

Application form

Financial adviser and contract details

Company name

Friends Provident International
agency number

Contact details for acknowledgement/queries on the application.

Contact name

Phone number

Email address

Contract number (if known)

Please contact us to obtain a
pre-allocated contract number, if desired.

Please tick to confirm you have included with this application

Personal charging structure illustration

☐

Verification of client identity*

☐

Verification of client address such as utility bill (or suitable alternative)*

☐

Source of wealth (including supporting documents, where required)*

☐

Method of payment details (if known)

☐

*Suitably certified as being a true copy

Details of information required for source of wealth can be found on pages 7 to 10.

Please complete all details in Section 1.

This form should be read in conjunction with the following documents:

- Reserve brochure.
- Product guide.
- Reserve – Capital Redemption charging structures.

Specimen contract conditions are available from us on request. Please provide all relevant information and documentation so that we can process your application as soon as possible. If you do not provide all relevant information, it may cause a delay in the processing of your application. Further information may be required during the validation process (i.e. questions arising from the information provided).

Please complete this form in English, using block capitals. If you make a mistake, please cross it out and correct it, initialling any amendments. Please do not use correction fluid or any other method for deleting incorrect information.

Your investment structure

Collective

☐

Personalised

☐

Personalised investment structure only available to non-UK residents. For an explanation of these terms, please refer to page 15.

Additional information/special instructions

Please let us know in the space below of any additional information we need to be aware of relating to the application.

Please write in ink and use block capitals.

Section 1: Setting up Reserve – Capital Redemption

Your details

	First (or only) applicant	Second applicant
1 Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
2 Surname (as shown on ID card/passport)	<input type="text"/>	<input type="text"/>
3 Forename(s) (as shown on ID card/ passport)	<input type="text"/>	<input type="text"/>
4 ID card/passport number	<input type="text"/>	<input type="text"/>
5 Country of issue	<input type="text"/>	<input type="text"/>
6 Marital status	<input type="text"/>	<input type="text"/>
7 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
8 Please tell us where you were born	Town <input type="text"/> Country <input type="text"/> Country code (if known) <input type="text"/>	Town <input type="text"/> Country <input type="text"/> Country code (if known) <input type="text"/>
9 Please list all countries in which you are tax resident. Please provide your tax identification number for each country.	Country of tax residence Country 1 <input type="text"/> Country code (if known) <input type="text"/> Tax identification number <input type="text"/> Country 2 <input type="text"/> Country code (if known) <input type="text"/> Tax identification number <input type="text"/> Country 3 <input type="text"/> Country code (if known) <input type="text"/> Tax identification number <input type="text"/>	 Country 1 <input type="text"/> Country code (if known) <input type="text"/> Tax identification number <input type="text"/> Country 2 <input type="text"/> Country code (if known) <input type="text"/> Tax identification number <input type="text"/> Country 3 <input type="text"/> Country code (if known) <input type="text"/> Tax identification number <input type="text"/>
	If necessary, please supply any additional information on a separate sheet of paper. If you are unsure of your status as a tax resident, your tax identification number, or you have any other tax queries, we strongly recommend you seek professional tax guidance in order to avoid delaying your application.	
10 Country of residence	<input type="text"/>	<input type="text"/>
11 Residential address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

Section 1: Setting up Reserve – Capital Redemption (continued)

Your details (continued)

	First (or only) applicant	Second applicant
12 How long have you lived at this address?	<input type="text"/>	<input type="text"/>
13 Correspondence address (if different to residential address)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
14 Correspondence address phone number	<input type="text"/>	<input type="text"/>

You will receive your contract documents and all correspondence relating to your contract, unless you indicate otherwise below. Copies will also be sent to your financial adviser. (Please refer to page 11 to provide instructions regarding valuation statements dispatch.)

Alternatively, please tick here if you would prefer us to send your contract documents and all correspondence relating to your contract to your financial adviser only. ☐

15 Please list all contact details below

Contact details

Home telephone number

Office telephone number

Mobile number

Email address (mandatory)

16 In which countries do you have nationality/citizenship status? If you have more than one nationality/citizenship status, please set out all countries of which you are a national/citizen, as well as the relevant tax identification number(s) where applicable. Please continue on a separate piece of paper, if necessary.

