

2. Investment details – *continued*

Please enter the percentage(s) you want to invest in the table below. Please note that the minimum investment in any one fund is £1,000.

Core portfolio	Percentage (%)
70/30 Core portfolio	
60/40 Core portfolio	
50/50 Core portfolio	
40/60 Core portfolio	

Multi-manager portfolio

70/30 Multi-manager portfolio	
60/40 Multi-manager portfolio	
50/50 Multi-manager portfolio	
40/60 Multi-manager portfolio	

Create range – <i>please complete your fund selection below</i>	
Overall investment total	100%

Create range – Category A funds	Percentage (%)
Total – <i>maximum of 100% of the overall Create range investment</i>	

Create range – Category B funds

Total – <i>maximum of 60% of the overall Create range investment less any % in category C funds below</i>	

Create range – Category C funds

Total – <i>maximum of 15% of the overall Create range investment</i>	

Total create range investment	100%
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If you need more space for funds, use a separate piece of paper, include the fund name and percentage to be invested, and sign and date it.

3. 5 for Life without guarantees

You can choose to take out a 5 for Life plan without the guarantees. If you choose to do this then:

- you **won't** receive the regular guaranteed income payments and you can't opt to receive any other form of regular income
- our money-back guarantees don't apply
- you **won't** be able to reverse this decision at a later date

Please tick this box if you want to take out a 5 for Life plan without the income and money-back guarantees.

If you've chosen this option, go to section 5 of this form.

4. Income

You can only take income from your 60th birthday onwards.

Please complete this section if you want your income to start within the next year. Don't complete this section if you're not yet 59 or if you don't want your income to start within the next year.

Your income will come equally from all plan segments by cancellation of units proportionately across all the funds in which you're invested.

We'll assume you want to receive the full amount of guaranteed income (5%), unless you tell us otherwise in writing.

Please select the frequency of payments.

Monthly Quarterly Half-yearly Yearly

Date of payment of first income* (dd/mm/yyyy)

*This can't be:

- earlier than six weeks after the date of this application, or
- later than 12 months after the date of this application

If your income is to start more than a year after this application, please contact us nearer the time.

Please note that the minimum payment is £50 no matter what frequency you choose.

We'll endeavour to pay the income to your bank or building society within one working day of the specified income date.

We'll make your payments direct to your bank or building society, so please give details below.

Name of bank

Address

Postcode

For UK banks/building societies only

Account number

Building society roll number/reference

Sort code

 - -

Account name

If you're receiving income, we'll write to you at the end of the tax year with details for your tax return.

If you would like us to send a copy of this to your tax adviser, please enter their details here.

Name

Address

Postcode

5. Source of wealth

At AEGON Scottish Equitable International plc, by law we have to check where the money you're investing comes from.

We need you to give us the following information.

Please give us full details of how you've acquired the money you're investing. Please note this should not be by reason of the provisions of a will or settlement other than investment of a legacy or gift of a lump sum under a trust as this will adversely affect the tax treatment of the product.

If you need more space, you can continue on a separate sheet of paper and attach it to this form.

In some cases, we may need to see documentation as proof of this. Your financial adviser will be able to tell you whether this affects you.

Do you currently have any applications with other life offices?

- No
- Yes – *please give details, including company names and investment amounts.*

6. Source of funds

Please give us details of the bank account that your contribution to the plan will come from.

We have to make sure that we fulfil our anti-money laundering requirements for the named holder of the bank account that the contribution to the plan comes from. If the named account holder isn't the applicant for the plan named in section 1, please fill in section 8 and make sure you check the requirements that are listed there.

Name of bank

Branch

Account name(s)

Account number

Sort code

<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>
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7. Declaration by applicant

In this declaration, 'I' means the applicant and 'you' means AEGON Scottish Equitable International plc.

I apply for 5 for Life policies on your standard terms.

To the best of my knowledge and belief, all the answers to the questions on this form are true and I agree that they will form the basis of the contract.

I have read over the answers filled in on my behalf and confirm that they are correct.

I am 18 years old or over.

I am not, because of my country of residence or nationality, subject to any taxation or legislation that would make this investment unlawful.

I am not resident in, or a citizen of, the United States of America.

I declare that:

- a I have read the explanation of the terms detailed in the note entitled 'Residence definitions' at the back of this form
- b I am the applicant in respect of who this declaration is being made
- c I am not resident or ordinarily resident in Ireland

I will let AEGON Scottish Equitable International plc know about any change in my country of residence during the life of the policies.

