



STERLING

Sterling Investment Bond
Application form

Your application

Please make sure you complete all relevant sections and return your application form to us at Sterling Centre, PO Box 461, Bishops Cleeve, Cheltenham, Gloucestershire GL52 8ZN.

This application form should not be used for trustee investments, for example Discretionary Discounted Gift Trusts, Loan Plan (Bare) Trusts, and Discretionary Loan Plan Trusts, or if the application is being made in connection with the Discounted Gift (Bare) Trust. For these cases there are different application forms.



Data Protection

Sterling is committed to ensuring that the way we collect, hold, use and share information about you complies fully with the Data Protection Act 1998. Before completing this application you should read a copy of our leaflet 'Your privacy is important to us' as this explains how your data will be used. If you don't have a copy of our leaflet or would like more information please ask your adviser.

Are you making an increase to your existing Sterling investment bond?

Yes

No

If Yes, please write the investment bond number here. You will only need to complete the personal details if there is a change to your information

If you have been given a payment reference by Sterling for an electronic payment, please write the payment reference here

Personal details

This section to be completed for each applicant and life insured.

At least one of the lives insured must be aged 79 or less.

The death benefit is payable when the last surviving life insured dies.

Please provide us with at least one contact number.

For trust cases income and occupation details must be provided for any settlors/donors.

Title	Forenames
Surname	
Date of birth	
Nationality	
Male/Female	
Permanent residential address	

Postcode	
Country	
Daytime telephone	
Mobile telephone	
Evening telephone	
E-mail	
Are you an applicant for this investment?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you a life insured for this investment?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Occupation	
Income £	

Title	Forenames
Surname	
Date of birth	
Nationality	
Male/Female	
Permanent residential address	

Postcode	
Country	
Daytime telephone	
Mobile telephone	
Evening telephone	
E-mail	
Are you an applicant for this investment?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you a life insured for this investment?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Occupation	
Income £	

Title	Forenames
Surname	
Date of birth	
Nationality	
Male/Female	
Permanent residential address	

Postcode	
Country	
Daytime telephone	
Mobile telephone	
Evening telephone	
E-mail	
Are you an applicant for this investment?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you a life insured for this investment?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Occupation	
Income £	

Title	Forenames
Surname	
Date of birth	
Nationality	
Male/Female	
Permanent residential address	

Postcode	
Country	
Daytime telephone	
Mobile telephone	
Evening telephone	
E-mail	
Are you an applicant for this investment?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you a life insured for this investment?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Occupation	
Income £	

Death benefit (do not complete for top-ups)

Please refer to the key features document for further details of the death benefits.

The enhanced death benefit is not available on life of another subject to a trust.

The youngest life insured must be under age 66 to apply for the enhanced death benefit.

The health question is only applicable if you are applying for the enhanced death benefit.

The standard death benefit is included in your investment bond unless you choose to remove it or add enhanced death benefit.

Please indicate which option you require. If you do not tick one of the boxes below the standard death benefit will apply.

Remove standard death benefit

Apply for enhanced death benefit (An additional fund-based charge of 0.55% will apply)

If you are applying for enhanced death benefit, each life insured must answer the following question.

Have you in the last 12 months suffered from a stroke, heart attack, cancer, kidney failure or been diagnosed with an advanced or rapidly progressing incurable illness?

First life insured Yes No Third life insured Yes No

Second life insured Yes No Fourth life insured Yes No

If all the lives insured answer 'Yes' to this question then the enhanced death benefit is not available.

Investment details

Please refer to the key features document for minimum investment amounts.

How much do you want to invest? £

If you are making an increase, please make sure you complete your existing investment bond number in the "Your application" section.

Please indicate how you want to make your payment

Cheque Please make cheques payable to Sterling and write your name and address on the back of the cheque

CHAPS Your bank may charge you a fee for a CHAPS payment (sometimes called Telegraphic Transfer)

BACS BACS will take a minimum of 3 working days to reach the Sterling account

If you are paying by CHAPS or BACS, you will need to contact Sterling on 0870 909 6010 for a payment reference. Please make sure you write this payment reference in the "Your application" section. This will ensure we can match up your payment with your application.