Nationality/citizenship

Country 1

Country 1

Country code (if known)

Country code (if known)

Tax identification number

Tax identification number

Country 2

Country 2

Country code (if known)

Country code (if known)

Tax identification number

Tax identification number

Country 3

Country 3

Country code (if known)

Country code (if known)

Tax identification number

Tax identification number

Occupation

17 Position or occupation (if retired, please state former occupation)

18 Nature of business

19 If retired, please give retirement date

20 Are you to be a contract holder?

Yes ☐ No ☐

Yes ☐ No ☐

Section 1: Setting up Reserve – Capital Redemption (continued)

Total contribution

I wish to pay GBP USD Other Amount

Minimum payment: a) Establishment charging structure:
USD 112,500; GBP 75,000; EUR 112,500; HKD 900,000; JPY 15,000,000; AUD 225,000;
SEK 975,000; CHF 187,500.
b) Annual policy charging structure:
USD 150,000; GBP 100,000; EUR 150,000; HKD 1,200,000; JPY 20,000,000;
AUD 300,000; SEK 1,300,000; CHF 250,000.

Note: When investing monies, please indicate your chosen investments in **Investment instructions** on page 11.

Please be aware that the minimum payment may differ if you choose to appoint a discretionary fund manager to manage your investment either in full or in part. Please speak with your financial adviser for more information.

Number of contracts

If you wish Reserve – Capital Redemption to be issued as a single contract, please tick here ☐

If you wish Reserve – Capital Redemption to be issued as a number of individual contracts, please specify the number here

The minimum number of individual contracts is 5 and the maximum is 100. If more than 100 policies are required please contact us.

If both boxes are left blank, then 100 policies will be issued.

Contract currency

Please select the currency in which you wish your Reserve – Capital Redemption contract to be denominated (this will be the currency in which your contract is valued, and total payment figure calculated).

Sterling (GBP)	<input type="checkbox"/>	US dollars (USD)	<input type="checkbox"/>	Euro (EUR)	<input type="checkbox"/>	HK dollars (HKD)	<input type="checkbox"/>
Swiss francs (CHF)	<input type="checkbox"/>	Australian dollars (AUD)	<input type="checkbox"/>	Swedish krona (SEK)	<input type="checkbox"/>	Japanese yen (JPY)	<input type="checkbox"/>

Optional withdrawals

Investors may choose to receive a regular payment from their contract. The current minimum individual withdrawal is USD 375 (or GBP 250, EUR 375, HKD 3,000, CHF 625, AUD 750, SEK 3,250, JPY 50,000). The level of withdrawals may be varied or stopped altogether by giving us written notice. **No assets will be sold to meet regular withdrawals without instructions.**

Regular withdrawals must be funded by either available cash in the General Transaction Account or by the provision of a dealing instruction. Failure to ensure available funds could result in delays with regular withdrawal payments.

Withdrawal instructions

Note that we dispatch payments on the 1st and 14th of the month — please indicate the date you prefer in the appropriate box below.

I wish to receive GBP ☐ USD ☐ Other ☐ Amount

Payable (tick one box only) Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly ☐

Commencing (tick the date which applies) 1st ☐ 14th ☐ of (month) (year)

Section 1: Setting up Reserve – Capital Redemption (continued)

Source of wealth (continued)

Sale of property

<input type="checkbox"/>	Sold property address	<div></div>
		<div></div>
		<div></div>

Date of sale

Total sale amount Currency Amount

Company sale

<input type="checkbox"/>	Company name	<div></div>
	Nature of business	<div></div>

Date of sale

Total sale amount Currency Amount

Client's share %

Inheritance

<input type="checkbox"/>	Name of deceased	<div></div>
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Date of death

Relationship to applicant

Date received

Total amount Currency Amount

Solicitor's name

Solicitor's firm's name

Solicitor's address

Divorce settlement

<input type="checkbox"/>	Date funds received	<div></div> <div></div> <div></div>
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Total amount received Currency Amount

Name of divorced partner

Company profits

<input type="checkbox"/>	Company name	<div></div>
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Company address

Nature of company

Amount of annual profit Currency Amount

Section 1: Setting up Reserve – Capital Redemption (continued)

Source of wealth (continued)

Asset (share) exchange

If the assets have been held for less than two years, please provide evidence of the original source of wealth used to acquire the assets.

