



STERLING

Sterling investment bond declaration

Please enter the number allocated during the e-apply process and not the quote reference.

Sterling e-application reference number

Customer name

Adviser case reference number

Adviser stamp

Adviser name

Adviser telephone number

Adviser e-mail address

I/We have received and read both the key features document and the fund charges and expenses sheet relating to this application.

I/We have completed this investment bond declaration as part of my/our application for the Sterling investment bond.

I/We agree that the contract for the provision of the investment bond will be governed by the following documents:

- a) This investment bond declaration;
- b) The investment bond schedule and the accompanying terms and conditions.

I/We understand that when this investment bond declaration has been completed, it will be posted to Sterling along with any other documents relevant to this application.

1. 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 standard terms and conditions (a copy of the terms and conditions is available on request). Where appropriate, any additional investment is to be added to my/our existing investment bond.
2. Sterling will write to tell the lead applicant (either directly or via their adviser) when the investment bond is in force. I/We understand that on commencement of the contract I/we will receive a cancellation notice, which gives any applicant the right to cancel the contract within 30 days if I/we wish to do this. I/We understand that if any applicant cancels the contract within the cancellation period, I/we may get back less than I/we invested.
3. I am/We are not resident in, or a citizen of the United States of America or Brazil.
4. If I/we have selected the enhanced death benefit, I/we understand that an extra charge is made for this as set out in the key features and in the terms and conditions.
5. If I/we have given my/our permission for my/our financial adviser to carry out transactions on my/our behalf, I/we have completed the separate Financial Adviser Authority.

And, if the application is being made on behalf of a donor of a power of attorney:

6. 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.

Sterling investment bond declaration (continued)

And, if the application is made by trustees

7. The investment bond is a non-income producing life assurance policy.
8. The amount to be invested is held by me/us as trustee(s) of the trust and the trust terms permit me/us to invest in non-income producing life assurance policies.
9. Each life insured is a beneficiary of the trust and consent, or parental consent, to this application for the investment bond has been given.
10. The investment return produced by the investment bond is of a capital nature and should be administered as such under the terms of the trust.
11. All written correspondence and notifications will be sent to the first named trustee only.
12. Neither the trustees nor the beneficiaries are resident in, or citizens of, the United States of America or Brazil.

And, if the investment bond will be subject to a Discounted Gift (Bare) Trust

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 standard terms and conditions (as amended below). (A copy of the terms and conditions is available on request).

13. I/We (the applicant(s)) make this application to Sterling on condition that, under the investment bond that is issued, I/we will be entitled to the regular withdrawals specified in my/our application if I/we (or, where appropriate, the survivor of us) are alive on the date the withdrawal is payable.
14. For the avoidance of doubt, this right shall remain vested in the applicant(s) throughout his lifetime/their lifetimes (and, where appropriate, the lifetime of the survivor of them) regardless of any assignment of the investment bond that may take place. In the event of an assignment of the investment bond, Sterling shall be entitled to treat the applicant(s) as irrevocably authorised to deal with the regular withdrawals as agent(s) for the assignee(s) and every assignee shall take the benefit of the investment bond subject to this provision.

15. The investment bond terms and conditions should be amended as follows:

In the regular withdrawals section:

- The words 'At any time' shall be deleted from the paragraph that begins 'At any time, you can set up regular withdrawals by asking us In Writing and obtaining our written agreement'.
- The words 'You may cancel regular withdrawals by telling us In Writing' shall be deleted from the paragraph that reads 'You may cancel regular withdrawals by telling us In Writing. We may stop your regular withdrawals if your total fund value falls below our current minimum of £1,000. We can change this minimum, taking account of matters we believe are relevant. We will write and tell you if regular withdrawals are stopped'.

This condition overrides any contrary term(s) in the investment bond terms and conditions.

The issue of an official letter by Sterling will evidence the fact that they have accepted this condition.

16. 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 and understood the information about 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 certain 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.

I/We understand that any applicant under this investment declaration may request confirmation of their own recorded details from Sterling.

I/We have supplied the information necessary to submit this application to Sterling through my/our adviser, and to the best of my/our knowledge and belief the information is true and accurate.

Sterling investment bond declaration (continued)

Lead applicant Full name (block capitals)	<input type="text"/>
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NP123740A02 (10/07)

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