

**SYARF30 V41 0223**

### Before you complete this form

Please read your Personal Illustration, Key Features document (SYARFKF1), Investment Options guide (SYI01) and Self-Directed Options guide (SYSDO1), given to you by your financial adviser.

### 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 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](http://www.standardlife.ie/privacy)

### Part 1 – Your financial adviser's company details

#### To be completed by your financial adviser

Financial adviser's Standard Life agency code  /

Financial adviser's company name

### Part 2 – Your personal details

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

Please give us one of your policy numbers

Title

First names (in full)

Surname

Email

Address

Eircode

Date of birth\* (DD/MM/YYYY)

Home phone number

Personal Public Service number

Mobile phone number

Please provide your bank details below. Your withdrawals will be lodged to this bank account\*\*.

Your International Bank Account Number (IBAN)

Name on your account

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

\* Proof of your identity (for example, a copy of your passport or driving licence) must be submitted, otherwise your application will be delayed and your money will not be invested until a later date. You must be 75 or under to invest.

\*\* Please allow 5 business days for the payment to reach your account. Payments must be lodged to your own or your jointly owned personal bank account. 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).

## Politically exposed persons

We are 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:

Your relationship to PEP	PEP	Position held by the PEP
<i>For example, daughter-in-law</i>	<i>Hugo Smith</i>	<i>Director, UK Post Office</i>

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).

## Part 3 – Your investment

€  (minimum €10,000)

## 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 total premiums as set out in Part 5a are 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.

## Funds

### Choose from the following Standard Life funds

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

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**.

## Self-Directed Options

### Execution only stockbroking

- Tick this box if you are selecting execution only stockbroking. We will pass your details to Stocktrade who will contact you directly.
- Tick this box if you want to set up a Stocktrade online account now to deal or view (Stocktrade account charges will apply)^
- Tick this box if you're an Irish national. If you're not, or you have dual nationality/citizenship, please give details

Nationality

National client identifier\*

Your occupation

Please indicate which income band applies to you

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

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

- Proof of identity, for example    **and**     Proof of address, for example
- Current passport
  - Current EU or UK driving licence
  - Recent bill (electricity, landline phone or gas)
  - Recent statement (bank or credit union)
  - Recent document from Revenue or Dept of Social Protection

You are only allowed to trade in investments that are permitted by Standard Life. If it comes to our attention that you have bought non-permitted investments, we will instruct Stocktrade to sell those investments. In these circumstances, your policy will be charged the cost of selling those investments. If you are uncertain as to whether a particular investment is permitted, contact your financial adviser or Standard Life.

### Deposits

Deposit provider	Deposit amount €	Deposit account term

### 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 owner's signature

Date

(DD/MM/YYYY)

^ Stocktrade will use your email address given in Part 2 to set up your online account. An additional charge applies for each deal arranged by post, email or fax.

\* This could be your passport number or personal identity code, depending on country. For example, in UK, it's your National Insurance number. For other countries, see Execution-only stockbroking form (SYEOS1).

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.

There are minimum investment amounts applied by the Deposit providers. Please see [www.standardlife.ie](http://www.standardlife.ie) for the minimums that apply.

Talk to your financial adviser before completing this section.

  
Signature

## Part 5a – ARF regular income

Each year, you must withdraw a percentage of the value of your policy (before tax):

- 4%, if you're 60 years of age or over for the full tax year, or
- 5%, if you're 70 years of age or over for the full tax year, or
- 6%, if you've combined ARF and vested PRSA assets of €2million or more, and aged 60 or over for the full tax year.

If you do not make withdrawals of at least this amount during each year, in late December, we will make a withdrawal and lodge it to your bank account.

Please complete how much and when you want to be paid. Choose only one of (a), (b) or (c):

(a)  before tax<sup>^</sup> payable  Every month  Every 3 months  Every 6 months  Once a year

or

(b)   before tax<sup>^^</sup> payable  Every month  Every 3 months  Every 6 months  Once a year

or

(c)  one withdrawal each year, based on the policy's imputed distribution for the year, payable in late December

If you choose (a) or (b), tell us when you want your first withdrawal:   (earliest: 1 month after Start Date)  
(DD/MM/YYYY)

### Make sure your tax credits are correct

When we process our first payment to you, we're required to update Revenue online as your new or additional 'employer' so that tax can be deducted. **You need to ensure that you are registered for PAYE, and that your tax credits are allocated the way you want, especially if you have more than one income.**

Please tick the appropriate box below:

- I'm already registered with Revenue for PAYE**  
We'll set you up on our payroll and request a Revenue Payroll Notification.
- I'm not yet registered with Revenue for PAYE**  
You'll need to contact Revenue to register for PAYE, and then we'll set you up on our payroll and request a Revenue Payroll Notification.

Once you're set up on our payroll, you can then re-allocate tax credits directly with Revenue, and they'll issue a new Tax Credit Certificate to you (and new Revenue Payroll Notification to us).

Register or update your PAYE details with Revenue on [www.revenue.ie/myaccount](http://www.revenue.ie/myaccount) or (01) 738 3636. We're required to deduct 'emergency' taxes where we don't have a Revenue Payroll Notification for you. Standard Life's 'employer' number for ARFs is: 3586780HH.

