managed	%	Vanguard Emerging Market Stock Index	%
European Smaller Companies	%	Multi-Asset ESG	%	Vanguard Euro Government Bond Index	%
Fixed Interest	%	MyFolio Active I	%	Vanguard Eurozone Stock Index	%
Global Absolute Return Strategies (GARS)	%	MyFolio Active II	%	Vanguard Global Bond Index	%
Global Corporate Bond SRI	%	MyFolio Active III	%	Vanguard Global Corporate Bond Index	%
Global Equity	%	MyFolio Active IV	%	Vanguard Global Stock Index	%
Global Equity Impact	%	MyFolio Active V	%	Vanguard US 500 Stock Index	%
Global Index Fund 20	%	MyFolio Market I	%		
Global Index Fund 40	%	MyFolio Market II	%		

Self-Directed Options

Deposits

Deposit provider	Deposit amount €	Deposit account term

There are minimum investment amounts applied by the Deposit providers. Please see **www.standardlife.ie** for the minimums that apply.

Authorising Standard Life to accept instructions from your financial adviser on your behalf

Note that we will only accept instructions from authorised persons once we are satisfied that we have verified the identity of the authorised person, and it is the responsibility of the authorised person and/or yourself to verify that your instructions have been carried out properly.

I authorise Standard Life to accept instructions from my financial adviser named in Part 1, to buy or sell Funds and Deposits under this policy.

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

Policy owners' signatures ▶
(all policy owners must sign)

Date
(DD/MM/YYYY)

Talk to your financial adviser before completing this section.

Signature

Part 5 – Regular withdrawals *(optional)*

% pa of policy value before exit tax (max 5%) **or** **€** after exit tax (max 5%pa of premium)

Frequency ☐ Every month ☐ Every 3 months ☐ Every 6 months ☐ Once a year

First payment date
(DD/MM/YYYY)
(Choose any day from 1-28 of the month.
Earliest: 1 month after Start Date; latest: 13 months after Start Date)

Your International Bank Account Number (IBAN)

Name on your account

The minimum regular withdrawal per annum is €900. Please allow at least 3 bank working days for the payment to reach your account.

Payments must be lodged to your own or jointly owned personal bank account. Enclose a certified copy of a recent bank statement to confirm this if you paid your premium from a different account (it can also be used as proof of your address). Payments cannot be made by cheque.

Your IBAN is shown on your bank statement. (The last 14 characters of your Irish bank account's IBAN are your old 6 digit branch sort code (1st digit = 9) and old 8 digit account number).

Part 6 – Anti-money laundering regulations

We are required to obtain information about your occupation, income, details of how you acquired the money you are investing before we can accept your application.

Occupation of policy owner 1	Occupation of policy owner 2

Your annual income before tax

☐ Under €20,000 ☐ €20,000 to €34,999 ☐ €35,000 to €49,999 ☐ €50,000 to €74,999 ☐ €75,000+

Source of wealth. Tick all that apply.

☐ Compensation payment	☐ Inheritance	☐ Salary/bonus	☐ Sale of company
☐ Divorce settlement	☐ Lottery/betting win	☐ Sale of investments	☐ Savings
☐ Gift	☐ Policy claim/maturity	☐ Sale of property	☐ Other

Additional details (must be completed)

Failure to complete this section fully is the most common cause of delay in processing the application. Where possible, please provide documents as evidence.

You'll also you'll need to attach copies of one of each of the following:

☐ Proof of identity, for example
- Current passport
- Current EU or UK driving licence

and

☐ Proof of address, for example
- Recent bill (electricity, landline phone or gas)
- Recent statement (bank or credit union)
- Recent document from Revenue or Dept of Social Protection

If you don't provide suitable documents/information to us, we may be required to stop processing and discontinue doing business with you. Similarly, after the policy is written, if we ask for up to date verification, we may not be allowed to carry out your instructions until it is provided.

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

In some cases, we will require evidence to verify the information in this section.

If this is a joint application, please state the combined income of the policy owners.

Current means not expired and recent means issued in the last 6 months.

If you don't have a particular document, talk to us or your financial adviser about alternatives.

Politically exposed persons

We are also required to identify politically exposed persons (PEPs).

A PEP is an individual who is, or has at any time in the last 12 months held one of the following positions, in Ireland or abroad:

- head of a state or government, or a minister
- member of a parliament or similar legislative body
- member of the governing body of a political party
- member of a supreme court, constitutional court or other high-level judicial body
- member of a court of auditors or board of a central bank
- an ambassador, chargé d'affaires or high-ranking officer in the armed forces
- member of an administrative, management or supervisory body of a state-owned enterprise
- director, deputy director, or member of the board of (or person performing the equivalent function in relation to) an international organisation

Are you, or any other party to this application, now, or previously been a

- politically exposed person (PEP)
- close relative of a PEP, or
- close business associate of a PEP?

Yes ☐ No ☐

If yes, please give details:

Role* in policy	Role holder's name	Role holder's relationship to PEP	PEP	Position held by the PEP
For example, Policy owner	*Anne Murphy-Smith*	*daughter-in-law*	*Hugo Smith*	*Director, UK Post Office*

If you are a PEP, or a close relative or close associate of a PEP, we must apply enhanced customer due diligence procedures. You may be required to provide additional information and documentation (such as your source of funds, wealth, and identity).

* Policy owner, life assured, settlor, beneficiary or trustee.

