Sterling Investment Bond
additional payment
Application form

To be used for Flexible option bonds
started on or after 21 February 2015
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.

Data Protection – your information

Sterling is committed to ensuring that the way we collect, hold, use and share information about you complies fully with data protection legislation. We will use the personal information you give us in this form in the ways described in the Data Protection leaflet you received when you took out your bond. Information on how your personal information is used can also be found at www.sterling-assurance.co.uk or you can write to the Data Protection Officer at Zurich Assurance Ltd, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

Please write the existing 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.

Have you received a personal recommendation from your adviser to make the additional payment? Yes  No
### Personal details

Only complete this section if there is a change in your information.

If personal details have changed please complete a new verification of identity certificate.

At least one applicant must be a UK resident.

We cannot accept applications from any applicant who is a US national.

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<th>Forenames</th>
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</table>

### Payment details

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

<table>
<thead>
<tr>
<th>Payment amount?</th>
<th>£</th>
<th>Please indicate how you want to make your payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheque</td>
<td></td>
<td>Please make cheques payable to Sterling and write your name and address on the back of the cheque</td>
</tr>
<tr>
<td>CHAPS</td>
<td></td>
<td>Your bank may charge you a fee for a CHAPS payment (sometimes called Telegraphic Transfer)</td>
</tr>
<tr>
<td>BACS</td>
<td></td>
<td>BACS will take a minimum of 3 working days to reach the Sterling account</td>
</tr>
</tbody>
</table>

If you are paying by CHAPS or BACS, you will need to contact Sterling on 0370 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?**

<table>
<thead>
<tr>
<th>Income</th>
<th>Inheritance</th>
<th>Savings</th>
<th>Property sale</th>
<th>Other</th>
</tr>
</thead>
</table>

**Other details**

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

Occupation(s)

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

<table>
<thead>
<tr>
<th>Name of account holder</th>
<th>Name of bank/building society</th>
<th>Branch name</th>
<th>Sort code</th>
<th>Account number</th>
<th>Roll number</th>
</tr>
</thead>
</table>

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 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

Bank address and postcode

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 Adviser remuneration page.
Regular withdrawals (excluding the Distribution fund)

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 ☐

If Yes, please indicate how you wish the amount to increase:
In line with AWE ☐  In line with RPI ☐  By a set percentage of  % (maximum 10%) ☐

You may have to pay tax if the total of all regular withdrawals and any one off and ongoing adviser remuneration payments are more than 5% each year of the amounts invested into your bond.

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 investment 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 ________________________________
Bank address and postcode ________________________________

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 write down the funds you wish to invest in. You can take withdrawals proportionately across all your funds, or you can specify the funds you wish to take withdrawals from. If you don’t specify, withdrawals will be made proportionately across all your funds.

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 ‘deposit and treasury’ fund currently being used for phasing, and can only choose 19 other funds to invest in.

The phased investment option allows you to put your payments in a ‘deposit and treasury’ 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.

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.

Please note the Deutsche Managed Sterling Generation 2 fund is not available.

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<tr>
<th>Funds</th>
<th>Invest</th>
<th>Yearly withdrawal</th>
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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).
**Adviser remuneration**

Do you want to deduct adviser remuneration from your payment?  
Yes [ ] No [ ]

If Yes, how much do you wish to pay your adviser?

**Initial adviser remuneration**

**EITHER**

% of the payment

**OR**

£

**Ongoing adviser remuneration**

**EITHER**

% each year of the bond value.

If you wish to deduct ongoing adviser remuneration as a percentage of the original investment, please convert to a monetary amount and enter in the box below.

**OR**

£ each year.

How often do you want your adviser to receive ongoing adviser remuneration payments?

Every three months [ ]  
Every six months [ ]  
Once a year [ ]

You may have to pay tax if the total of all regular withdrawals and any one off and ongoing adviser remuneration payments are more than 5% each year of the amounts invested into your bond.

Financial Adviser Name
Please read this declaration carefully before signing it. It needs to be signed by each applicant (plus the parent or guardian of any applicant who is under 18). If the additional investment is being applied for by trustees, all the trustees must sign. If you do not understand any part of the declaration please ask for more information before signing it.

I/We ask Sterling to accept this application and issue the additional investment in accordance with Sterling’s terms and conditions. Please add this to the existing investment bond identified in this application.

