

# Synergy Personal Pension

# Application

# Before you complete this form

Please read your Personal Illustration (pre-sale), Key Features document (SYPPKF1), Investment Options guide (SYIO1) and Self-Directed Options guide (SYSDO1), given to you by your financial adviser.

# 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: **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	9 /	,								
Financial adviser's company name										

Part 2 - Your personal details	
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*	Home
(DD/MM/YYYY) Mobile phone number	phone number

# SYPP30 V49 0324

Proof of identity (for example, copy of unexipred passport or driving licence) must be sent in with this application. Name on proof must match your photo ID.

We may use your email to help manage your policy. If you don't want us to use it, leave it blank. If you're choosing execution-only stockbroking with Stocktrade, we'll need your email.

<sup>r</sup> Minimum age is 18, maximum is 74.

Part 3 – Your eligibility, occupation and retirement details	
<ol> <li>Are you self employed or a partner personally acting in some trade, profession or occupation which gives rise to relevant income?</li> <li>Are you an employed person in an occupation that is non-pensionable?</li> </ol>	<ul> <li>* For regular (monthly, quarterly, half yearly) contributions, there</li> </ul>
If no to 1 and 2, please consult your financial adviser who will need to check your eligibility.	must be at least one year between your start date
Your occupation	and retirement age. For a term of less than one
I want to retire under my Synergy Personal Pension at age (60 - 75)*	year you can only have a yearly contribution, a single contribution or transfer payment.
Part 4 – Your contributions	
Regular contribution**       €         Date of first regular contribution (DD/MM/YYYY)	** The minimum contribution is €175 each month, €525 each quarter, €1,050 each
Payable by     Monthly direct debit     Quarterly direct debit     Half-yearly direct debit     Yearly direct debit     Yearly direct debit     Yearly direct debit	half-year, €2,100 each year. *** The minimum single
Single contribution or transfer payment*** €	contribution or transfer payment to set up a policy
Payable by Cheque Bank Draft Direct credit/EFT^	is €5,000.
<ul> <li>You should make your direct credit/EFT payment to Standard Life International, IBAN: IE81 HSBC 990231 37001649, quoting reference: your surname, first name, and date of birth (dd/mm/yyyy)</li> </ul>	
<b>Source of funds</b> Please give account details from where money was drawn	
Your International         Bank Account         Number (IBAN)         Name on         your account         Do you require a 'willing and able' letter to be sent to the transfer provider?	
Part 5 – Anti-money laundering requirements	Salary/income means your gross
Salary/income €	income (before tax) in a year (including bonus/commission).
Tell us how you acquired the money you are investing. Tick all that apply.	In certain circumstances, we may request further
Compensation payment Inheritance Salary/bonus Sale of company	information.
Divorce settlement Lottery/betting win Sale of investments Savings	
Gift Policy claim/maturity Sale of property Other	
Additional details	
	]
If you don't provide suitable anti-money laundering/identification 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.	

# 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?

If yes, please give details.

Your relationship to PEP	PEP	Position held by PEP
For example, daughter-in-law	Hugo Smith	Director, UK Post Office

Yes

No

Part 6 – Source of your transfer payment							
<b>Must be completed for transfer payments</b> If your contribution is a transfer payment, please give Insurer name and policy number							
Insurer name Policy number							
Is your pension (or has it ever been) subject to any family law proceedings? (for example, Pension Adjustment Order)	Yes No						
If Yes, you should enclose a copy of the Notice or Order. We'll then let you know what further information we'll need.							

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).

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# Part 7 – Your investment choice

In order to complete this section, refer to the Investment Options guide (SYIO1) and the Self-Directed Options guide (SYSDO1)

Indicate how your contribution as set out in Part 4 is to be allocated. If you have more than one contribution type (for example a monthly contribution of €250, plus a €5,000 single contribution) and you want a different fund choice for each type, please make a copy of this part and complete it for each contribution type.

Funds

€

and/or

Self-Directed Options €

If you choose to invest in Self-Directed Options, your investment will initially be placed in your Policy Cash Account. You must have enough money in this account to enable us to carry out your instructions and to pay the charges related to the Self-Directed Options that you have selected. Please refer to the Self-Directed Options guide (SYSDO1), or contact your financial adviser for further information.

