

# Investment Funds Application Form

**Standard Life**  
Investments

Before you sign this form you must read an up-to-date version of the Key Investor Information Document(s) where applicable for each fund in which you want to invest. These documents can be found on [www.standardlifeinvestments.com](http://www.standardlifeinvestments.com) or via your financial advisor.

If you are interested in investing in the UK Property Fund (PAIF) or the UK Property Accumulation/Income Feeder Funds, you will need to fill in an alternative application form - the 'UK Property Fund (PAIF and Feeder Funds) Application Form. You can find this amongst the application forms on our website.

This subscription form should be read in conjunction with the latest fund prospectus of the company.

## Financial adviser/distributor/sales agent details (if applicable)

Agency Code	
Name	
Address	
	Postcode
Issuing commission ('A' Class only)	
Telephone	Fax
Email	

Please use block capitals.

## Part 1 - Name and address

Name of company/business	
Nature of business	
Address	
	Postcode
Contact name	
Contact telephone	Contact fax
Contact email	

If an existing customer, please quote your account number.

Existing account number (if applicable)
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# Investment Funds Application Form

<sup>†</sup>If you are using the form to increase your monthly payment please show your new total monthly amount.

PLEASE NOTE: For each fund there is a minimum lump sum and minimum regular monthly amount. The minimum amounts are provided in the latest Fund Prospectus of the company.

PLEASE NOTE: Not all funds listed have both retail and institutional, or accumulation and income, share classes available. Please refer to the latest fund prospectus for full details of share class availability.

Cheques should be made payable to 'Standard Life Investments (Mutual Funds) Limited'.

For building society cheques/ bankers drafts, please request the building society/bank to print your name on the cheque confirming the source of funds.

PLEASE NOTE: Direct Debits will be collected on the 1st or 6th of the month. For full details please see the ISA Terms and Conditions for ISA payments and the Fund Prospectus for non-ISA payments.

## Part 2 - Your investment

Please refer to the Fund Information document, which can be found on [www.standardlifeinvestments.com](http://www.standardlifeinvestments.com), for details of the funds available to you and the fund codes. You can choose to invest in more than one fund. Please show the lump sum or regular amount you wish to invest.

Fund Code	Fund Name	Share type Inc/Acc	Lump sum investment amount £	Regular monthly investment amount £

### or lump sum investment:

I enclose a cheque for £

### For regular monthly investment

I would like to subscribe £  per month until further notice

NOTE: For regular monthly investments, please complete the Direct Debit Instruction in Part 3.

I would like the regular monthly investment to start from

Month:    Year:  2  0

# Investment Funds Application Form

## Part 3 - Payment details (income shares only)

Complete this section if you will be taking a regular income from your investment. For security, all payments must be paid to and from the same account. Complete the details below so that payments can be made directly to your bank account. Please ensure the same bank details are provided for all payments (direct debit or income).

I/We hereby instruct Standard Life Investments (Mutual Funds) Limited to arrange for payments to be paid direct to my bank or building society account, as detailed below:

IBAN/SWIFT Code
Account Name
Bank/Building society address (in full)
Postcode

Bank or building society account number

--	--	--	--	--	--	--	--

Branch sort code

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Roll number

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## Part 4 - Regular withdrawal facility (accumulation shares only)

Complete this section if you will be making a regular withdrawal from your investment. You cannot select this option for income shares.

Investment fund name(s)
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How often do you want the withdrawal paid?

Monthly	<input type="checkbox"/>	Quarterly	<input type="checkbox"/>	Half yearly	<input type="checkbox"/>	Yearly	<input type="checkbox"/>
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If you wish to withdraw a fixed amount for each payment, please indicate how much you want each payment to be. For example, if you want to withdraw £100 each month (£1200 per year) tick the monthly box and write £100 in the payment box.

£
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If you wish to withdraw a percentage of your holding, indicate the annual percentage amount. For example, if you want to withdraw 6% per year but paid at quarterly intervals, tick the quarterly box and write 6% in the percentage box.

%
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I/We would like the payments to start from 06/  /20

# Investment Funds Application Form

## Part 5 - Tax residency information

### Entity Self-Certification

Tax regulations<sup>1</sup> require us to collect certain information about each investor's tax residency and tax classifications. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information about your account(s) with Her Majesty's Revenue and Customs (HMRC) who may in turn share the information with other relevant tax authorities. If you have any questions about your organisation's classifications in the form below, please contact your tax adviser. Please see explanatory notes for key definitions. Should any information provided change in the future, please ensure you advise us promptly. This form is intended to request information only where such request is not prohibited by U.K. Law.