Source of Investment

This section must be fully completed in all cases.

Each person making some or all of the investment must complete a separate source of investment section. The information requested is necessary to comply with the provisions of the current Financial Services regulations.

Your name

Where has the investment come from?

Income

Inheritance

Savings

Property sale

Other

Other details

Yearly income (including salary, pension or investment income) £

Occupation(s)

If you are not paying by cheque, please fill in these details

Name of account holder

Name of bank/building society

Branch name

Sort code - -

Account number

Roll number

Please tick the appropriate box or use the 'other' box to give details.

Other details must be completed unless you have provided this information on the personal details section.

Source of Investment

This section must be fully completed in all cases.

Each person making some or all of the investment must complete a separate source of investment section. The information requested is necessary to comply with the provisions of the current Financial Services regulations.

Your name

Where has the investment come from?

Income

Inheritance

Savings

Property sale

Other

Other details

Yearly income (including salary, pension or investment income) £

Occupation(s)

If you are not paying by cheque, please fill in these details

Name of account holder

Name of bank/building society

Branch name

Sort code - -

Account number

Roll number

Please photocopy a blank source of investment section if there are further parties making the investment.

Ensure it is attached to the completed application.

Please tick the appropriate box or use the 'other' box to give details.

Other details must be completed unless you have provided this information on the personal details section.

Distribution fund only

Please complete this section if you want to invest or increase your investment in the Distribution fund.

You will not be able to invest in any other funds.

The distribution dates are 1 March and 1 September.

If you are making an increase and your existing investment is in other funds, you must switch your entire existing investment to the Distribution fund before we can invest the increase in the Distribution fund.

Please tick the box to confirm you want to invest or increase your investment in the Distribution fund.

If you are increasing your investment, regular withdrawals will not change until after the next distribution date. Only complete the rest of this section if you wish to change any of the other information.

Regular withdrawals

Do you want to take the distribution (which we will pay as regular monthly withdrawals)?

Yes

No

If Yes, when do you want the first payment?

Immediately

The first payment will be made on the 15th of the month after your investment bond has been set up. For example, if your bond is set up on 5 June, we'll make the first payment on 15 July.

After the next distribution date

The first payment will be made on the 15th of the month after the next distribution date.

It may take up to 4 working days for the payment to reach your account.

Payments to be made directly to the following bank or building society account:

Name of account holder

Name of bank/building society

Branch name

Sort code

Account number

Roll number

A confirmation of verification of identity certificate will need to be completed if the account holder is not an applicant.

If you have completed this section please go straight to the Declaration page.

Regular withdrawals (excluding the Distribution fund)

Do not complete this section if your investment is in the Distribution fund.

Only complete this page if you wish to receive or change regular withdrawals.

These instructions replace any current regular withdrawals.

The maximum regular withdrawal is initially 7.5% of the investment or, if this is an increase to an existing investment 7.5% of the bond value.

The minimum payment is £50.

You cannot increase if regular withdrawals are at the maximum level.

Any increase in withdrawals will happen on the anniversary of the first withdrawal after your request to automatically increase.

Payments can be on any date in the month.

The earliest date we can start payments is ten working days from the investment date. If on receipt of this application, the date you have specified has lapsed, we will start payments from the earliest possible date.

Do you wish to receive or change regular withdrawals? Yes No

If Yes, how much do you wish to receive each payment?
(If you are changing regular withdrawals, please enter the total new payment details.)

EITHER % each year of the bond value. (Not available if you want fund specific withdrawals).

If you wish to take withdrawals as a percentage of the original payment, please convert to a monetary amount and enter in the box below.

OR £ each year. Is this amount to increase each year? Yes No

You may have to pay tax if your yearly withdrawals are more than 5% of the payment and any new payment.