I/We declare that:

- To the best of my/our knowledge and belief the information given in this application is correct.
- 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.
- I/We instruct Sterling to pay the initial adviser remuneration detailed in this application to my/our adviser.
- I/We instruct Sterling to deduct the ongoing adviser remuneration detailed in this application from the investment bond and pay it to my/our adviser.
- I/We understand that I/we cannot cancel a payment in respect of adviser remuneration once it has been paid or deducted from the investment bond, and that I/we will need to contact my/our adviser to discuss whether a refund is payable in full or in part or not due.

And where this investment is being made on behalf of a donor of a power of attorney:

- I/We confirm that I am/we are acting on behalf of the donor of a power of attorney and the investment bond is for the donor’s own benefit. To the best of my/our knowledge and belief, the power of attorney is still valid and has not been revoked.

And where this application is being made by trustees:

- I am/We are aware that an investment bond is a life assurance policy that does not produce an income and, if any withdrawals are taken, those withdrawals will be withdrawals of capital.
- The amount being invested is held by me/us as trustee(s) of the trust referred to in this application. Each life insured is a beneficiary of the trust and they (or, where appropriate, their parent or guardian) have consented to this application being made.
- I/We accept that Sterling will send all written correspondence and notices to the first named trustee only, except for cancellation notices which will be sent to each applicant/bondholder.

Data Protection

I/We consent to:

- My/Our personal data being used in the ways set out in the Data Protection leaflet.
- Sterling, its agents and other Zurich Group Companies using my/our information for setting up, processing and administering my/our investment bond.

In order for Sterling to meet its legal obligations, we need to undertake a search with a credit reference agency for the purposes of verifying your identity. The credit reference agency will check the details you supply against any particulars on any database (public or otherwise) to which they have access. A record of the search will be retained by the credit reference agency. The credit reference agency will use your details in the future to assist other companies for verification purposes. Sterling will not be able to provide services in the absence of this verification taking place.

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

Signed Date
Name

Signed Date
Name

Signed Date
Name

Signed Date
Name

Signed Date
Name
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
# Adviser details

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<thead>
<tr>
<th>Field</th>
<th>Details</th>
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<tbody>
<tr>
<td>Adviser name</td>
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<td>Adviser firm</td>
<td></td>
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<tr>
<td>Adviser address</td>
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<tr>
<td>FCA code</td>
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<td>E-mail address</td>
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<td>Mobile telephone number</td>
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<tr>
<td>Your Sterling agency code</td>
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# Adviser declaration

**Declaration**

I confirm that this business has been solicited, sold, signed and completed in the UK and 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.

**Adviser's signature**

**Date**
Please complete the certificate and complete separate certificates for all parties to the contract (for example, joint applicants, trustees, settlers, 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.

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### Confirmation of verification of identity certificate

<table>
<thead>
<tr>
<th>Name of applicant*/trustee*/third party*/attorney*/deputy* (in full)</th>
<th>Telephone number</th>
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<tbody>
<tr>
<td>Title</td>
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<tr>
<td>Surname</td>
<td>Nationality</td>
</tr>
<tr>
<td>Address</td>
<td>Plan number to which this certificate relates:</td>
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<td>Previous address if moved in last three months</td>
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<td></td>
<td>Postcode</td>
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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:

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<table>
<thead>
<tr>
<th>Adviser name, address and telephone number</th>
<th>Sterling agency code</th>
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<tbody>
<tr>
<td></td>
<td>Financial Services Register number</td>
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<table>
<thead>
<tr>
<th>Name of person completing this certificate</th>
<th>Job title</th>
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| Signature | Date |
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.

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### Confirmation of verification of identity certificate

To be completed by an FCA Regulated or EU Regulated Introducer

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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
- 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**

**Sterling agency code**

**Financial Services Register number**

**Name of person completing this certificate**

**Job title**

**Signature**

**Date**
Submission checklist

Please make sure all relevant sections of this application have been completed in full and the customer has signed the declaration. For your convenience, attachments are listed below.

Use this checklist to make sure that you send us all the relevant information to support this application. This will ensure that your customer’s application is processed quickly and accurately.

<table>
<thead>
<tr>
<th>Attachments</th>
<th>Attached</th>
<th>To follow</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheque payable to Sterling (please write the customer name and address on the back of the cheque)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Additional source of investment if more than 2 contributors</td>
<td></td>
<td></td>
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<tr>
<td>Additional confirmation of verification of identity certificate if more than 2 parties to the contract</td>
<td></td>
<td></td>
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<tr>
<td>Certified copy of the power of attorney</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust deed</td>
<td></td>
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</tr>
</tbody>
</table>

Any other comments or instructions
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