### You must complete this section

#### Section 1: Tax residency information

If your organisation has more than one country of tax residency, please complete one self-certification form for each country.

1.1 Please state the country in which your organisation is resident for tax purposes:

1.2 Please provide us with your organisation's Tax Identification Number:

### You must complete this section

#### Section 2A: Organisation's classification under FATCA<sup>2</sup>

Please tick only one box with reference to the tax residency stated in box 1.1

**If your organisation is a Financial Institution<sup>5</sup>, please specify which type:**

- 2.1 UK Financial Institution<sup>5</sup> or a Partner Jurisdiction Financial Institution<sup>6</sup> ☐
- 2.2 Participating Foreign Financial Institution (in a non-IGA jurisdiction<sup>7</sup>) ☐
- 2.3 Non-Participating Foreign Financial Institution<sup>8</sup> (in a non-IGA jurisdiction<sup>7</sup>) ☐
- 2.4 Financial Institution resident in the USA or in a US Territory<sup>9</sup> ☐
- 2.5 Exempt Beneficial Owner<sup>10</sup> ☐
- 2.6 Deemed Compliant Foreign Financial Institution<sup>11</sup> (besides those listed above) ☐

**If your organisation is not a Financial Institution<sup>5</sup>, please specify the entity's FATCA status below:**

- 2.7 Active Non-Financial Foreign Entity<sup>12</sup> ☐
- 2.8 Passive Non-Financial Foreign Entity<sup>13</sup> ☐
- (If you tick this box, you must also complete Section 4 for each of your Controlling Persons<sup>4</sup>)*

# Investment Funds Application Form

## Section 2B: Complete this only if your organisation is US Tax Resident (box 1.1)

Tick this box if your organisation is any of the following and therefore not a Specified US Person<sup>16</sup> ☐

- ▶ A regularly traded corporation on a recognised stock exchange
- ▶ Any corporation that is a member of the same expanded affiliated group as a regularly traded corporation on a recognised stock exchange
- ▶ A government entity
- ▶ Any bank as defined in section 581 of the U.S. Internal Revenue Code
- ▶ A retirement plan under section 7701(a)(37), or exempt organization under section 501(a) of the U.S. Internal Revenue Code
- ▶ OR any other exclusion listed in Explanatory Note 16

**You must complete this section**

## Section 3: Organisation's classification under the Common Reporting Standard (CRS)<sup>2</sup>

Please tick only one box with reference to the tax residency stated in box 1.1

- |     |   |  |
|-----|---|--|
| 3.1 | Financial Institution <sup>17</sup> (this includes Non-Reporting Financial Institutions <sup>18</sup> such as a pension scheme, government entity, international organisation and other entities listed in Explanatory Note 18).      | <input data-bbox="1385 1111 1441 1162" type="checkbox"/> |
| 3.2 | A professionally managed Investment Entity <sup>23</sup> <u>outside</u> of a CRS Participating Jurisdiction <sup>24</sup> (If you tick this box, you must also complete Section 4 for each of your Controlling Persons <sup>4</sup> ) | <input data-bbox="1385 1229 1441 1281" type="checkbox"/> |
| 3.3 | Active Non-Financial Entity <sup>20</sup> which is regularly traded on an established securities market or affiliated thereto, a Governmental Entity or an International Organisation   | <input data-bbox="1385 1348 1441 1400" type="checkbox"/> |
| 3.4 | Active Non-Financial Entity <sup>20</sup> (other than those listed in 3.3 above)  | <input data-bbox="1385 1424 1441 1476" type="checkbox"/> |
| 3.5 | Passive Non-Financial Entity <sup>21</sup><br>(If you tick this box, you must also complete Section 4 for each of your Controlling Persons <sup>4</sup> )   | <input data-bbox="1385 1500 1441 1552" type="checkbox"/> |

## Part 5 - Tax residency information (continued)

Complete this *only* if you have ticked box 2.8 in Section 2A, box 3.2 or box 3.5 in Section 3

### Section 4: Self-Certification for Controlling Persons

#### Tax Residency

Tax regulations<sup>4.1</sup> require us to collect information about each Controlling Person's<sup>4</sup> tax residency<sup>4.2</sup>. In certain circumstances we may be obliged to share information about your Controlling Persons<sup>4</sup> with Her Majesty's Revenue and Customs (HMRC) who may in turn share the information with any or all participating tax jurisdictions<sup>4.3</sup>.

