

# Investment Declaration for a jointly owned Wrap Product

<b>Client Name</b>	
<b>Financial Adviser</b>	
<b>Wrap Account Reference No.</b>	
<b>Wrap product</b> <i>(Onshore Bond or International Portfolio Bond)</i>	

**Financial Adviser (Stamp)**

Terms and expressions used in this Investment Declaration Form are defined overleaf.

I/We have completed this Investment Declaration Form as part of my/our Application for the above Wrap Product, and have received, read and understood the Product Key Features Document relating to my/our Application.

I/We understand that the information supplied may be used for the purposes of administering the contract for the Wrap Product by the Standard Life Group, the Standard Life Group's re-insurers, and third parties that provide services relating to the Wrap Product to the Standard Life Group or our Financial Adviser. I/We agree that the provisions of the Data Protection Act 1998 affecting this Application have been drawn to my/our attention.

I/We understand that when this Investment Declaration Form is complete, it will be posted to the Standard Life Group along with any other applicable documents (for example, a Direct Debit form) relevant to my/our Application.

**Terms of the contract for the Wrap Product**

1. I/We agree that the contract for the provision of the Wrap Product will be governed by the terms of the following documents:
  - a) This Investment Declaration Form;
  - b) The Product Terms and Conditions;
  - c) The Product Confirmation Schedule;
  - d) The Product Key Features Document; and
  - e) The Wrap Client Terms and Conditions
2. I/We have supplied the information necessary to submit my/our Application to the Standard Life Group through our Financial Adviser. I/We understand that the Standard Life Group will prepare a record of this information, the Product Confirmation Schedule, and send a copy to the First Applicant so that the First Applicant can check its accuracy and completeness. The First Applicant will have a period of 14 days from the date of posting of the Product Confirmation Schedule to check that the information therein is correct and advise the Standard Life Group of any errors or omissions, otherwise it will be deemed to be correct.
3. The Standard Life Group will write to tell the First Applicant either directly or via their Financial Adviser when the contract for the Wrap Product is in force. On the commencement date of the contract the First Applicant will receive a Cancellation Notice, which gives any applicant the right to cancel the contract within 30 days of receipt of the notice if any applicant wishes. I/We understand that if any applicant cancels the contract within the cancellation period, the investing applicant(s) may get back less than invested.

I/We understand that any applicant under this Investment Declaration may request confirmation of their own recorded details from the Standard Life Group.

**Signature(s)**

	<b>Signature</b>	<b>Full Name (Block Capitals)</b>	<b>Date</b>
<b>First Applicant</b>			
<b>Second Applicant</b>			

*This declaration must be completed when more than one applicant applies for a jointly owned investment bond to be held within a joint Wrap Account.*

## Definitions

The terms and expressions used in this Investment Declaration Form are defined as follows:-

**Application** refers to an application for the Wrap Product online via our secure website.

**Cancellation Notice** gives any applicant the right to cancel the contract within 30 days of receipt of the notice if any applicant wishes. Please see the Product Terms and Conditions for details.

**First Applicant** means the first named person on the application for the Wrap Product.

**International Portfolio Bond** means the international portfolio bond sold by Standard Life International Limited, which is a member of the Standard Life Group, for holding within a Wrap Product Portfolio.

**Onshore Bond** means the onshore bond developed by the Standard Life Group for holding within a Wrap Product Portfolio.

**Product Confirmation Schedule** is a document which is sent to the First Applicant after we have received an Application for the Wrap Product.

**Product Key Features Document** is a document that sets out the high level aims and features of the Wrap Product. This will be given to you by your Financial Adviser when an illustration for the Wrap Product is requested or otherwise.

**Product Terms and Conditions** means the full terms and conditions and/or policy provisions that apply to the Wrap Product and which will be sent to you when you purchase the Wrap Product together with any related documentation sent or made available to you from time to time.

**Standard Life Group** means The Standard Life Assurance Company and its subsidiaries, subsidiary undertakings and associated companies from time to time or on and after demutualisation, the ultimate holding company or companies carrying on the business of the Standard Life Group and each of its and their respective subsidiaries, subsidiary undertakings and associated companies from time to time.

**Wrap Account** means the account in which your Wrap Product Portfolio will be held which we will open in your name and which is identified by an individual Wrap Account reference number.

**Wrap Client Terms and Conditions** means the client terms and conditions for use of the Standard Life Group's Wrap Services.

**Wrap Product** means, for the purposes of this Investment Declaration Form, the Onshore Bond or International Portfolio Bond developed by the Standard Life Group for holding within a Wrap Product Portfolio.

**Wrap Product Portfolio** means the portfolio of Products within your Wrap Account, which is held for you under the Wrap Client Terms and Conditions.