

SYRI73 V08 0223

Before you complete this form

Please read your Personal Illustration (pre-sale), Key Features document (SYRIKF1), Key Information Document for the product, Investment Options guide (SYIO1) and Supplementary Information Documents for funds given to you by your financial adviser.

The main Revenue requirements for a savings policy to qualify for Section 73 relief are

- Policy must be in a form approved by Revenue (Synergy Regular Invest meets this requirement)
- Policy must be expressly effected under Section 73 Capital Acquisitions Tax Consolidation Act 2003 for the purpose of paying gift tax
- Policy owner must pay the premiums regularly
- Premiums must be paid continually (yearly, half-yearly, quarterly or monthly) for the first 8 years (single premiums are not permitted)
- If premiums are not paid for 1 year, no further premium may be paid
- Policy must be single life/owner (or joint life last survivor/owner for married couple/civil partners)
- Maximum difference between the highest and lowest annual premiums over the first 8 years cannot be more than 100%
- A withdrawal within first 8 years will reduce annual premium requirement and affect maximum difference
- After 8 years, withdrawal of proceeds must be used to pay gift tax within 1 year of withdrawal

These requirements are based on our understanding in December 2022. The full rules are set down in law, and by Revenue. Laws and tax rules may change in the future.

You must get professional financial and tax advice. Standard Life does not give financial or tax advice. You should not base your decision to invest solely on the information in this application.

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

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 - Personal details

Policy owner and Life assured 1

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

Are you resident for tax purposes anywhere other than the Republic of Ireland? Yes No

If yes, please tell us where and give us your relevant Taxpayer Identification Number (TIN):

Country

TIN

You must be aged between 18 and 74 when setting up the policy.

If there is more than one policy owner, we'll issue correspondence to all the policy owners at the address of the 1st named policy owner.

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

* We're required to verify your PPSN. Please attach proof, for example, copy of PAYE notice of tax credits or printed Revenue or Dept of Social Protection correspondence.

US citizens are considered to be tax resident in the US under US tax law. This applies whether or not they hold a US passport. It also applies to US Green Card holders.

If you need more information about tax residency, talk to your financial adviser. If you need more space to list all your tax residences, please copy this page.

Part 2 - Personal details (continued)

Policy owner and Life assured 2

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

Are you resident for tax purposes anywhere other than the Republic of Ireland? Yes No

If yes, please tell us where and give us your relevant Taxpayer Identification Number (TIN):

Country

TIN

For joint life, you must be married to each other or in a civil partnership.

You must be younger than age 75 when setting up the policy.

If there is more than one policy owner, we'll issue correspondence to all the policy owners at the address of the 1st named policy owner.

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

* We're required to verify your PPSN. Please attach proof, for example, copy of PAYE notice of tax credits or printed Revenue or Dept of Social Protection correspondence.

US citizens are considered to be tax resident in the US under US tax law. This applies whether or not they hold a US passport. It also applies to US Green Card holders.

If you need more information about tax residency, talk to your financial adviser. If you need more space to list all your tax residences, please copy this page.

Part 3 - Your investment

Regular premium € Date of first regular premium (DD/MM/YYYY)

Monthly direct debit Quarterly direct debit Half-yearly direct debit Yearly direct debit Yearly cheque*

There may be a delay in collecting the first premiums while the direct debit is being set up with your bank.

Source of funds

Please give account details from where money was drawn

Your International Bank Account Number (IBAN)

Name on your account

* Alternatively, you can make direct credit payment to Standard Life International, IBAN: IE81 HSBC 990231 37001649. Please quote reference: your surname, first name, and date of birth (dd/mm/yyyy)

Regular premium must be on a day between 1st and 28th of the month.

The minimum premium is €125 each month, €375 each quarter, €750 each half-year, €1,500 each year. Please make cheque or bank draft payable to Standard Life.

Premium should be drawn from policy owner's account.

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).

Funds

In order to complete this section, refer to the Investment Options guide (SYIO1).