Please indicate all countries in which your Controlling Persons<sup>4</sup> are resident for tax purposes and their associated Tax Identification Numbers in the table below. If they are also a US citizen the United States must be included in this table along with their US Tax Identification Number(s). If you have any questions about tax residency<sup>4.2</sup>, please contact your tax adviser.

If you are completing this section on behalf of your Controlling Persons<sup>4</sup> it is your responsibility to ensure they are aware that their information may be shared as described above.

Full Name of Controlling Person	Controlling Person Type <sup>4.4</sup>	Permanent Residence Address (including country)	Date of Birth (dd/mm/yyyy)	Country(ies) of Tax Residency	Tax Identification Number <sup>4.5</sup>

<sup>4.1</sup> The term "tax regulations" refers to the International Tax Compliance Regulations 2015 which implements the Foreign Account Tax Compliant Act (FATCA) and the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (CRS).

<sup>4.2</sup> In general, you are tax resident where you are liable to taxes, based on where you live and work permanently although different jurisdictions have different rules in relation to tax residency.

<sup>4.3</sup> Those countries that have agreed to exchange information under FATCA and CRS.

<sup>4.4</sup> Please confirm what type of Controlling Person applicable under CRS that applies to you/the investor

1. Controlling Person of a legal person – control by ownership
2. Controlling Person of a legal person – control by other means
3. Controlling Person of a legal person – senior managing official
4. Controlling Person of a trust - settlor
5. Controlling Person of a trust – trustee
6. Controlling Person of a trust – protector
7. Controlling Person of a trust – beneficiary
8. Controlling Person of a trust – other
9. Controlling Person of a legal arrangement (non-trust) – settlor-equivalent
10. Controlling Person of a legal arrangement (non-trust) – trustee-equivalent
11. Controlling Person of a legal arrangement (non-trust) – protector-equivalent
12. Controlling Person of a legal arrangement (non-trust) – beneficiary-equivalent
13. Controlling Person of a legal arrangement (non-trust) – other-equivalent

<sup>4.5</sup> The Tax Identification Number is issued by your local tax authority. For example, in the UK this is usually your National Insurance Number.

## Explanatory Notes

The following explanatory notes are based on Tax Regulations as implemented in the UK. If you have any questions about your organisation's classification, please contact your tax adviser.

### Definitions common to FATCA and CRS

#### <sup>1</sup> Tax Regulations

The term "tax regulations" refers to regulations created to enable automatic exchange of information and include Foreign Account Tax Compliance Act (FATCA), and the OECD Common Reporting Standard (CRS) for Automatic Exchange of Financial Account Information<sup>2</sup>.

#### <sup>2</sup> FATCA and CRS

##### FATCA

FATCA regulations in sections 1471 to 1474 of the US Internal Revenue Code and the Treasury regulations and official guidance issued thereunder, as amended from time to time. FATCA regulations have been adopted in the UK by The International Tax Compliance Regulations 2015.

##### CRS

The OECD Common Reporting Standard (CRS) which has been adopted in the UK by The International Tax Compliance Regulations 2015.

#### <sup>3</sup> Non-Profit Organisation

An entity that meets ALL of the following criteria:

- (i) it is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
- (ii) it is exempt from income tax in its country of residence;
- (iii) it has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
- (iv) the applicable laws of the entity's country of residence or the entity's formation documents do not permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased; and
- (v) the applicable laws of the entity's country of residence or the entity's formation documents require that, upon the entity's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organisation, or escheat to the government of the entity's country of residence or any political subdivision thereof.

#### <sup>4</sup> Controlling Persons

The term "Controlling Persons" means the natural persons who exercise control over an Entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" must be interpreted in a manner consistent with the Financial Action Task Force Recommendations.

#### Control

"Control" over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest in the Entity. A "control ownership interest" depends on the ownership structure of the legal person and is usually identified on the basis of a threshold applying a risk-based approach (e.g. any person(s) owning more than a certain percentage of the legal person, such as 25%). Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person(s) is identified as exercising control of the Entity, the Controlling Person(s) of the Entity will be the natural person(s) who holds the position of senior managing official.

## **Classifications under FATCA**

### **<sup>5</sup> Financial Institution**

The term “Financial Institution” means a Custodial Institution, a Depository Institution, an Investment Entity, or a Specified Insurance Company as defined for the purposes of FATCA<sup>2</sup>. Please see the relevant Tax Regulations for the classification definitions that apply to Financial Institutions.