#### Funds

Choose from the follo	wing Stand	lard Life funds			
Absolute Return Global Bond Strategies (ARGBS)	%	Global Index Fund 80	%	MyFolio Market IV	%
Asia Pacific Equity	%	Global Index Fund 100	%	MyFolio Market V	%
Cautious Managed	%	Global Inflation Linked Bond	%	North American Equity	%
China Equity	%	Global Real Estate	%	Property	%
Corporate Bond	%	Global REIT	%	Sustainable Index World Equity	%
Diversified Income	%	Global Smaller Companies	%	Total Return Credit	%
Euro Global Liquidity	%	Japanese Equity	%	UK Equity	%
European Equity	%	Managed	%	UK Smaller Companies	%
European Ethical Equity	%	Multi-Asset ESG	%	Vanguard Emerging Market Stock Index	%
European Smaller Companies	%	MyFolio Active I	%	Vanguard Euro Government Bond Index	%
Fixed Interest	%	MyFolio Active II	%	Vanguard Eurozone Stock Index	%
Global Corporate Bond SRI	%	MyFolio Active III	%	Vanguard Global Bond Index	%
Global Equity	%	MyFolio Active IV	%	Vanguard Global Corporate Bond Index	%
Global Equity Impact	%	MyFolio Active V	%	Vanguard Global Stock Index	%
Global Index Fund 20	%	MyFolio Market I	%	Vanguard US 500 Stock Index	%
Global Index Fund 40	%	MyFolio Market II	%		%
Global Index Fund 60	%	MyFolio Market III	%		%

If you wish to invest in funds, indicate the relevant percentage in the table below. For example, if you indicated above that you wish to invest €10,000 in funds, and you want all of this amount to be invested in the Standard Life Managed Fund, you would insert 100% beside Managed.

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Deposits
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For fixed term deposits, please read the appropriate Fixed Term Deposit Key Features document. For structured deposits, please read the appropriate Structured Deposit Key Features document and the deposit provider's Key Information Document.

Deposit provider	Deposit amount €	Deposit account term

#### Execution only stockbroking

Tick this box if you are selecting execution only stockbroking. We will pass your details to
Stocktrade who will contact you directly^.

Tick this box if you're an Irish national. If you're not, or you have dual nationality/citizenship, please give details

Nationality 1								
National client identifier 1*								
Nationality 2								
National client identifier 2*								

You'll also need to attach one copy of your proof of address, for example:

- Recent bill (electricity, landline phone or gas)
- Recent statement (bank or credit union)
- Recent document from Revenue or Dept of Social Protection

You are only allowed to trade in investments that are permitted by Standard Life. If it comes to our attention that you have bought non-permitted investments, we will instruct Stocktrade to sell those investments. In these circumstances, your policy will be charged the cost of selling those investments. If you are uncertain as to whether a particular investment is permitted, contact your financial adviser or Standard Life. There are minimum investment amounts applied by the Deposit providers. Please see **standardlife.ie/deposits** 

Stocktrade will use your email address given in Part 2 to set up your online account. An additional charge applies for each deal arranged by post, email or fax.

 \* This could be your passport number or personal identity code, depending on country.
 For example, in UK, it's your National Insurance number.
 For other countries, see
 Execution-only stockbroking form (SYEOS1).

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.

Note that we will only accept instructions from authorised persons once we are satisfied have verified the identity of the authorised person, and it is the responsibility of the auth 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 sell Funds and Deposits under this policy. This authorisation will apply until Standard Life receives a written instruction from me cho withdrawing my authorisation.	, to buy or
Policy owner's signature	
Date	Signature
(DD/MM/YYYY)	
Part 8 – Your financial adviser's declaration	
To be completed by the financial adviser	
<ol> <li>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 s Schedule 1 of those Regulations, and that</li> </ol>	pecified in
<ol> <li>I have advised my client as to the financial consequences of replacing an existing poli with this policy by cancellation or reduction, and of possible financial losses as a resul such replacement.</li> </ol>	
<ol> <li>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- SFDR disclosure documents.</li> </ol>	
4. I have explored the available investment options with my client and taking into accouncircumstances, long term needs, age, attitude to risk, product suitability, and sustainal preferences, I am satisfied that this policy is suitable for them.	
5. I confirm that I will retain the appropriate evidence regarding any instructions I give t Standard Life or any third party providers on behalf of my client.	0
6. I want to be able to view my client's Stocktrade account online.	
Email me at	Stocktrade will use your email address to set up or add this client's policy to your online financial adviser account.
7. I confirm my client fits the product's target market Yes No	For target market (SYPPTM), see <b>standardlife.ie/adviser</b>
If No, please outline why you are recommending this product.	
<ol> <li>I have completed all checks to verify the identity, address, source of funds, and source of the policy owner named in Part 2 to the standards set out in the anti-money laund and counter financing of terrorism regulations, which will be forwarded to Standard on request*.</li> </ol>	ering Self-Directed Option of
Commission details	For more information on pricing

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

For regular contributions, please make 4 choices overleaf: (i) Pricing option, (ii) Initial, (iii) Renewal and (iv) FBRC For single contribution/transfer, please make 3 choices overleaf: (i) Pricing option, (v) Initial and (vi) FBRC

nation on pricing options, refer to Products from Standard Life for financial advisers (SYAPS).

