

Important

All parties to this deed should seek independent legal, financial and tax advice to ensure that they are aware of the implications of assigning the Policy. This advice should be obtained prior to completing this deed. If we subsequently receive this completed deed for recording, we will assume that the advice has been obtained.

This deed is only suitable if the settlors, the trustees and the beneficiary are resident in Ireland. If not, there could be tax consequences. Many factors determine whether a person is resident in Ireland, so you should speak to your adviser if you are unsure about this.

Standard Life has drafted this deed with due care and attention to reflect the law at October 2018. It cannot accept any responsibility for loss, damage, or other claim which may arise from the use of this deed or the way in which you complete it. Standard Life cannot perform the function of a legal or tax adviser or guarantee that this deed will meet all of your specific requirements. **You are strongly recommended to consult your own legal and tax adviser.**

Guidance

Please read this guidance carefully before completing this deed. Please read the margin notes of this deed before completing each section.

What does this deed do?

This deed changes who we treat as the legal owner of a Policy and could have certain legal/tax implications.

When should I use this deed?

This deed can only be used to assign the whole of the Policy held in the Trust Fund to the beneficiary of a Standard Life Bare Trust. This deed cannot be used if there is more than one beneficiary to the Trust Fund.

When completing this deed please:

- use black ink;
- use BLOCK CAPITALS (except for signatures);
- always give full names (including any middle names); and
- neatly cross out and correct any mistakes/alterations. All parties to this deed will need to add their initials next to or near to the mistake. Please do not use correction fluid.

Who can witness this deed?

A person can be a witness to your signature provided that they are:

- over 18 years old;
- independent (unrelated to you i.e. not a family member); and
- not a party to this deed (nor their husband/wife/civil partner)

Speak to your adviser for guidance if you are not sure who would be suitable to witness your signature.

What to do when you have completed and signed this deed

- ▶ return the completed and signed deed to:
Standard Life
90 St Stephen's Green
Dublin 2

Any questions? Please contact us.

If you require any further information, please call us on (01) 639 7000 or email customerservice@standardlife.ie

Date of deed			
THIS DEED is made on	<input type="text"/>	day of <input type="text"/>	20 <input type="text"/>

This should be the date that the last person signs this deed. It should not be forward or back-dated.

BETWEEN

Current trustees	
(PLEASE USE BLOCK CAPITALS)	
Title <small>(Mr/Mrs/Miss/Ms/ Other e.g. Dr/Rev)</small>	<input type="text"/>
Full name	<input type="text"/>
Current address	<input type="text"/> <input type="text"/>
(PLEASE USE BLOCK CAPITALS)	
Title <small>(Mr/Mrs/Miss/Ms/ Other e.g. Dr/Rev)</small>	<input type="text"/>
Full name	<input type="text"/>
Current address	<input type="text"/> <input type="text"/>
(PLEASE USE BLOCK CAPITALS)	
Title <small>(Mr/Mrs/Miss/Ms/ Other e.g. Dr/Rev)</small>	<input type="text"/>
Full name	<input type="text"/>
Current address	<input type="text"/> <input type="text"/>
(PLEASE USE BLOCK CAPITALS)	
Title <small>(Mr/Mrs/Miss/Ms/ Other e.g. Dr/Rev)</small>	<input type="text"/>
Full name	<input type="text"/>
Current address	<input type="text"/> <input type="text"/>

Please insert the full names and addresses of all the current trustees, including the settlors if they are also trustees.

The Beneficiary

(PLEASE USE BLOCK CAPITALS)

Title
(Mr/Mrs/Miss/Ms/
Other e.g. Dr/Rev)

Full name

Current address

WHEREAS

A. Pursuant to the Trust Deed, the trustees hold the Trust Fund upon trust for the beneficiary absolutely.

B. The beneficiary attained the age of majority on and, pursuant to the Trust Deed, is entitled to call upon the delivery of the bare legal interest in the beneficiary's share of the Trust Fund.

C. The trustees have agreed to complete this deed for the purposes of vesting the bare legal interest in the Trust Fund to the beneficiary.

Please insert the full name and address of the beneficiary that you are transferring all of the Trust Fund to.

Please insert the date (dd/mm/yyyy) that the beneficiary attained the age of majority.

Now this deed witnesseth:

1 Interpretation

1.1 In this deed:

“Trust Deed” means the deed of bare trust settled by:

Full name

Full name

on the day of 20

“Trust” means the bare trust established by the Trust Deed

“Trustees” means the trustees acting under the Trust Deed

“Trust Fund” means the property specified in the Trust Deed gifted or loaned by the settlors to the trustees and all property at any time held by the trustees whether by way of accumulations of income, capital appreciation, further settlement or otherwise and all monies, investments, income and other property for the time being representing or arising from the same or any parts of the Trust Fund.