### **<sup>6</sup> Partner Jurisdiction Financial Institution**

A Partner Jurisdiction Financial Institution includes (a) any Financial Institution resident in the UK, but excluding any branches of such Financial Institution that are located outside the UK and (b) any UK branch of a Financial Institution not resident in the UK. For these purposes, “Partner Jurisdiction” means any jurisdiction that has in effect an agreement with the US to facilitate the implementation of FATCA.

### **<sup>7</sup> Non-IGA jurisdiction**

A non-IGA jurisdiction is one where there is no Model 1 or 2 Intergovernmental Agreement in place with the US in respect of FATCA<sup>2</sup>.

### **<sup>8</sup> Non-Participating Foreign Financial Institution (NPFFI)**

The term “Nonparticipating Foreign Financial Institution” means a non-participating FFI, as that term is defined in relevant U.S. Treasury Regulations, but does not include a United Kingdom Financial Institution or other Partner Jurisdiction Financial Institution other than a Financial Institution identified as a Non-participating Financial Institution pursuant to a determination by IRS or HMRC that there is significant non-compliance with FATCA obligations.

### **<sup>9</sup> US Territory**

This term means American Samoa, the Commonwealth of the Northern Mariana Islands, Guam, the Commonwealth of Puerto Rico or the US Virgin Islands.

### **<sup>10</sup> Exempt Beneficial Owner**

The term “Exempt Beneficial Owner” means

- (i) a UK Governmental Organisation;
- (ii) an International Organisation (examples of which include The International Monetary Fund, The World Bank, The International Bank for Reconstruction and Development and The European Community – for a full list please see the relevant guidance issued by HMRC, or the IRS);
- (iii) a Central Bank; or
- (iv) a UK registered pension scheme, or non-UK pension scheme falling within the definition of Exempt Beneficial Owner for the purpose of FATCA.

### **<sup>11</sup> Deemed Compliant Foreign Financial Institution**

The term “Deemed Compliant Foreign Financial Institution” means

- (i) Those entities classified as such in Annex II of the UK IGA, which includes Non-profit Organisations<sup>3</sup> and Financial Institutions<sup>5</sup> with a Local Client Base, or
- (ii) Entities which otherwise qualify as such under the FATCA Regulations.

## <sup>12</sup> **Active Non-Financial Foreign Entity (NFFE)**

An Active NFFE is any Non-Financial Foreign Entity<sup>14</sup> that meets one of the following criteria:

- a) Less than 50 percent of the NFFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 percent of the assets held by the NFFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- b) The stock of the NFFE is regularly traded on an established securities market or the NFFE is a Related Entity<sup>15</sup> of an Entity the stock of which is traded on an established securities market;
- c) The NFFE is organized in a U.S. Territory and all of the owners of the payee are bona fide residents of that U.S. Territory;
- d) The NFFE is a non-U.S. government, a government of a U.S. Territory, an international organization, a non-U.S. central bank of issue, or an Entity wholly owned by one or more of the foregoing;
- e) Substantially all of the activities of the NFFE consist of holding (in whole or in part) the outstanding stock of, and providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an NFFE shall not qualify for this status if the NFFE functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes. In these circumstances, the Entity will be a Passive NFFE<sup>13</sup>
- f) The NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution; provided, that the NFFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFFE;
- g) The NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- h) The NFFE primarily engages in financing and hedging transactions with or for Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity<sup>15</sup> provided that <sup>5</sup>the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or
- (h) The Entity is a Non-Profit organisation<sup>3</sup>
- (i) The NFFE is an "Excepted NFFE" as described in relevant U.S. Treasury Regulations.

## <sup>13</sup> **Passive Non-Financial Foreign Entity (PNFFE)**

A Passive NFFE is any Non-Financial Foreign Entity<sup>14</sup> that is not an Active NFFE<sup>12</sup>.

## <sup>14</sup> **Non-Financial Foreign Entity (NFFE)**

The term "NFFE" means any non-US Entity that is not treated as a Financial Institution<sup>6</sup>

## <sup>15</sup> **Related Entity**

An entity is a Related Entity of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose control includes direct or indirect ownership of more than 50 per cent of the vote or value in an entity.

#### **<sup>16</sup> Specified US Person**

The term “Specified U.S. Person” means a U.S. Person, other than:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the Securities Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State; or
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code.