Fund name	
	%
	%
	%
	%
Please ensure that your percentage adds up to 100%	Total 100%

Please ensure you give full fund name, as listed in Investment Options guide (SYIO1).

Authorising Standard Life to accept instructions from your financial adviser on your behalf

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 under this policy.

This authorisation will apply until Standard Life receives a written instruction from me changing or withdrawing my authorisation.

Policy owners' signatures



Date

(DD/MM/YYYY)

Talk to your financial adviser before signing this section.


Signature

Part 4 – Anti-money laundering regulations

We are required to obtain information about your occupation, income, details of how you acquired the money you are investing before we can accept your application.

Occupation of policy owner 1	Occupation of policy owner 2
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Your annual income before tax

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

Source of wealth. Tick all that apply.

- | | | | |
|---|--|--|--|
| <input type="checkbox"/> Compensation payment | <input type="checkbox"/> Inheritance | <input type="checkbox"/> Salary/bonus | <input type="checkbox"/> Sale of company |
| <input type="checkbox"/> Divorce settlement | <input type="checkbox"/> Lottery/betting win | <input type="checkbox"/> Sale of investments | <input type="checkbox"/> Savings |
| <input type="checkbox"/> Gift | <input type="checkbox"/> Policy claim/maturity | <input type="checkbox"/> Sale of property | <input type="checkbox"/> Other |

Additional details (must be completed)

Failure to complete this section fully is the most common cause of delay in processing the application. Where possible, please provide documents as evidence. You'll also need to attach copies of one of each of the following:

- | | | |
|--|------------|---|
| <input type="checkbox"/> Proof of identity, for example <ul style="list-style-type: none"> • Current passport • Current EU or UK driving licence | and | <input type="checkbox"/> Proof of address, for example <ul style="list-style-type: none"> • Recent bill (electricity, landline phone or gas) • Recent statement (bank or credit union) • Recent document from Revenue or Dept of Social Protection |
|--|------------|---|

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.

We will not be able to proceed with your application unless the information requested here is fully completed.

In some cases, we will require evidence to verify the information in this section.

If this is a joint application, please state the combined income of the policy owners.

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.

Politically exposed persons

We are also 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:

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).

Role in policy	Role holder's name	Role holder's relationship to PEP	PEP	Position held by the PEP
For example, Policy owner	Anne Murphy-Smith	daughter-in-law	Hugo Smith	Director, UK Post Office

Part 5 – Your financial adviser’s declaration

To be completed by the financial adviser

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. If a Personal Illustration has not been provided pre-sale, I will provide the declaration set out in Schedule 4 of those Regulations to my client for signing and returning to me when they receive their policy documents.
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 Packaged Retail and Insurance-based Investment Products EU Directive 2014, my client has been given the Key Information Document for the product and relevant Supplementary Information Documents for funds.
4. 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.
5. 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.
6. I confirm my client fits the product’s target market Yes No

For product’s target market, refer to Brokerzone.

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

7. I confirm that I will retain the appropriate evidence regarding any instructions I give to Standard Life or any third party providers on behalf of my client.
8. I have completed all checks to verify the identity, address, source of funds, and source of wealth of the policy owners named in Part 2, to the standards set out in the anti-money laundering and counter financing of terrorism regulations.

Commission details

Please complete (i) and (ii), and if premium \geq €500 each month, (iii):

(i) Initial (% of premium)

Nil or Funded % (Max 15.00%) or Premium based % (Max 15.00%)

(ii) FBRC (% of fund)

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

(iii) 100% allocation + 0.25% AMC rebate OR 101% allocation + 0% AMC rebate

If premium <€500 each month the allocation rate will be 100% (gross, before commission) + 0% AMC rebate.

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

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

The pricing structure you select at policy set up stage determines the annual management charge rebate on all premiums. The annual management charge is applied in the unit price on a daily basis for unit-linked funds. The rebate is achieved by applying a credit to the policy on a monthly basis.


