

Before you complete this form

Please read your Personal Illustration, Key Features document (SYARFKF1), Investment Options guide (SYI01) and Self-Directed Options guide (SYSD01), given to you by your financial adviser.

SYARF30 V27 0617

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

Date of birth*
(DD/MM/YYYY)

Home
phone number

Personal Public
Service number

N N N N N N N L (L)

Mobile
phone number

Please provide your bank details below. Your withdrawals will be lodged to this bank account**.

Your International
Bank Account
Number (IBAN)

Name on
your account

* Proof of your date of birth (for example, a certified copy of your passport or driving licence) must be submitted, otherwise your application will be delayed and your money will not be invested until a later date. You must be 75 or under to invest.

** Please allow 5 business days for the payment to reach your account. Payments must be lodged to your own or your jointly owned Irish personal bank account. Payments cannot be made by cheque.

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).

Part 3 - ARF eligibility

We need to make sure you meet the conditions for investing in an ARF before you continue completing this form

1. Have you invested €63,500 in an AMRF, Vested PRSA or annuity? ☐ Yes ☐ No
2. If no to question 1, have you a guaranteed pension income for life* of €12,700 per annum? ☐ Yes ☐ No

If yes to 1 or 2, please give details and proof acceptable to Revenue (for example, copy of payment slip, letter from provider)

Provider	Policy type Annuity, ARF, AMRF, Vested PRSA	Amount invested	Start date (DD/MM/YYYY)	Policy number
		€		
		€		
		€		
		€		

If you answered No to questions 1 and 2, you need to

- (a) Invest in an AMRF which when added to your existing AMRF (if applicable) brings the total AMRF premium to €63,500
- (b) Purchase an annuity that, when added to your current guaranteed pension income, brings your total guaranteed pension income to €12,700 per annum or
- (c) Invest in a combination of an AMRF and an annuity to bring your total premium in an annuity and an AMRF to €63,500

Vested PRSA is a PRSA where you have taken a cash lump sum and/or income.

* The Revenue accepts your State pension and pension annuities as guaranteed income for life.

Income in respect of your spouse/civil partner or dependent is not taken into account. Neither is your salary, State assistance, allowances or benefits, rental income, or maintenance order payments.

The Revenue also require us to hold evidence on file.

Until you provide satisfactory evidence, your money will not be invested.

Part 4a - ARF income amount

% pa before tax⁺ or € pa before tax⁺⁺ or ☐ an imputed distribution payable in December

Each year, you must withdraw a percentage of the value of your policy (before tax):

- 4%, if you're 60 years of age or over for the full tax year, or
- 5%, if you're 70 years of age or over for the full tax year, or
- 6%, if you've combined ARF and vested PRSA assets of €2million or more, and aged 60 or over for the full tax year.

If you do not make withdrawals of at least this amount during each year, in December, we will make a withdrawal and lodge it to your bank account.

Frequency ☐ Every month ☐ Every 3 months ☐ Every 6 months ☐ Once a year

First payment date 0 6 (earliest: 1 month after Start Date)
(DD/MM/YYYY)

To ensure the correct taxes are deducted from your payments, the Revenue require us to have an up to date Certificate of Tax Credits. Contact the Revenue on (01) 702 3011 or on their PAYE helpline, based on where you live (Standard Life's 'employer' number for ARFs is 9578247P).

Dublin region: 1890 333 425

Border Midlands West region: 1890 777 425

South West region: 1890 222 425

East and South East region: 1890 444 425

☐ Please tick to confirm you have contacted the Revenue

+ maximum 10% of policy value

++ maximum 10% of premium

All ARF withdrawals are processed as at 6th of the month or next following working day. Please allow at least 5 bank working days for payments to reach your account.

'Emergency tax' will be deducted if we don't receive your Certificate on time. The minimum ARF income p.a. is €900 (before tax).

Part 4b - Nominee Qualifying Fund Manager (QFM)

Is the total value of all your ARFs and Vested PRSAs more than €2m?