#### **Classifications under CRS**

##### **<sup>17</sup> Financial Institution**

The term “Financial Institution” means a Custodial Institution, a Depository Institution, an Investment Entity<sup>23</sup>, or a Specified Insurance Company.

##### **<sup>18</sup> Non-Reporting Financial Institution**

The term “Non-Reporting Financial Institution” means any Financial Institution which is:

- (a) a Governmental Entity, International Organisation or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- (b) a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; a Pension Fund of a Governmental Entity, International Organisation or Central Bank; or a Qualified Credit Card Issuer;
- (c) any other Entity that presents a low risk of being used to evade tax, has substantially similar characteristics to any of the Entities described in (a) or (b) above, and is included in the list of Non-Reporting Financial Institutions provided to the European Commission by the UK;
- (d) an Exempt Collective Investment Vehicle; or
- (e) a trust to the extent that the trustee of the trust is a Reporting Financial Institution and reports all information required to be reported pursuant to Section I with respect to all Reportable Accounts of the trust.

##### **<sup>19</sup> Related Entity**

An Entity is a “Related Entity” of another Entity if (i) either Entity controls the other Entity; (ii) the two Entities are under common control; or (iii) the two Entities are Investment Entities, are under common management, and such management fulfils the due diligence obligations of such Investment Entities. For this purpose control includes direct or indirect ownership of more than 50 % of the vote and value in an Entity.

#### **<sup>20</sup> Active Non-Financial Entity (NFE)**

The term “Active NFE” means any NFE<sup>22</sup> that meets any of the following criteria:

- (a) less than 50 % of the NFE’s gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50 % of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- (b) the stock of the NFE is regularly traded on an established securities market or the NFE is a Related Entity<sup>19</sup> of an Entity the stock of which is regularly traded on an established securities market;
- (c) the NFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;
- (d) substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes. In these circumstances, the Entity will be a Passive NFE<sup>21</sup>
- (e) the NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE;
- (f) the NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- (g) the NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution, or
- (h) the Entity is a non-profit organisation<sup>3</sup>

#### **<sup>21</sup> Passive Non-Financial Entity (PNFE)**

A Passive NFE is any Non-Financial Entity<sup>22</sup> that is not an Active NFE, or an Investment Entity<sup>23</sup> that is not a Participating Jurisdiction<sup>24</sup> Financial Institution

#### **<sup>22</sup> Non-Financial Entity (NFE)**

The term “NFE” means any Entity that is not a Financial Institution<sup>17</sup>

### <sup>23</sup> **Investment Entity**

The term “Investment Entity” means any Entity:

- (a) which primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
  - (i) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
  - (ii) individual and collective portfolio management; or
  - (iii) otherwise investing, administering, or managing Financial Assets or money on behalf of other persons; or
- b) the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets, if the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity described in subparagraph A(6)(a) of the EU Directive on Administrative Co-operation 2014/107/EU

An Entity is treated as primarily conducting as a business one or more of the activities described in subparagraph A(6)(a), or an Entity’s gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets for the purposes of subparagraph A(6)(b), if the Entity’s gross income attributable to the relevant activities equals or exceeds 50 % of the Entity’s gross income during the shorter of:

- (i) the three-year period ending on 31 December of the year preceding the year in which the determination is made; or
- (ii) the period during which the Entity has been in existence.

The term “Investment Entity” does not include an Entity that is an Active NFE because that Entity meets any of the criteria in subparagraphs D(8)(d) through (g) of the EU Directive on Administrative Co-operation 2014/107/EU

This paragraph shall be interpreted in a manner consistent with similar language set forth in the definition of “financial institution” in the Financial Action Task Force Recommendations.

### <sup>24</sup> **Participating Jurisdiction**

The term “Participating Jurisdiction” means a jurisdiction which has an agreement in place to exchange information in accordance with the OECD Common Reporting Standard.

# Investment Funds Application Form

## Part 6 - Declaration and important information

### Data Protection Information

In signing this Application Form, I/we hereby consent to Standard Life Investments (Mutual Funds) Limited and its delegates and its or their duly authorised agents and any of their respective related, associated or affiliated companies obtaining, using, disclosing and processing my/our data, for the following purposes, to (i) manage and administer, carry out statistical analysis and market research; (ii) comply my/our holdings in Standard Life Investments (Mutual Funds) Limited and any related accounts on an on-going basis; (iii) comply with legal or regulatory requirements applicable to Standard Life Investments (Mutual Funds) Limited or me/us; or (iv) for other legitimate business interests of Standard Life Investments (Mutual Funds) Limited. I/we acknowledge that the information in the future may be transferred for processing in connection with the investment to countries outside the European Union (EU) that either do not have data protection laws or do not provide the same level of protection. By signing this Application Form, I/we consent to the use of such information relating to me/us (including the transfer of any such information outside the EU) in the manner outlined above.