If Yes, please indicate how you wish the amount to increase:

In line with AEI In line with RPI By a set percentage of % (maximum 10%)

How often do you want to receive a payment? (please tick)

Every month Every 3 months Every 4 months Every 6 months Once a year

What date would you like your payments to start?

It may take up to four working days for the payment to reach your account. If you don't specify a date, the first payment will be made on the next available withdrawal date after the investment was received. For example, if we receive your payment on 1 June and you have asked for monthly withdrawals, the first withdrawal will be made on 1 July. If you have asked for withdrawals to be made every six months, the first withdrawal will be made on 1 December and if you have asked for yearly withdrawals, the first withdrawal will be made on the next 1 June.

If you are investing in more than one fund, how do you want to take withdrawals?
(If you do not tick either option, we will split withdrawals proportionately across all funds selected).

Split proportionately across all funds selected

OR

From particular funds **This option is not available if you have chosen withdrawals as a percentage of the bond value.**

If you want withdrawals from particular funds, please go to the Investment funds page and choose the funds you wish to withdraw from. The amounts completed on the Investment funds page must add up to the total yearly withdrawal amount shown above. For example, if total withdrawals are £100 each year and you wish to withdraw from two funds, you can choose £50 from each fund or £30 from one fund and £70 from the other fund etc.

Payments to be made directly to the following bank or building society account:

Name of account holder

Name of bank/building society

Branch name

Sort code - -

Account number

Roll number

A confirmation of verification of identity certificate will need to be completed if the account holder is not an applicant.

Investment funds (excluding the Distribution fund)

Please indicate the funds you wish to invest in, and indicate the funds you wish to take regular withdrawals from.

Do not complete this section if you want to invest or increase your investment in the Distribution fund.

If you are increasing an existing investment we will assume the same fund split as your most recent investment if this section is left blank.

If you are making an increase into new funds and you are currently invested in the Distribution fund, you must switch your entire investment to one or more of the funds listed here.

You can invest in up to 20 different funds.

If you choose the phased investment option you cannot select the 'money market' fund currently being used for phasing, and can only choose 19 other funds to invest in.

The minimum investment into any fund is 1%.

For the 'Invest' column, whole % only must be used not fractions or monetary amounts.

For the 'Yearly withdrawal' column, whole £'s must be used, not fractions or percentages.

The investment objective of each fund is explained in the Investment funds guide.

Phased Investment Option

Do you wish to use the Phased investment option? Yes No
(not available if you want to invest in the Distribution Fund).

The phased investment option allows you to put your payments in a 'money market' fund (see the Investment funds guide for more information on the fund) and drip-feed them into your chosen fund(s) over a period of 6 months. Please select your chosen funds (maximum 19) and the percentage to invest in each fund. Please see the terms and conditions for more information on how this option works.