☐ Yes

☐ No

If yes, please provide the following details:

Name of QFM
Address
Reference number to be used on correspondence

Part 5a - Your investment

ARF	€	(minimum €10,000)
AMRF	€	(minimum €10,000, maximum €63,500)

Part 5b - 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 total premiums as set out in Part 5a are to be allocated

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.

If you have different investment choices for your ARF and AMRF premiums, please make a copy of this section and complete it for each policy type.

Funds

Choose from the following funds

Absolute Return Global Bond Strategies (ARGBS)	<input type="text"/> %	Global Equity (previously Global Selector)	<input type="text"/> %	MyFolio Active V	<input type="text"/> %
Asia Pacific Equity (previously Pacific Basin Equity)	<input type="text"/> %	Global Inflation Linked Bond	<input type="text"/> %	MyFolio Market I	<input type="text"/> %
Cautious Managed	<input type="text"/> %	Global Real Estate	<input type="text"/> %	MyFolio Market II	<input type="text"/> %
China Equity	<input type="text"/> %	Global REIT	<input type="text"/> %	MyFolio Market III	<input type="text"/> %
Corporate Bond	<input type="text"/> %	Global Smaller Companies	<input type="text"/> %	MyFolio Market IV	<input type="text"/> %
Enhanced-Diversification Growth	<input type="text"/> %	India Equity	<input type="text"/> %	MyFolio Market V	<input type="text"/> %
Euro Global Liquidity	<input type="text"/> %	Japanese Equity	<input type="text"/> %	North American Equity	<input type="text"/> %
European Equity	<input type="text"/> %	Managed	<input type="text"/> %	Property	<input type="text"/> %
European Ethical Equity	<input type="text"/> %	MyFolio Active I	<input type="text"/> %	Total Return Credit	<input type="text"/> %
European Smaller Companies	<input type="text"/> %	MyFolio Active II	<input type="text"/> %	UK Equity	<input type="text"/> %
Fixed Interest	<input type="text"/> %	MyFolio Active III	<input type="text"/> %	UK Smaller Companies	<input type="text"/> %
Global Absolute Return Strategies (GARS)	<input type="text"/> %	MyFolio Active IV	<input type="text"/> %		

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**.

Self-Directed Options

Direct property

- ☐ Tick this box if you are purchasing a property.
Please provide details of the property you wish to purchase by completing the **Property Information Questionnaire (SYPIQ)**.

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.

Your occupation

Please indicate which income band applies to you

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

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

- ☐ Proof of identity, for example
• Current passport
• Current EU driving licence
- and**
- ☐ Proof of address, for example
• Recent bill (electricity, phone or gas)
• Recent statement (bank or credit union)
• Recent document from Revenue or Dept of Social Protection showing your name, address and PPSN

- ☐ Tick this box if you want to deal or view your Stocktrade account online

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.

Deposits

Deposit provider	Deposit amount €	Deposit account term

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.

Stocktrade will use your email address given in Part 2 to set up your online account.

There are minimum investment amounts applied by the Deposit providers. Please see www.standardlife.ie for the minimums that apply.

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

Note that 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 and Deposits under this policy.

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

Policyowner
signature



Date

(DD/MM/YYYY)



Signature

Talk to your financial adviser before completing this section.

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, and that
2. I have advised my client as to the financial consequences of replacing an existing policy with this policy of cancellation or reduction, and of possible financial losses as a result of such replacement.
3. I have explored the available investment options with my client and taking into account their circumstances, long term needs, age and attitude to risk, I am satisfied that this policy is suitable for them.
4. I confirm that I will retain the appropriate evidence regarding any instruction I give to Standard Life or any third party providers on behalf of my client.
5. I want to be able to view my client's Stocktrade account online.

- * Enclose verification if Self-Directed Option of execution-only stockbroking chosen.

Financial adviser's name



Signature

A ☐ B ☐ C ☐ D ☐ E ☐ F ☐ G ☐ H ☐

Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

% (Max 4.00%. If nil, insert 0%)

% (Max 1.00%. If nil, insert 0%)

☐ Financial adviser ☐ Client

FPPC

--	--	--	--	--

Part 7 - Your authorisation and declaration

Please read carefully before signing.