Please speak to your before section.

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Part 8 – Your financial adviser's declaration (cont.)	
<ul> <li>(i) Pricing option</li> <li>A B C D E F G H H</li> <li>I For term to NRA ≥ 1 J For term to NRA ≥ 1 K For term to NRA &lt; 1 complete years</li> <li>(ii) Regular Initial (% of premium)</li> <li>Nil Or % (If Front: max 25.00%. If Level or age 65+ max 5.00%)</li> </ul>	The pricing structure you select at policy set up stage determines the annual management charge rebate for all contributions and transfer payments. No commission is payable for a term of less than one year.
(iii) Regular Renewal (% of premium) Nil or % (If Front: max 2.00%. If Level: max 5.00%)	
<ul> <li>(iv) Regular FBRC (% of fund)</li> <li>Nil or % (Max 1.00%) payable^ Monthly Quarterly Half-yearly Yearly</li> <li>(v) Single/transfer Initial (% of premium)</li> <li>Nil or % (Max 5.00%)</li> </ul>	^If FBRC chosen, and payable frequency not ticked, we'll pay it monthly.
(vi) Single/transfer FBRC (% of fund) Nil or % (Max 1.00%) payable^ Monthly Quarterly Half-yearly Yearly	
Financial adviser         signature         Date         (DD/MM/YYYY)         If there are questions relating         to this application, email me at	Signature
Special instructions and/or additional information	

# Part 9 – Your declaration

# Please read carefully before signing.

WARNING: If you propose to take out this policy in complete or partial replacement of any 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 have received in writing and read the information specified in my financial adviser's declaration (Part 8).
- 3. I consent to Standard Life seeking relevant information relating to my past, present, future employments and pension arrangements from any employers, trustees, administrators or pension providers and I authorise the giving of such information.
- 4. Lagree that a copy of this application can be treated as the original for all purposes.
- 5. I declare that the information provided in this and other related forms (if any) is true and complete to the best of my knowledge and belief, whether in my handwriting or not.
- 6. I agree that the contract will be governed by the Policy Schedule, Statement of reasonable projection and Policy Provisions (SYPP60), together with this Application Form and any associated statements or questionnaires submitted in connection with this application.
- 7. I agree that the contract will be governed by Irish law.
- 8. I agree that the benefit under this pension policy is governed by Chapter 2 of Part 30 of the Taxes Consolidation Act 1997 as amended, and benefits under this policy cannot be surrendered, assigned or commuted.

Policy owner signature	Signature
Date (DD/MM/YYYY)	
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:	You can update your consent and preferences at any time, just let us know.
Email Phone Post Text	C tick all that apply
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 in payment of the contribution. 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 completed application will be sent to you on request. We will start the policy immediately or on the start date you have given us, whichever is later, and your policy documents will be issued. There may be a delay in collecting the first contributions while the direct debit is set up with your bank.	

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

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Avoiding delays – Your checklist		
All the information we ask for is essential to set up and administer your policy. Any missing information will cause a delay.		
These are the most commonly missed:		
Part 1 – Your financial adviser's company details	Part 7 – Your investment choice	
Standard Life agency code	Your investment choice	
Company name	Funds total adds up to 100%	
Part 2 – Your personal details	Deposits: include provider name and term	
Your name and contact details	Part 8 – Your financial adviser's declaration	
Enclose your proof of identity (for example, copy of unexpired passport or driving licence)	Declaration completed in full	
	Your payment	
Part 4 – Your contributions Distinguished between regular and single	Cheque enclosed/direct credit payment completed	
	Direct debit mandate completed	

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

## (01) 639 7000 **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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# SEPA direct debit mandate

	SDDN V06 1122
Your policy number (which will be your Unique Mandate Reference)	30011 000 1122
Please complete a separate direct debit for each policy number.	
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.	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.
Name on account	Your IBAN is shown on your bank statement. (The last 14
Address on account	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).
Eircode	
International Bank Account Number (IBAN)	
Type of payment: Recurrent	
Account holder signatures	Signature
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.	
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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