ARF regular income withdrawals are processed as at 6th of the month or next following working day. Please allow at least 5 bank working days for payments to reach your account.

The minimum ARF income p.a. is €900 (before tax).

<sup>^</sup> maximum 10% of policy value

<sup>^^</sup> maximum 10% of premium

**PAYE registration is required where you're receiving a pension income, even if you've been self-employed up to now, and/or will continue to be.**

## Part 5b – Nominee Qualifying Fund Manager (QFM)

Is the total value of all your ARFs and Vested PRSAs more than €2m?  Yes  No

If yes, you must nominate a QFM. Please nominate the QFM with your largest ARF investment to manage your distribution tax, and provide their details:

Name of Nominee QFM

Address   
  
  
 Eircode

Reference number to be used on correspondence

If no, we will only pay the distribution tax for this policy from this policy.

**Part 6 – Your financial adviser’s declaration**

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, and that
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 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.
4. 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.
4. I confirm that I will retain the appropriate evidence regarding any instruction I give to Standard Life or any third party providers on behalf of my client.
5. I want to be able to view my client’s Stocktrade account online.

Email me at

@																					

Stocktrade will use your email address to set up or add this client’s policy to your online financial adviser account.

6. I have completed all checks to verify the identity, address, source of funds, and source of wealth of my client named in Part 2, to the standards set out in the anti-money laundering and counter financing of terrorism regulations which will be forwarded to Standard Life on request\*.
7. I confirm my client fits the product’s target market  Yes  No

\* Enclose verification if Self-Directed Option of execution-only stockbroking chosen.

For product’s target market, refer to Brokerzone.

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

**Commission details**

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

(i) Pricing option

A    B    C    D    E    F    G    H

(ii) Initial (% of premium)

Nil  or  % (Max 4.00%)

(iii) FBRC (% of fund)

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

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

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

Issue policy to   Financial adviser    Client

**Financial adviser 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 7 – Your authorisation and declaration

Please read carefully before signing.

**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 consent to Standard Life seeking relevant information relating to my past, present, future employers and pension arrangements from any employers, trustees, administrators, pension providers or qualifying fund managers and I authorise the giving of such information.
3. The information given, whether in my handwriting or not, is true and complete.
4. I agree that a copy of this application can be treated as the original for all purposes.
5. I am beneficially entitled to the assets of the pension fund used to apply for my chosen retirement options and this investment consists only of assets from a Revenue approved pension arrangement or ARF.
6. I agree that the contract will be governed by the Policy Schedule, Statement of reasonable projection and Policy Provisions (SYARF60), together with this Application Form and any associated statements or questionnaires submitted in connection with this application.
7. I have received in writing and read the information specified in my financial adviser's declaration (Part 6).
8. I agree that the contract will be governed by Irish law.

Policy owner's  
signature

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:

- 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. 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 completed form is available on request.

To read our Privacy Policy, visit  
[www.standardlife.ie/privacy](http://www.standardlife.ie/privacy)



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

tick all that apply

## Checklist

- Complete all sections of this application form and sign it
- Contact/update the Revenue to ensure correct tax credits allocated
- Enclose proof of identity and address
- Please ensure Standard Life receives a completed Certificate of Source and payment from your current provider

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.

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](http://www.standardlife.ie) [customerservice@standardlife.ie](mailto: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.

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SCO20223865070-001

### Who this form is for

Please give this certificate to your current provider to be completed, signed and sent back to us\*. Only on receipt of this certificate, correctly completed application, cheque\*\* and other relevant information will your money be invested.

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\* Alternatively, ask them to send us the cheque accompanied by a letter giving these details.

\*\* If paying by direct credit, pay Standard Life International, IBAN: IE81 HSBC 990231 37001649, and quote reference: member surname, first name, and date of birth (dd/mm/yyyy).

### Your details and source of funds

Your name

Your address

Eircode

Date of birth (DD/MM/YYYY)

Personal Public Service number

### Where are your pension fund assets, which are to be invested in a Standard Life ARF, currently held?

PRSA  
  Personal pension (RAC)  
  Buy out bond (personal retirement bond)  
  Occupational pension scheme  
  Small self-administered pension scheme  
  ARF\*\*  
  Vested PRSA\*\*

\*\* If the assets are from an ARF or Vested PRSA, give the total distribution (before tax) made in this tax year. If nil, insert €0.

€

Are the pension fund assets being moved subject to, or as a result of family law proceedings? (for example, Pension or Property Adjustment Order). If Yes, you should enclose a copy of the Notice or Order. We'll then let you know what further information we'll need.

Yes  
  No

Amount of pension fund assets being moved to a Standard Life ARF

€

Policy number of pension fund assets

Provider name

**We confirm the details quoted above are correct and certify that the proposed investment is derived from assets to which this client is beneficially entitled, and those assets are derived from an approved source within the meaning of Section 784B of the Taxes Consolidation Act 1997, as amended.**

Provider signature

Date (DD/MM/YYYY)

Position

For and on behalf of

Vested PRSA is a PRSA where you have taken a cash lump sum and/or income.

The insurance company, Trustees, PRSA provider or Qualifying Fund Manager must sign here.

  
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](http://www.standardlife.ie) customerservice@standardlife.ie

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SCOZ0223865070-001