☐

Origin and means of wealth

Length of time the assets have been held

Years Months

Gift

Please provide all of the following:

- Letter from donor explaining the reason for the gift and the source of donor's wealth
- Certified identification documents for donor

☐

Date funds received

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Total amount

Currency Amount

Relationship to applicant

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Donor's source of wealth

Employer paying contribution

Please provide the following:

- Employer letter

☐

Country of incorporation

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Incorporation number

--

Retirement income

☐

Retirement date

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Previous occupation

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Name of last (final) employer

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Address of last (final) employer

Pension income source

--

Fixed deposit – savings

☐

Name of institution where savings held

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Date account established

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Details of how savings acquired

Dividend payment

☐

Date of receipt of dividend

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Total amount received

Currency Amount

Name of company paying dividend

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Length of time the shares have been held in the company

Years Months

Section 1: Setting up Reserve – Capital Redemption (continued)

Source of wealth (continued)

Other source of wealth

Please provide as much detail as possible.

☐

Payment methods

Option 1

Use this option if you are paying by personal cheque or if you wish us to collect the payment from your bank on your behalf. Please tick the appropriate box and follow the instructions carefully.

By personal cheque

☐

Please make cheques payable to **Friends Provident International Limited**.

By telegraphic transfer

☐

Please complete the **bank instruction letter** (page 27) and return it to us with this application form.

Option 2

Use this option if you are making your own arrangements for payment by **banker's draft** or **telegraphic transfer**. Please tick the appropriate boxes and complete the **Source of payment** section below.

I have arranged for the payment to be paid by **banker's draft**, as indicated below, payable to Friends Provident International Limited (Ref: contract holder). I have forwarded a certified copy of the Bank Acknowledgement Letter to Friends Provident International with this draft.

☐

Please tick one box only.

US dollar draft, drawn on a bank in New York

☐

Swedish krona draft, drawn on a bank in Sweden

☐

Sterling draft, drawn on a bank in the United Kingdom

☐

Swiss franc draft, drawn on a bank in Switzerland

☐

Euro draft, drawn on a bank in the European Economic and Monetary Union (EMU)

☐

Australian dollar draft, drawn on a bank in Australia

☐

HK dollar draft, drawn on a bank in Hong Kong

☐

Japanese yen draft, drawn on a bank in Japan

☐

I have arranged for the payment to be paid by **telegraphic transfer** and I have forwarded a certified copy of the bank instruction letter (page 27) to Friends Provident International.

☐

For **telegraphic transfer** reference, indicate pre-allocated contract number, if known

Source of payment

I confirm the banker's draft/telegraphic transfer is to be paid for by debit of funds from my personal bank account. The details of this account are:

Sort code (if applicable)

SWIFT/BIC code
(if applicable)

IBAN (if applicable)

Account number

Account name

Bank name

Bank address

Section 1: Setting up Reserve – Capital Redemption (continued)

Valuations

I confirm that I require quarterly valuations to be sent to me by electronic mail to the email address provided on page 5. A copy will be sent to my introducing financial adviser. I understand if this option is selected paper copies will not be provided to me, I will receive a valuation in digital format. If this option is selected we will also send the trade contract notes by electronic mail. All emails will be encrypted using WINZIP software and a PDF reader will be required. A password will be sent to you directly to access this file. ☐

I confirm that I require quarterly valuations to be sent to me by post. A copy will be sent to my introducing financial adviser. I understand if this option is selected email copies will not be provided to me. If this option is selected we will also send the trade contract notes in paper format. ☐

If both of the above boxes are left blank valuations will be sent direct to the introducing financial adviser.

Investment instructions

If you would like us to place the investments within your Reserve – Capital Redemption contract, and for our appointed custodian to hold custody of them, please state your chosen investments below. If you are using the services of a discretionary fund manager, external custodian or fund platform, please leave blank. If there is insufficient room, please use a separate sheet, signed by all applicants. **Charges will be deducted from your General Transaction Account; therefore, if an overdrawn balance is to be avoided, please ensure sufficient cash is retained in line with your investment strategy.**

Currency	Units shares/bonds/ cash amount	SEDOL/ISIN (essential) [†]	Full security/fund name description
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

[†] If no SEDOL or ISIN is provided, we accept no liability for the funds selected.

Your investment options

Investment adviser (go to page 16)

☐

Please complete this section if you would like your adviser to be the authority on your investments.