Funds	Invest	Yearly withdrawal	Funds	Invest	Yearly withdrawal
7IM AAP Adventurous	%	£	BlackRock Money Market	%	£
7IM AAP Balanced	%	£	BlackRock UK Dynamic	%	£
7IM AAP Moderately Adventurous	%	£	BlackRock UK Special Situations	%	£
7IM AAP Moderately Cautious	%	£	Cazenove European	%	£
7IM Adventurous	%	£	Cazenove Multi-Manager Diversity	%	£
7IM Balanced	%	£	Cazenove Strategic Bond	%	£
7IM Income	%	£	Cazenove UK Dynamic	%	£
7IM Moderately Adventurous	%	£	Cazenove UK Growth & Income	%	£
7IM Moderately Cautious	%	£	Cirilium Cautious	%	£
Aberdeen Emerging Markets	%	£	Cirilium Dynamic	%	£
AEGON Ethical Corporate Bond	%	£	Cirilium Moderate	%	£
AEGON Ethical Equity	%	£	Close UK Escalator	%	£
AEGON Sterling Corporate Bond	%	£	Close UK Escalator Plus	%	£
AEGON Strategic Bond	%	£	F&C Lifestyle Balanced	%	£
Allianz PIMCO Gilt Yield	%	£	F&C Lifestyle Cautious	%	£
Allianz RCM BRIC Stars	%	£	F&C Lifestyle Defensive	%	£
Allianz RCM Global EcoTrends	%	£	F&C Lifestyle Growth	%	£
Artemis Capital	%	£	Fidelity American	%	£
Artemis High Income	%	£	Fidelity European	%	£
Artemis Income	%	£	Fidelity Global Focus	%	£
Artemis UK Growth	%	£	Fidelity Global Property	%	£
Artemis UK Smaller Companies	%	£	Fidelity Global Special Situations	%	£
Artemis UK Special Situations	%	£	Fidelity MoneyBuilder Income	%	£
Aviva Investors Property Trust	%	£	Fidelity MoneyBuilder UK Index	%	£
AXA Framlington Global Opportunities	%	£	Fidelity Multi Asset Strategic	%	£
AXA Framlington Global Technology	%	£	Fidelity MultiManager Growth	%	£
AXA Framlington Health	%	£	Fidelity MultiManager Income	%	£
AXA Framlington UK Select Opportunities	%	£	Fidelity South East Asia	%	£
Baring Emerging Markets	%	£	Fidelity Strategic Bond	%	£
Baring UK Growth	%	£	Fidelity UK Special Situations	%	£
BlackRock Balanced Growth Portfolio	%	£	Fidelity WealthBuilder	%	£
BlackRock Global Equity	%	£	First State Asia Pacific Leaders	%	£
BlackRock Gold & General	%	£	First State Global Listed Infrastructure	%	£

Investment funds continued on next page

Investment funds – continued

If you are increasing an existing investment we will assume the same fund split as your most recent investment if this section is left blank.

* This fund is only available with the flexible option.

** This fund is not available with the flexible option

If you are making an increase into new funds and your existing investment is invested in the Distribution fund, you must switch your entire existing investment to one or more of the funds listed here before we can invest the increase.

You can invest in up to 20 different funds.

The minimum investment into any fund is 1%.

For the 'Invest' column, whole % only must be used not fractions or monetary amounts.

For the 'Yearly withdrawal' column, whole £'s must be used, not fractions or percentages.

The investment objective of each fund is explained in the Investment funds guide.

Funds	Invest	Yearly withdrawal	Funds	Invest	Yearly withdrawal
First State Global Opportunities		% £	Investec Global Energy		% £
Gartmore Cautious Managed		% £	Investec Global Free Enterprise		% £
Gartmore China Opportunities		% £	Investec UK Special Situations		% £
Gartmore Emerging Markets Opportunities		% £	JPM Asia		% £
Gartmore European Selected Opportunities		% £	JPM Cautious Total Return		% £
Gartmore Managed		% £	JPM Global Equity Income		% £
Gartmore MultiManager Absolute Return		% £	JPM Japan		% £
Gartmore US Opportunities		% £	JPM Natural Resources		% £
GLG Gilt		% £	JPM New Europe		% £
GLG Japan CoreAlpha		% £	JPM Premier Equity Growth		% £
Henderson Global Technology		% £	Jupiter China		% £
Henderson Industries of the Future		% £	Jupiter Distribution		% £
Henderson Liquid Assets Sterling*		% £	Jupiter Ecology		% £
Henderson Liquid Assets Sterling Generation 2**		% £	Jupiter Emerging European Opportunities		% £
Henderson Managed		% £	Jupiter Financial Opportunities		% £
Henderson Multi-Manager Growth		% £	Jupiter High Income		% £
Henderson Multi-Manager Income & Growth		% £	Jupiter Income		% £
Henderson Preference & Bond		% £	Jupiter UK Growth		% £
Henderson Strategic Bond		% £	Jupiter Undervalued Assets		% £
Henderson UK Alpha		% £	Jupiter Merlin Balanced Portfolio		% £
Henderson UK Property		% £	Jupiter Merlin Growth Portfolio		% £
HSBC Managed		% £	Jupiter Merlin Income Portfolio		% £
HSBC UK Growth & Income		% £	Jupiter Merlin Worldwide Portfolio		% £
Ignis Argonaut European Alpha		% £	M&G American		% £
Ignis Argonaut European Income		% £	M&G Cautious Multi Asset		% £
Ignis Corporate Bond		% £	M&G Corporate Bond		% £
Ignis Pacific Growth		% £	M&G Gilt & Fixed Interest Income		% £
Ignis UK Property		% £	M&G Global Basics		% £
Invesco Perpetual Corporate Bond		% £	M&G Managed Growth		% £
Invesco Perpetual European Equity		% £	M&G Optimal Income		% £
Invesco Perpetual High Income		% £	M&G Property Portfolio		% £
Invesco Perpetual Income		% £	M&G Recovery		% £
Invesco Perpetual International Equity		% £	M&G Strategic Corporate Bond		% £
Invesco Perpetual Japan		% £	Midas Balanced Growth		% £
Invesco Perpetual Japanese Smaller Companies		% £	Midas Balanced Income		% £
Invesco Perpetual Managed		% £	Neptune Balanced		% £
Invesco Perpetual Monthly Income Plus		% £	Neptune European Opportunities		% £
Investec Cautious Managed		% £	Neptune Global Equity		% £