Signature

Part 6 – Your declaration

Please ensure that all policy owners read and sign this section

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 confirm that I have an interest in the life or lives assured, as I will suffer financial loss on their death.
3. I agree that the information given in this form 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 a resident of the Republic of Ireland.
6. I have received in writing and read the information specified in 1, 2, 3 and 4 of my financial adviser's declaration (Part 5).
7. I agree that the contract will be governed by the Policy Schedule, Statement of reasonable projection, and the Policy Provisions (SYRI60), together with this Application Form and any associated statements or questionnaires submitted in connection with this application.
8. I agree that the contract will be governed by Irish law.
9. I am effecting this policy with the intention of paying a future gift tax liability under Section 73 Capital Acquisitions Tax Consolidation Act 2003.
10. I accept that, for the policy to qualify for Section 73 relief, it must satisfy the criteria in Section 73, and those set by Revenue, and failure to meet all of them may result in the policy proceeds being liable to Capital Acquisitions Tax.
11. I accept responsibility for satisfying these criteria throughout the life of the policy, and I will not hold Standard Life responsible for any failure to meet them.
12. I accept that if I instruct Standard Life to make any premium changes or withdrawals from the policy, it is my responsibility to ensure the criteria for the Section 73 relief are adhered to, and I will not hold Standard Life responsible for any breach.
13. I accept that this policy is not suitable to fund a future inheritance tax liability under Section 72.
14. I have received professional tax advice (or had the opportunity, and chose not to) before applying for this policy.

Policy owners' signatures
(all policy owners must sign)



Date

(DD/MM/YYYY)

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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:

Policy owner 1	Email	<input type="checkbox"/>	Phone	<input type="checkbox"/>	Post	<input type="checkbox"/>	Text	<input type="checkbox"/>
Policy owner 2	Email	<input type="checkbox"/>	Phone	<input type="checkbox"/>	Post	<input type="checkbox"/>	Text	<input type="checkbox"/>

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 and cheque (if applicable) in payment of premiums. 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 application will be sent to you on request.

To read our Privacy Policy, visit www.standardlife.ie/privacy

An individual will be regarded as resident in the Republic of Ireland ('the State') for a tax year if the individual:

- (a) is present in the State for 183 days or more in that tax year; or
- (b) has a combined presence of 280 days or more in the State taking into account the number of days present in the State in that tax year together with the days present in the State in the preceding tax year.

If an individual is present in the State for less than 30 days in a particular tax year, the individual will not be considered as being resident in the State in that tax year and no account shall be taken of the period of less than 30 days for the purposes of the 280 day test, unless the individual elects to become a resident. An individual is considered present if they are present in the State at any time during that day.


Signature

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

Tick all that apply

(01) 639 7000 www.standardlife.ie 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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Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

Your policy number

(which will be your Unique Mandate Reference)

Please complete a separate direct debit for each policy number.

SDDN V06 1122

Direct debit instruction

By signing this mandate form, you authorise

(a) Standard Life to send instructions to your bank to debit your account, and

(b) Your bank to debit your account in accordance with the instruction from Standard Life.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks, starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Name on account

Address on account

Eircode

International Bank Account Number (IBAN)

Type of payment: Recurrent

Accountholder signatures



Date

(DD/MM/YYYY)

If your bank account is a joint account and requires two signatures, please ensure this mandate is signed by both parties.

Some banks may not accept direct debit instructions for some types of accounts (for example, most savings accounts). If in doubt, please consult your bank.

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).



Creditor: Standard Life International dac

Creditor Identifier: IE09ZZZ304935

Please return this mandate to Standard Life, 90 St Stephen's Green, Dublin, D02 F653.

Instead of posting, you can scan and email it to us at customerservice@standardlife.ie

If you scan and email documents containing your personal information, be aware that there's no guarantee that any email you send us will be received, or that it will remain private and unaltered during internet transmission.

For more information on SEPA, visit the Banking & Payments Federation Ireland website, www.bpfi.ie

Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

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