The “Policy” means

1.2 In this deed, where the context so admits, the masculine includes the feminine and the feminine includes the masculine and words importing the singular shall include the plural and words importing the plural shall include the singular.

1.3 The clause headings are included for reference only and shall not affect the interpretation of this deed.

2 Substantive Appointment

2.1 The beneficiary hereby calls upon the trustees to appoint their bare legal interest in the Trust Fund to the beneficiary.

2.2 The trustees, in consideration of the premises, hereby agree to appoint the bare legal interest in the Trust Fund to the beneficiary.

2.3 The trustees further agree to execute any such further documents necessary to give effect to the appointment of the bare legal interest in the Trust Fund to the beneficiary.

2.4 The trustees hereby formally assign all rights, interests and entitlements to the Policy to the beneficiary and hereby undertakes to furnish a copy of this deed to Standard Life as formal written notice that the Policy has been assigned.

3 Severability

The invalidity or unenforceability of any provision of this deed shall not affect the validity or enforceability of any other provision of this deed and this deed shall continue in full force and effect except for any such invalid or unenforceable provision.

4 Execution

This deed may be executed in any number of counterparts and by the different parties hereto on separate counterparts each of which when executed and delivered shall constitute an original and all such counterparts together constituting but one and the same instrument.

5 Governing Law

The proper law of this deed shall be the law of Ireland and all rights under this deed and its construction and effect shall be construed according to the law of Ireland.

Please insert the name of the settlors and the date the Bare Trust was signed.

Please insert policy number of the Standard Life Synergy policy that forms all or part of the Trust Fund and is currently held by the trustees.

Signing the deed

IN WITNESS WHEREOF the parties hereto have duly executed this deed on the date first written above.

SIGNED AND DELIVERED as a deed by Trustee	
Place of signing	

In the presence of:

Witness Signature	▶	
Witness Name (BLOCK CAPITALS)		
Witness Address		



Signature

Please add the place where this trust deed was signed, for example, Dublin.



Signature

You can have the same witness for each signature. For example, four trustees can each sign in front of one witness who will then need to insert their details against each signature they're witnessing.

SIGNED AND DELIVERED as a deed by Trustee	
Place of signing	

In the presence of:

Witness Signature	▶	
Witness Name (BLOCK CAPITALS)		
Witness Address		



Signature



Signature

SIGNED AND DELIVERED as a deed by Trustee	
Place of signing	

In the presence of:

Witness Signature	▶	
Witness Name (BLOCK CAPITALS)		
Witness Address		



Signature



Signature

SIGNED AND DELIVERED as a deed by Trustee	
Place of signing	

In the presence of:

Witness Signature	▶	
Witness Name (BLOCK CAPITALS)		
Witness Address		



Signature



Signature

AND

SIGNED AND DELIVERED as a deed by Beneficiary	
Place of signing	
In the presence of:	
Witness Signature	
Witness Name (BLOCK CAPITALS)	
Witness Address	



Signature

Please add the place where this trust deed was signed, for example, Dublin.



Signature

You can have the same witness for each signature. For example, four trustees can each sign in front of one witness who will then need to insert their details against each signature they're witnessing.

Politically exposed persons

We are required to identify politically exposed persons (PEPs) under anti-money laundering regulations. 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).

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.

Role* in policy	Role holder's name	Role holder's relationship to PEP	PEP	Position held by the PEP
<i>For example, trustee</i>	<i>Anne Murphy-Smith</i>	<i>daughter-in-law</i>	<i>Hugo Smith</i>	<i>Director, UK Post Office</i>

*Settlor, beneficiary or trustee.

Automatic exchange of information

Is the beneficiary a resident for tax purposes anywhere outside the Republic of Ireland? Yes No

If yes, please give details.

Country	<input type="text"/>
Tax identification number	<input type="text"/>
Country	<input type="text"/>
Tax identification number	<input type="text"/>

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 adviser. If you need more space to list them all, please copy this page.

What should accompany this deed?

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

- Proof of identity of beneficiary, for example:
 - Current passport
 - Current EU driving licence
- Proof of address of beneficiary, for example:
 - Recent bill (electricity, phone or gas)
 - Recent statement (bank or credit union)
 - Recent document from Revenue or Dept of Social Protection
- Proof of Personal Public Service number of beneficiary, for example:
 - Copy of PAYE notice of tax credits
 - Printed Revenue or Dept of Social Protection correspondence

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.

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 2. www.standardlife.ie

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