Investment funds continued on next page

Investment funds – continued

Please complete the blank boxes if you wish to invest in any other funds available that are not shown.

The investment objective of each fund is explained in the Investment funds guide.

Total yearly withdrawals must add up to the amount in the regular withdrawals section.

Funds	Invest	Yearly withdrawal
Neptune Income	%	£
Neptune US Opportunities	%	£
Newton Balanced	%	£
Newton Continental European	%	£
Newton Global Higher Income	%	£
Newton Higher Income	%	£
Newton International Bond	%	£
Newton Managed	%	£
Newton Real Return	%	£
Old Mutual Corporate Bond	%	£
Old Mutual UK Select Mid Cap	%	£
Omnis Advanced	%	£
Omnis Balanced	%	£
Omnis Cautious	%	£
Omnis Distribution	%	£
Omnis (Threadneedle) Advanced	%	£
Omnis (Threadneedle) Balanced	%	£
Omnis (Threadneedle) Cautious	%	£
Rathbone Income	%	£
Schroder All Maturities Corporate Bond	%	£
Schroder All Maturities Index Linked Bond	%	£
Schroder Gilt & Fixed Interest	%	£
Schroder Global Equity Income	%	£
Schroder Global Property Securities	%	£
Schroder Income	%	£
Schroder Income Maximiser	%	£
Schroder Managed Balanced	%	£
Schroder Pacific	%	£
Schroder UK Alpha Plus	%	£
Schroder UK Mid 250	%	£
Sinfonia Active Managed Portfolio	%	£
Sinfonia Balanced Managed Portfolio	%	£
Sinfonia Cautious Managed Portfolio	%	£
Sinfonia Income and Growth Portfolio	%	£
Sinfonia Income Portfolio	%	£
UBS US Equity	%	£
Protected Profits funds		
Global Protected Profits	%	£
Multimanager Generation 2 Protected Profits	%	£
Multimanager Protected Profits	%	£
Omnis J.P. Morgan Protector 80	%	£
Tracker Protected Profits	%	£

Please ensure that total investments add up to 100%.