Discretionary fund manager
(go to page 20)

☐

Please complete this section if you would like to appoint a discretionary fund manager for your investments.

Asset exchange scheme
(go to page 22)

☐

Please complete this section if you wish to transfer an existing asset(s) into a new Reserve – Capital Redemption.

Section 1: Setting up Reserve – Capital Redemption (continued)

Important notes

- 1 A specimen contract document and/or copy of this completed form are available on request.
- 2 You are advised to satisfy yourself/selves that, under any taxation, exchange control or insurance legislation to which you may be subject, you are permitted to effect the contract.
- 3 You should seek guidance from your financial adviser as to the suitability of the contract to your own particular circumstances. Reserve – Capital Redemption should be regarded as a medium to long-term investment (five years or more).
- 4 You are obliged to provide the information as required in this application – we will be unable to proceed with your application unless all relevant information is provided. Information which you provide in connection with this application and any subsequent contract will be held (whether stored electronically or otherwise), used or disclosed by us or any associated company that exists from time to time. You have the right to obtain access to and to request a correction of any personal information about you. Requests can be made to the Data Protection Officer at Royal Court, Castletown, Isle of Man, British Isles IM9 1RA.
- 5 Each contract is governed by and shall be construed in accordance with the laws of the Isle of Man.
- 6 Underlying fund prospectuses are available from us.

7 Investment acknowledgement

Reserve – Capital Redemption gives you an investment choice from a very wide-ranging menu of investments. Some of the funds which are available to you are classed as specialist funds aimed at professional or experienced investors.

If you were investing in such a fund directly yourself, rather than through your Reserve – Capital Redemption contract, you may have to declare that:

- You have read and understood the information supplied to you and understand the nature of any risks involved.
- You have discussed with your independent financial adviser whether such an asset is appropriate to your investment portfolio.

- You are eligible and able to invest into the fund and have the level of investment knowledge and experience required by the fund manager.
- You meet certain minimum financial requirements.

Ordinarily some of these funds could only be held by professional/experienced investors rather than the general public. Also, information relating to such investments may not be available for distribution in certain jurisdictions. However, when the investment is made through your Reserve – Capital Redemption contract, we are treated as the professional or experienced investor and this enables contract holders that may not have been able to do so, to access these funds.

Please note that different jurisdictions may impose different criteria on the generally accepted definition of a professional/experienced investor. Full definitions, restrictions and investor requirements can be found in each fund's prospectus/terms and conditions, which are available from the fund manager or your financial adviser. We recommend that you obtain, read and fully understand a copy of the prospectus/terms and conditions for your chosen investment.

Liquidity information

Some funds may have restrictions on their ability to pay redemptions due to the type of underlying investments they hold. This could limit your ability to raise cash from the fund in the future.

Investment into specialist funds should be considered a long-term investment. You, in conjunction with your financial adviser, should consider the amount you invest via your contract if it is likely that you will need access to your capital quickly in the future.

Declarations

Attention is drawn to the following declarations. Where we have asked for information that we need to assess before we can accept your application, you must disclose all facts which are material. Such facts are those which an insurer would regard as likely to influence the assessment and acceptance of a proposal. If you are in doubt as to the relevance of any particular information you should disclose it, as failure to do so could result in you being quoted the wrong terms, a claim being rejected or reduced, or the Reserve – Capital Redemption contract being invalid.

1 Investment declarations

Before you invest in any assets through your Reserve – Capital Redemption contract, we want to ensure that you are aware of the nature and possible risks associated with them. Would you therefore please make the following declarations:

- a) I understand that I may choose the investments to which my Reserve – Capital Redemption contracts are to be linked.
- b) I acknowledge that it is my responsibility to ensure that the asset is suitable, considering my underlying investment objectives and attitude to risk.
- c) I confirm that I understand certain assets may have restrictions on their ability to raise cash in the future, and that further details are included in the prospectus or terms and conditions for the respective underlying investment. I understand the risks associated with investing in these assets.
- d) If I choose to invest into specialist funds aimed at professional investors, I acknowledge that it is my responsibility to obtain, read and understand the fund prospectus.