Part 7 – Your financial adviser's declaration

To be completed by the financial adviser

1. I confirm that in accordance with Regulation 6(1) of the Life Assurance (Provision of Information) Regulations, 2001, my client has been given in writing the information specified in Schedule 1 of those Regulations. If a Personal Illustration has not been provided pre-sale, I will provide the declaration set out in Schedule 4 of those Regulations to my client for signing and returning to me when they receive their policy documents.
2. I have advised my client as to the financial consequences of replacing an existing policy with this policy by cancellation or reduction, and of possible financial losses as a result of such replacement.
3. I confirm that in accordance with the Packaged Retail and Insurance-based Investment Products EU Directive 2014, my client has been given the Key Information Document for the product and relevant Supplementary Information Documents for funds.
4. I confirm that in accordance with the EU Regulation 2019/2088 on sustainability-related disclosures in the financial services sector, my client has been given the relevant pre-contractual SFDR disclosure documents.
5. I have explored the available investment options with my client and taking into account their circumstances, long term needs, age, attitude to risk, product suitability and sustainability preferences, I am satisfied that this policy is suitable for them.
6. I confirm my client fits the product's target market Yes ☐ No ☐

For product's target market, refer to Brokerzone.

If No, please outline why you are recommending this product.

7. I confirm that I will retain the appropriate evidence regarding any instructions I give to Standard Life or any third party providers on behalf of my client.
8. I have completed all checks to verify the identity, address, source of funds, and source of wealth of the policy owners named in Part 2 (and, if policy written under trust, also the settlors and beneficiaries named in the trust deed), to the standards set out in the anti-money laundering and counter financing of terrorism regulations.

For guidance on source of wealth requirements (SOWFA), refer to Brokerzone.

Commission details

Please complete all three choices (i), (ii) and (iii):

For more information on pricing options refer to Products from Standard Life for financial advisers (SYAPS).

(i) Pricing option

A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐ I ☐ If I chosen, Initial must be between 2% and 3% inclusive

(ii) Initial (% of premium)

Nil ☐ or ____ % (Max 4.00%)

(iii) FBRC (% of fund)

Nil ☐ or ____ % (Max 1.00%) payable Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

If FBRC chosen, and payable frequency not ticked, we'll pay it monthly.

Issue policy to Financial adviser ☐ Client ☐

Financial adviser signature ▶

Signature

Date (DD/MM/YYYY)

Financial adviser's name

If there are questions relating to this application, email me at

Special instructions and/or additional information

Part 8 – Your declaration *(Please ensure that all policy owners read and sign this part)*

WARNING: If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this, please contact your insurer or insurance intermediary.

1. I have read the Data Protection Notice on page 1, and I agree that my personal information may be used for the purposes described.
2. I confirm that I have an interest in the life or lives assured, as I will suffer financial loss on their death.
3. I agree that the information given in this form is true and complete.
4. I agree that a copy of this application can be treated as the original for all purposes.
5. I authorise my financial adviser to complete and process this application online on my behalf.
6. I am a resident of the Republic of Ireland.
7. I have received in writing and read the information specified in 1, 2, 3 and 4 of my financial adviser's declaration (Part 7).
8. I agree that the contract will be governed by the Policy Schedule, Statement of reasonable projection, and the Policy Provisions (SYIB60), together with this Application Form and any associated statements or questionnaires submitted in connection with this application.
9. I agree that the contract will be governed by Irish law.

Policy owners' signatures ▶
(all policy owners must sign)

Date
(DD/MM/YYYY)

We would like to contact you from time to time to keep you up to date with products and services, company news and other promotions. If you want us to keep you up to date, please choose how you'd prefer us to contact you:

Policy owner 1	Email ☐	Phone ☐	Post ☐	Text ☐
Policy owner 2	Email ☐	Phone ☐	Post ☐	Text ☐

If you are receiving advice from a financial adviser, remember that the adviser is acting on your behalf, not only by giving you advice, but also regarding how this form is filled in and sending us this completed application and cheque (if applicable) in payment of premiums. By filling in this form you are applying to enter into a contract with Standard Life. This application will be the basis of this contract if it is accepted by us. A copy of this application will be sent to you on request.

Lives assured only – please sign here *only* if different from the policy owner

1. I, a life assured, declare that the information given is true and complete. I have read the Data Protection Notice on page 1, and I agree that my personal information may be used for the purposes described.
2. I am aware that if I am a life assured only, I may not benefit from this policy.

Lives assured signatures ▶
(all lives assured who are not policy owners must sign)

Date
(DD/MM/YYYY)

An individual will be regarded as resident in the Republic of Ireland ('the State') for a tax year if the individual:

(a) is present in the State for 183 days or more in that tax year; or

(b) has a combined presence of 280 days or more in the State taking into account the number of days present in the State in that tax year together with the days present in the State in the preceding tax year.

If an individual is present in the State for less than 30 days in a particular tax year, the individual will not be considered as being resident in the State in that tax year and no account shall be taken of the period of less than 30 days for the purposes of the 280 day test, unless the individual elects to become a resident. An individual is considered present if they are present in the State at any time during that day.

Signature

To read our Privacy Policy, visit **www.standardlife.ie/privacy**

You can update your consent and preference at any time, just let us know.

☑ Tick all that apply

Signature

Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

(01) 639 7000 **www.standardlife.ie** customerservice@standardlife.ie

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