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 in my key features document. I agree that my personal information may be used for the purposes described.
2. I consent to Standard Life seeking relevant information relating to my past, present, future employers and pension arrangements from any employers, trustees, administrators, pension providers or qualifying fund managers and I authorise the giving of such information.
3. The information given, whether in my handwriting or not, 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 beneficially entitled to the assets of the pension fund used to apply for my chosen retirement options and this investment consists only of assets from a Revenue approved pension arrangement, AMRF or ARF.
6. I agree that the contract will be governed by the Policy Schedule, Statement of reasonable projection and Policy Provisions (SYARF60), together with this Application Form and any associated statements or questionnaires submitted in connection with this application.
7. I have received in writing and read the information specified in my financial adviser's declaration (Part 6).
8. I agree that the contract will be governed by Irish law.

Policyowner
signature



Date

(DD/MM/YYYY)



Signature

We would like to contact you from time to time to keep you up to date with new products and services, company news and other promotions.

- ☐ No, I don't want to be kept informed by post
- ☐ No, I don't want to be kept informed by phone
- ☐ Yes, I want to be kept informed by email
- ☐ Yes, I want to be kept informed by text message (SMS)

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. 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 form is available on request.

You can change how you want to be kept informed at any time, just let us know.

Checklist

- ☐ Complete all sections of this application form and sign it
- ☐ Check that the minimum requirements for investing in an 'ARF only' are satisfied
- ☐ Contact the Revenue for the tax certificate
- ☐ Enclose certified proof of date of birth
- ☐ Please ensure Standard Life receives a completed Certificate of Source and cheque from your current provider

(01) 639 7000 www.standardlife.ie customerservice@standardlife.ie

Standard Life Assurance Limited is authorised by the Prudential Regulation Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules. Standard Life Assurance Limited is registered in Dublin, Ireland (905495) at 90 St Stephen's Green, Dublin 2 and Edinburgh, Scotland (SC286833) at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH. Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

Who this form is for

Please give this certificate to your current provider to be completed, signed and sent back to us*. Only on receipt of this certificate, correctly completed application, cheque and other relevant information will your money be invested.

COS30 V06 0316

* Alternatively, ask them to send us the cheque accompanied by a letter giving these details.

Your details and source of funds

Your name

Your address

Date of birth (DD/MM/YYYY) Personal Public Service number

Where are your pension fund assets, which are to be invested in a Standard Life ARF and/or AMRF, currently held?

☐ PRSA ☐ Personal pension (RAC) ☐ Buy out bond (personal retirement bond) ☐ Occupational pension scheme ☐ Small self-administered pension scheme

☐ ARF** ☐ AMRF** ☐ Vested PRSA**

** If the assets are from an ARF, AMRF or Vested PRSA, give the total distribution (before tax) made in this tax year. If nil, insert €0.

Are the pension fund assets being moved subject to, or as a result of family law proceedings? (for example, Pension or Property Adjustment Order). If Yes, you should enclose a copy of the Notice or Order. We'll then let you know what further information we'll need. ☐ Yes ☐ No

Amount of pension fund assets being moved to a Standard Life **ARF** and/or Amount of pension fund assets being moved to a Standard Life **AMRF**

Policy number of pension fund assets

Provider name

We confirm the details quoted above are correct and certify that the proposed investment is derived from assets to which this client is beneficially entitled, and those assets are derived from an approved source within the meaning of Section 784B or 784D of the Taxes Consolidation Act 1997, as amended.

Provider signature

Date (DD/MM/YYYY)

Position

For and on behalf of

Vested PRSA is a PRSA where you have taken a cash lump sum and/or income.

The insurance company, Trustees, PRSA provider or Qualifying Fund Manager must sign here.


Signature

(01) 639 7000 www.standardlife.ie customerservice@standardlife.ie

Standard Life Assurance Limited is authorised by the Prudential Regulation Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules. Standard Life Assurance Limited is registered in Dublin, Ireland (905495) at 90 St Stephen's Green, Dublin 2 and Edinburgh, Scotland (SC286833) at Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH. Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.