We, and the other members of the Standard Life group, would like to contact you from time to time to keep you up to date with special offers, new products and services, newsletters and other promotions. We will never pass your details outside the Standard Life group of companies for marketing purposes.

If you do not want to be kept informed, please tick this box ☐

### Money Laundering Information

To comply with Money Laundering Regulations 2007, we may verify your identity by carrying out an on-line check with a reference agency. Where an on-line check is carried out, the agency will verify your identity against public records and it will also check whether you have a credit history (but it will not disclose any information about your actual borrowings). The agency will add a note to show that an identity check was made to your credit file, but this information will not be available to any third parties. We regret that we cannot offer an alternative unless the on-line check does not confirm your identity, in which case we will carry out a manual check.

I/We confirm:

- ▶ I/We have received and read an up-to-date version of the **Key Investor Information Document(s)** where applicable for each fund in which I/we want to invest.
- ▶ I/We have regular access to the internet and can access [www.standardlifeinvestments.com](http://www.standardlifeinvestments.com) to obtain the documents mentioned above and agree to the provision of this information via this medium or have otherwise been provided with paper versions of these documents.
- ▶ I/We agree and understand that Standard Life Investments (Mutual Funds) Limited may use the Delivery versus Payment exemption as detailed in the Fund Prospectus.

I/We declare that the information given is correct to the best of my knowledge and belief and that I/We will inform Standard Life Investments (Mutual Funds) Limited of any change in the information given.

Signatory 1	Date
Signatory 2	Date
Signatory 3	Date
Signatory 4	Date

# Investment Funds

## Direct Debit Instruction

Cheques must be made payable to "Standard Life Investments (Mutual Funds) Limited" and attached to this form.

1. Complete the direct debit to instruct your bank/building society to make payments from your account.

2. If the due date falls on a weekend or bank holiday, your account will be debited within two working days.

3. Please ensure that the instruction is signed and dated and the Direct Debit Guarantee is detached before the form is returned to us.

### Part A - Bank Details

All monthly premiums must be paid by Direct Debit.

If you are making payments to your plan by Direct Debit, complete the Direct Debit Instruction below, after reading the instructions.

#### Instruction to your bank or building society to pay by Direct Debit

Issued by: Standard Life Investments (Mutual Funds) Limited,  
1 George Street, Edinburgh, EH2 2LL



Originator's identification no.	2 9 8 7 8 9	Reference no.
Name and full postal address of your bank or building society		
Postcode		
Account Name		

Bank or building society account number

Branch sort code

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Reference number

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Instructions to your bank/building society:

Please pay Standard Life Investments (Mutual Funds) Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I/We understand that this instruction may remain with Standard Life Investments (Mutual Funds) Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)	Date (DD/MM/YY)

**For Standard Life Investments (Mutual Funds) Limited official use only**  
This is not part of your Instruction to your bank or building society

Banks and building societies may not accept Direct Debit Instructions for some types of account

### Useful information



**Mail your form to: Standard Life Investments (Mutual Funds) Limited,  
PO BOX 12233, Chelmsford, CM99 2EE**

Standard Life Investments Limited is registered in Scotland (SC123321) at 1 George Street, Edinburgh EH2 2LL. Standard Life Investments Limited is authorised and regulated by the Financial Conduct Authority. Calls may be monitored and/or recorded to protect both you and us and help with our training. [www.standardlifeinvestments.com](http://www.standardlifeinvestments.com) © 2015 Standard Life, images reproduced under licence

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## Part B - Guarantee

The Direct Debit Guarantee. Important, please tear off and keep safely.

- ▶ This guarantee is offered by all banks and building societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own bank or building society.
- ▶ If the amounts to be paid or the payment dates change Standard Life Investments (Mutual Funds) Ltd will notify you ten working days in advance of your account being debited or as otherwise agreed.
- ▶ If an error is made by Standard Life Investments (Mutual Funds) Ltd or your bank/building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- ▶ You can cancel a Direct Debit at any time, by writing to your bank or building society. Please also send a copy of your letter to us.