Funds	Invest	Yearly withdrawal
Threadneedle funds		
Absolute Return Bond	%	£
American	%	£
American Select	%	£
American Smaller Companies	%	£
Asia	%	£
Defensive	%	£
Defensive Equity & Bond	%	£
Emerging Market Bond	%	£
Equity & Bond	%	£
European	%	£
European Bond	%	£
European Select	%	£
European Smaller Companies	%	£
Far East & Japan	%	£
Global Bond	%	£
Global Equity	%	£
Global Equity & Bond	%	£
Global Select	%	£
High Yield Bond	%	£
Japan	%	£
Japan Smaller Companies	%	£
Latin America	%	£
Managed	%	£
Managed Income	%	£
Monthly Extra Income	%	£
Property	%	£
Sterling Bond	%	£
Strategic Bond	%	£
UK	%	£
UK Corporate Bond	%	£
UK Equity Alpha Income	%	£
UK Equity Income	%	£
UK Growth & Income	%	£
UK Monthly Income	%	£
UK Select	%	£
UK Smaller Companies	%	£
Other funds		
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£

Declaration

A copy of this application and the terms and conditions are available on request.

For investments made by an attorney, a copy of the power of attorney must be provided.

Please read the Data Protection leaflet carefully.

If you do not understand any of the information set out in the leaflet, please ask for more information before signing the declaration.

The Financial Adviser Authority for this investment bond is on the following page and should only be completed if you wish to give authority to your financial adviser.

Completion of this application does not guarantee acceptance.

This declaration must be signed by each applicant (plus the parent or guardian of any applicant under 18).

I/We ask Sterling to accept this application and issue the investment bond, which will be divided into a number of separate and initially identical policies in accordance with Sterling's terms and conditions. Any additional investment is to be added to my/our existing investment bond as indicated in this application.

I/We declare that I am/we are not resident in, or a citizen of, the United States of America or Brazil.

I/We declare that to the best of my/our knowledge and belief the information given in this application is true and accurate. If I/we have selected the enhanced death benefit, I am/we are aware that an extra charge is made for this which is set out in the illustration and in the terms and conditions.

And if the investment is made on behalf of a donor of a power of attorney

I confirm that I am acting on behalf of the donor of a power of attorney and for the donor's own benefit, and to the best of my knowledge and belief the power of attorney is still valid and has not been revoked.

Data Protection

For the purposes of Data Protection, reference to 'Zurich Group' means Zurich Financial Services and its subsidiaries.

I/We have received a copy of the Data Protection leaflet – 'Your privacy is important to us'.

I/We confirm I/we have read the leaflet which explains how Sterling will look after my/our details and I/we consent to:

- My/Our personal data being used in the way described.
- Sterling, its agents and other Zurich Group Companies using my/our information for setting up, processing and administering my/our investment bond.
- Sterling using a reference agency for identity verification and fraud checking purposes.

I/We authorise those asked by Sterling to give such information on production of a copy of this consent.

Financial Adviser Authority

I/We give my/our permission for my/our financial adviser to carry out transactions on my/our behalf and I/we have completed the separate Financial Adviser Authority. Yes No

If you do not answer this question, we will assume that you have not given your permission.

Signed Date

Name

Signed Date

Name

Signed Date

Name

Signed Date

Name

Financial Adviser Authority

This Financial Adviser Authority is for this Sterling Investment Bond only. A separate authority is required in respect of each bond.

Parents or guardians for applicants under the age of 18 must sign on behalf of minors.

If you put your bond under trust, all trustees must sign a Financial Adviser Authority.

Note to Adviser: A separate switch instruction will be required for each bond.

I/We hereby authorise the Financial Adviser Firm detailed below to act on my/our behalf in relation to the matters indicated below and to provide information and/or instructions to Sterling.

I/We request Sterling to act on any such information and/or instructions.

I am/We are aware that this authority can be withdrawn at any time by written notification to Sterling, PO Box 461, Bishops Cleeve, Cheltenham, Gloucestershire, GL52 8ZN and that until such notification is received Sterling is entitled to rely on this authority and act on any information/instructions received from the Financial Adviser Firm (as detailed below) as if it/they were given directly by me/us.

By signing this authority you authorise Sterling to accept instructions relating to any of the following (if Sterling amend this list you may need to sign a new authority):

- Commence, change and/or stop regular withdrawals from the bond
- Change details of the bank account into which regular withdrawals are paid
- Partial or full surrender
- Fund(s) switch

Please note:

- Your adviser will be required to submit a separate fund switch instruction for each bond.
- Sterling will not carry out any fund switch instruction that is incomplete or unclear.