I am aware that I am applying for policies of long-term insurance, and I do not know of any reason why any policies set up as a result of this application are likely to have a duration of less than 12 months.

Consent to processing your personal data

My plan is administered in Ireland, so it comes under Irish laws on privacy of personal data. These laws are the Data Protection Act 1988 and the Data Protection (Amendment) Act 2003, and any subsequent related legislation. In line with this legislation, AEGON Scottish Equitable International plc is the data controller of the information I provide for this application.

The information collected for my application will come to you in Dublin via one of AEGON Scottish Equitable's UK branches. Your confidentiality policy means that all personal data is held securely and access is limited to those who need to see it.

You will only use the information I provide for purposes in connection with the contract (and related services) that I have applied for. This includes for administration, managing claims and dealing with any issues I may have with my policies.

You will share permitted relevant information:

- with certain bodies when you legally have to, for example regulatory bodies or authorities such as the UK's Financial Services Authority or HM Revenue & Customs
- when you need to in order to comply with money laundering laws and for other purposes, for example detecting crime
- with people who are acting on my behalf and with people who are acting as agents on my behalf (for example my financial adviser), so that they can fully carry out their role as my agent

You may share my personal information with companies in the AEGON UK plc group. The AEGON UK plc group may let me know of new products or services it is promoting.

I understand that if I do not want to receive such information, I should tick this box.

Consent to processing my data

I consent to you processing and using my personal data (and, where appropriate, the personal data of other people named in this form) as explained above.

Date (dd/mm/yyyy)

Signature of applicant

This form may be inspected by the Irish Revenue Commissioners. Under Irish law, it is an offence to make a false declaration.

This declaration cannot be signed by someone who is resident or ordinarily resident in Ireland. It can be signed by someone who holds power of attorney from the applicant. If this is the case, please include a certified copy of the power of attorney with this declaration.

If you would like a copy of the policy conditions and this completed application form, let us know and we will send them to you.

8. Anti-money laundering declaration

Your financial adviser should complete this section.

You have to complete this section even if you've already filled in any other forms which are about money laundering.

Please make sure that you've included **certified*** copies of the documents below with this application.

To comply with anti-money laundering regulations, we need to see one **certified*** document from **section A** and one from **section B** to verify the applicant's identity and address. Please tick the box to indicate which documents you've sent with this application.

*Can be certified by an authorised financial adviser.

Full name of financial adviser firm

FSA regulatory number

AEGON Scottish Equitable International agency number (if known)

Date (dd/mm/yyyy)

Full name(s)

Signed

For the applicant

Section A – evidence of identity (photographic evidence)

- Full signed passport
- Full current photographic driving licence

Section B – evidence of address

- Recent utility bill**
- Recent mortgage statement**
- Recent bank/building society statement**
- Full current driving licence

**Dated within the past six months.

Please note that a driving licence can only be used for either A or B. It can't be accepted for both.

9. Residence definitions

Residence – individual

An individual will be regarded as being resident in Ireland for a tax year if he/she:

1. spends 183 days or more in the State in that tax year (135 days for the 'short tax year' 6 April 2001 to 31 December 2001); or
2. has a combined presence of 280 days in the State, taking into account the number of days spent in the State in that tax year together with the number of days spent in the State in the preceding year. (280 days is reduced to 244 days in respect of the combined tax years, starting on 6 April 2000 and 6 April 2001, and those starting on 6 April 2001 and 1 January 2002)

Presence in a tax year by an individual of not more than 30 days (22 days for the 'short tax year' 6 April 2001 to 31 December 2001) in the State will not be reckoned for the purpose of applying the two-year test. Presence in the State for a day means the personal presence of an individual at the end of the day (midnight).

Ordinary residence – individual

The term 'ordinary residence', as distinct from 'residence', relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity.

An individual who has been resident in the State for three consecutive tax years becomes ordinarily resident with effect from the start of the fourth tax year.

For example, an individual who is resident in the State for the tax years:

- 6 April 2000 to 5 April 2001;
- 6 April 2001 to 31 December 2001; and
- 1 January 2002 to 31 December 2002;

will become ordinarily resident with effect from 1 January 2003.

An individual who has been ordinarily resident in the State ceases to be ordinarily resident at the end of the third consecutive tax year in which he/she is not resident. Thus, an individual who is resident and ordinarily resident in the State in 2000/2001 and departs from the State in that year will remain ordinarily resident up to the end of the tax year 1 January 2003 to 31 December 2003.

