Sterling Investment Bond
additional payment form

To be used for Standard, High allocation and No exit penalty options from 31 December 2012
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
Sterling is committed to ensuring that the way we collect, hold, use and share information about you complies fully with data protection legislation. 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.

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 submit this application? Yes ☐ No ☐
Enhanced Death Benefit

Please refer to the Key Features Document for further details of this benefit.

This benefit is not available on Trust cases or for Life of Another.

At least one life insured must be under age 66.

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 set up a bond for any applicant who is a US national.

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<thead>
<tr>
<th>Title</th>
<th>Forenames</th>
<th>Surname</th>
<th>Date of birth</th>
<th>Nationality</th>
<th>Male/Female</th>
<th>Permanent residential address</th>
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Postcode

Country

Daytime telephone

Mobile telephone

Evening telephone

E-mail

Title Forenames

Surname

Date of birth

Nationality

Male/Female

Permanent residential address

Postcode

Country

Daytime telephone

Mobile telephone

Evening telephone

E-mail

Title Forenames

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Mobile telephone

Evening telephone

E-mail
Investment details

How much do you want to invest? £

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 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?

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
### 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.

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.

<table>
<thead>
<tr>
<th>Your name</th>
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<table>
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<th>Where has the investment come from?</th>
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<td>Income</td>
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<td>Inheritance</td>
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<tr>
<td>Savings</td>
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<tr>
<td>Property sale</td>
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<td>Other</td>
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<table>
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<tr>
<th>Other details</th>
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<tbody>
<tr>
<td>Yearly income (including salary, pension or investment income)</td>
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<tr>
<td>Occupation(s)</td>
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</tbody>
</table>

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

<table>
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<th>Name of account holder</th>
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<th>Name of bank/building society</th>
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<th>Branch name</th>
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<tr>
<th>Roll number</th>
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</table>
**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:

<table>
<thead>
<tr>
<th>Name of account holder</th>
<th></th>
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</table>

<table>
<thead>
<tr>
<th>Name of bank/building society</th>
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<tr>
<th>Branch name</th>
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<th>Account number</th>
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<tr>
<th>Roll number</th>
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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)

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
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<tbody>
<tr>
<td>Do you wish to receive or change regular withdrawals?</td>
<td></td>
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<tr>
<td>If Yes, how much do you wish to receive each payment?</td>
<td></td>
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<tr>
<td>(If you are changing regular withdrawals, please enter the total new payment details.)</td>
<td></td>
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<tr>
<td><strong>EITHER</strong></td>
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<tr>
<td>% each year of the bond value. (Not available if you want fund specific withdrawals)</td>
<td></td>
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<tr>
<td>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.</td>
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<tr>
<td><strong>OR</strong> £ each year. Is this amount to increase each year?</td>
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<tr>
<td>You may have to pay tax if your yearly withdrawals are more than 5% of the payment and any new payment.</td>
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<tr>
<td>If Yes, please indicate how you wish the amount to increase:</td>
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<tr>
<td>In line with AWE</td>
<td>In line with RPI</td>
<td>By a set percentage of % (maximum 10%)</td>
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<tr>
<td>How often do you want to receive a payment? (please tick)</td>
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<tr>
<td>Every month</td>
<td>Every 3 months</td>
<td>Every 4 months</td>
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<td>What date would you like your payments to start?</td>
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<td>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.</td>
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<tr>
<td>If you are investing in more than one fund, how do you want to take withdrawals?</td>
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<tr>
<td>(If you do not tick either option, we will split withdrawals proportionately across all funds selected).</td>
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<td>Split proportionately across all funds selected</td>
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<tr>
<td><strong>OR</strong> From particular funds</td>
<td>This option is not available if you have chosen withdrawals as a percentage of the bond value.</td>
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<tr>
<td>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:</td>
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<td>Name of account holder</td>
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<td>Name of bank/building society</td>
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<td>Branch name</td>
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<tr>
<td>A confirmation of verification of identity certificate will need to be completed if the account holder is not an applicant.</td>
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</table>
Investment funds (excluding the Distribution fund)

Please write down the funds you wish to invest in and indicate the percentage and 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.

We will assume the same fund split as your most recent investment if no fund selection is made.

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 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.

<table>
<thead>
<tr>
<th>Funds</th>
<th>Invest</th>
<th>Yearly withdrawal</th>
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A copy of this application and the investment bond terms and conditions are available on request.

Our address is on page 2 of this application form and our telephone number is 0370 909 6010.

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

Please read the Data Protection leaflet carefully.

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.

Data Protection

For the purposes of data protection, reference to ‘Zurich Group’ means Zurich Insurance Group Ltd 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.

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

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 these 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.

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.

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

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<th>Date</th>
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<tr>
<td>Name</td>
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</table>
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

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
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<tbody>
<tr>
<td>Adviser name</td>
<td></td>
</tr>
<tr>
<td>Adviser firm</td>
<td></td>
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<tr>
<td>Adviser address</td>
<td></td>
</tr>
<tr>
<td>FCA code</td>
<td></td>
</tr>
<tr>
<td>E-mail address</td>
<td></td>
</tr>
<tr>
<td>Mobile telephone number</td>
<td></td>
</tr>
<tr>
<td>Your Sterling account number</td>
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</tbody>
</table>

### 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: [Signature]  
Date: [Date]

11
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.

<table>
<thead>
<tr>
<th>Name of applicant*/trustee*/third party*/attorney*/deputy* (in full)</th>
<th>Telephone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title</td>
<td>Forenames</td>
</tr>
<tr>
<td>Surname</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td>Postcode</td>
</tr>
</tbody>
</table>

| Date of birth | Nationality |
|-----------------|
| Plan number to which this certificate relates: |
| Previous address if moved in last three months |
| Postcode |

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:

<table>
<thead>
<tr>
<th>Adviser name, address and telephone number</th>
<th>Sterling commission account number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of person completing this certificate</td>
<td>Job title</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Signature</th>
<th>Date</th>
</tr>
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<th>Date</th>
</tr>
</thead>
</table>
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.

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

Adviser name, address and telephone number

Sterling commission account number

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>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>
</tr>
<tr>
<td>Additional source of investment if more than 2 contributors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Additional confirmation of verification of identity certificate if more than 2 parties to the contract</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Certified copy of the power of attorney</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust deed</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Any other comments or instructions

_________________________________________________________________________
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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.