First Applicant/Owner Name

First Applicant/Owner Signature Date

Second Applicant/Owner Name

Second Applicant/Owner Signature Date

Third Applicant/Owner Name

Third Applicant/Owner Signature Date

Fourth Applicant/Owner Name

Fourth Applicant/Owner Signature Date

The Financial Adviser Firm:

Hereby confirms that it will act only in accordance with appropriate instructions from the legal owner(s) of the bond, after ensuring the owner(s) has/have received the key features document (which includes the fund charges and expenses document) and the terms and conditions, in accordance with the permissions and authority granted by the Financial Services and Markets Act 2000 or any replacement legislation.

Financial Adviser Firm Name

Financial Adviser Firm Address

Financial Adviser Name

Financial Adviser Signature
(On behalf of Adviser Firm)

Sterling Agency Code

This page to be completed by the Adviser.

Adviser details

Adviser name

Adviser firm

Adviser address

FSA code

E-mail address

Mobile telephone number

Your Sterling commission account number

This is very important and ensures payment is made swiftly

Please tick the box to confirm that the following statement is true:

I confirm that all persons involved in transacting this business are authorised or exempt persons as defined in the Financial Services and Markets Act 2000 and are permitted to conduct this type of business.

IT IS AN FSA REQUIREMENT FOR PRODUCT PROVIDERS TO REPORT IF ADVICE HAS BEEN GIVEN IN RELATION TO ALL PLANS SOLD.

Please tick this box if you have **not** given advice in relation to this application.

If you do not tick the box you are indicating advice has been given.

INSURABLE INTEREST

Can you confirm that there is an insurable interest Yes No

Investment Bond charging structure for new applications

	High allocation option A00027 <input type="checkbox"/>	No exit penalty A00028 <input type="checkbox"/>	Standard option A00029 <input type="checkbox"/>	Flexible option A00035 <input type="checkbox"/>
<i>Please do not complete for increases.</i>				
<i>Please indicate which option your customer wishes to invest in.</i>	Unit allocation 105.25% to 107.75%. Exit fee 9% reducing over 5 years	Unit allocation 101% to 102%	Unit allocation 102.25% to 105.25% Exit fee 7.5% reducing over 5 years	Variable unit allocation. Exit fees may apply
<i>New applications cannot be accepted without this information.</i>	Allocation rates will be reduced by 1% for lives insured aged 70 to 74, and by 2% for lives insured aged 75 to 79 based on the age of the youngest life insured.			
	Allocation rates will be increased by 0.5% if the standard death benefit is removed for all options except the flexible option . For the flexible option the fund-based charge is reduced.			

Commission Terms for High allocation, No exit penalty, or Standard option

You must only complete one commission terms section. This section for the high allocation, no exit penalty or standard options, or the next section for the flexible option.

The maximum allocation rate after sacrifice and/or any special deal is 115.7% for the high allocation option, 113.8% for the standard option, and 105.27% for the no exit penalty option.

If you do not complete this section we will assume you want full initial commission with no trail.

Please select one of the following for new applications only. Please do not complete for increases. Please read the guide to commission before completing this section.

1. initial, with 0.5% trail 2. full initial, with no trail

If you select the no exit penalty option we will clawback a proportion of your commission if the bond is cashed in during the first three years. See the Sterling commission guide for more details.

Initial commission sacrifice:

If you want to sacrifice any initial commission, please state the amount of commission you want % to give up. The allocation rate will be increased by the amount of commission you give up. For example if you give up 2% initial commission, the allocation rate will increase by 2%. See the notes for details of maximum allocation rates.

