STERLING

Sterling Investment Bond additional payment form

To be used for Standard, High allocation and
No exit penalty options from 31 December 2012

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.

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 ☐

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.

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

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
Surname
Date of birth
Nationality
Male/Female
Permanent residential address

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

Investment details

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

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

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

Where has the investment come from?

Income ☐

Inheritance ☐

Savings ☐

Property sale ☐

Other

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

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

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.

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

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 AWE ☐ 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 write down 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.

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.

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 '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.

Funds	Invest	Yearly withdrawal
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£
	%	£

Declaration

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, or you can confirm the access code at the end of this form so we can verify the power of attorney online.

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.

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 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 investment bond 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.

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.

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. 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.

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

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

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.

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

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

FCA code

E-mail address

Mobile telephone number

Your Sterling account number

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

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 FCA 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:

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 ☐

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

Financial Services Register number

Name of person completing this certificate

Job title

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.

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To be completed by an FCA 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:

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 ☐

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

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.

	Attached	To follow	N/A
Cheque payable to Sterling (please write the customer name and address on the back of the cheque)			
Additional source of investment if more than 2 contributors			
Additional confirmation of verification of identity certificate if more than 2 parties to the contract			
Trust deed			
Certified copy of the power of attorney or access code			

Access code

Any other comments or instructions

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

NP714326054 (10/21) CMS