Adviser fee

If your customer has agreed to pay you an adviser fee and has completed the relevant adviser fee form, you can take the agreed adviser fee. This fee will be paid in addition to any trail commission selected above and will be deducted from the value of your customer's investment bond in addition to the standard charges. As this is a private arrangement between you and your customer, we will not become involved in any dispute between you and your customer that might arise in respect of the adviser fee.

Please state the adviser fee agreed with your customer % The maximum adviser fee is 0.5%, in steps of 0.01%

You must ensure that the separate adviser fee form has been completed with the agreed adviser fee and signed by your customer. We cannot accept applications where the adviser fee has been completed in this section but not in the separate adviser fee form.

Adviser's signature

Date

Commission Terms for Flexible option

Please complete this section for commission terms for the flexible option.

All percentages must be shown to 2 decimal places.

A Sterling Bond Flexible Terms Modeller is available from www.zurich.co.uk/home/forintermediaries. This calculates the relationship between commission and charges.

Please complete for new applications and increases.

Do you require commission (including any special deal commission where applicable)? Yes No

If No, any special deal commission will **not** be paid to you and the fund-based charge on the bond will be reduced to its lowest level.

If Yes, please attach the summary of commission page from the illustration. You will not need to complete the details below but you must sign and date at the foot of this section. If you do not have the summary of commission page, you will need to complete the details below before signing and dating.

Total initial commission % (Including any special deal commission)

Total initial commission made up as follows:

Initial commission from initial charge % (An initial charge will apply to this payment)

Initial commission from establishment charge % (An establishment charge and exit penalties will apply to the bond for five years)

Initial commission from special deal % (Where applicable)

If any special deal commission applies, are you trading any of this for a reduced fund-based charge? Yes No

If Yes, how much do you want to trade? % (The fund-based charge will reduce)

Please state the amount of the deal you want to trade i.e., if your deal is 0.5% and you are giving up half, put the figure 0.25% in the box and not 50% or half.

Trail commission % (The fund-based charge will increase)

Do you want extra allocation to be added? Yes No

Not available if any initial commission is from an initial charge.

If Yes, how much **extra** allocation? % (An establishment charge and exit penalties will apply to the bond for five years)
(Maximum **total** allocation cannot exceed 103%)

Special Deals

We will clawback a proportion of any special deal initial commission (not traded) if the bond is cashed in during the first three years.

Adviser's signature

Date

Confirmation of verification of identity certificate

Please complete the certificate and complete separate certificates for all parties to the contract (for example, joint applicants, trustees, settlors, deputies, and attorneys acting under power of attorney and third parties where you have been required to undertake identification).

*Delete as applicable. Beneficial owners must also be identified if different from the applicants.

Please tick the standard evidence box if the case is a face to face sale to a UK resident, otherwise the exceeds standards box should be ticked and supporting documentation sent in.

Note this certificate must be signed by an officer of the introducer firm, who is authorised to confirm the accuracy and effectiveness of the firm's customer identification verification records, to which this certificate relates.

We cannot accept photocopies of completed certificates.

To be completed by an FSA Regulated or EU Regulated Introducer

Name of applicant*/trustee*/third party*/attorney*/deputy* (in full) Title Forenames Surname Address Postcode	Telephone number Date of birth Nationality Plan number to which this certificate relates: <input type="text"/> Previous address if moved in last three months Postcode
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I/We certify that:

- a) the information 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: (tick one only)
- meets the standard evidence set out within the guidance for the UK Financial Sector issued by JMLSG**
- or**
- exceeds the standard evidence (written details of the further verification evidence taken are attached to this confirmation).**

This certificate cannot be used to verify the identity of any customer that falls into one of the following categories:

- those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification;
- those who have been subject to Simplified Due Diligence under the Money Laundering Regulations; or
- those whose identity has been verified using the 'Source of funds' as evidence.

If you have not verified the identity of the applicant please give reasons below:

Adviser name, address and telephone number Postcode Telephone no.	Sterling commission account number FSA reference number
Name of person completing this certificate Signature	Job title Date

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Please let us know if you would like a copy of this in large print or braille, or on audio tape or CD.