Section 1: Setting up Reserve – Capital Redemption (continued)

Declarations (continued)

- e) I acknowledge that Friends Provident International is not responsible for the investment performance or any loss suffered or reduction in the value of my Reserve – Capital Redemption contract, arising from my chosen investment. Friends Provident International does not have any responsibility for the investment management of the assets within my Reserve – Capital Redemption contract and Friends Provident International does not approve any asset as a suitable investment.
- f) I acknowledge that Friends Provident International reserves the right to reject any asset, for example if certain administration criteria are not met.
- g) I acknowledge that the purchase of my investments may be delayed if Friends Provident International requires a signed declaration in respect of my chosen investments.
- h) I acknowledge that my investments are processed according to the terms and conditions of the relevant institution that cash is being invested with.
- i) I acknowledge that specific investor protection and compensation schemes that may exist in relation to collective investments and deposit accounts are unlikely to apply in the event of failure of such an investment held within insurance contracts.

2 General declarations

I declare that this application was signed in

	(country)
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and the advice was given in

	(country)
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I further declare that all the information provided in this application form, including this Declaration, are complete and true to the best of my knowledge and belief. I agree that they, together with any other statements made to a medical examiner in the event of a medical examination or to Friends Provident International, now or in the future, shall form the basis of the contract under the law of the Isle of Man.

I have received, read and have been given an explanation of all the printed materials relevant to this contract and I have been acquainted with the management charges made by Friends Provident International.

I further declare that I understand and agree that the contract shall not become effective until it is issued with the payment paid in full and all requirements have been met.

I understand that this application can only be accepted by employees of Friends Provident International situated at Friends Provident International's Head Office in the Isle of Man and that no other employees or third parties have the necessary authority to create a binding contract.

I am aware that deliberate tax evasion is a criminal offence. I am responsible for my own tax affairs and I hereby declare that I understand my personal tax obligations and responsibilities and I have complied with all legal requirements to make declarations to tax authorities and pay the tax that I owe. As appropriate and necessary I have taken, or will take, legal advice in relation to my tax affairs and in particular, my tax obligations as they apply to this application.

3 Cancellation rights

If you are resident in the UK, or have signed this application form in the UK, you will be able to cancel your investment up to 30 days from the day you receive the cancellation notice. You will receive a refund of the payment less a deduction for shortfall to reflect any fall in the markets in the interim and, where applicable, less any initial fee which was facilitated by us to your financial adviser. A cancellation notice that provides you with more detail, including when the cancellation period begins or ends and how to exercise it will be issued by post to you when the policy documents are produced.

4 Premium tax/withholding tax

I acknowledge that in the event of any premium tax or withholding tax being levied in my country of residence, it will be my responsibility to increase the payment by an appropriate amount or to settle the liability directly with the relevant tax authorities.

5 Data protection

I consent that any personal information collected or held by Friends Provident International (whether contained in this application or otherwise) is provided and may be held (whether stored electronically or otherwise), used or disclosed by Friends Provident International and transferred between offices and other members of the Friends Life group of companies wherever they are situated. I understand that Friends Provident International and other members of the Friends Life group will:

- a) use and transfer the information to professional advisers, IT service providers, financial advisers, mailing houses, agents, underwriters and reinsurers for the purposes of administration, underwriting, claims, research or statistical purposes. Such processing is subject to contractual restrictions and appropriate security steps to protect the information;
- b) communicate with me, my financial adviser and investment adviser whether directly or indirectly for any purpose; and
- c) transfer information to relevant regulatory bodies or authorities, for example the Insurance and Pensions Authority, the United Arab Emirates Insurance Authority, the US Internal Revenue Service and other tax authorities to enable them to carry out their regulatory and statutory functions;

- d) supply the details or provide a copy of the information to any financial services company wherever they are situated to enable the purchase of assets requested to be linked to the contract; and
- e) disclose information to third parties in order to comply with anti-money laundering laws and for other purposes such as the prevention of crime or detection of fraud, enabling assets to be rightfully claimed or where required by law or regulation.
- 6** I acknowledge that Friends Provident International and my financial adviser have entered into an agreement ('terms of business') which sets out the basis upon which Friends Provident International is prepared to accept applications submitted by the financial adviser on my behalf. This agreement categorically states that the financial adviser acts as my agent, and not the agent of Friends Provident International. I acknowledge that my financial adviser, or any other, has no authority to act as the agent of Friends Provident International or to state, suggest or imply that it has such authority.
- 7** I can confirm that I have seen and received a personal illustration.

8 Fees and commissions

I am aware that certain investments the financial adviser makes on my behalf from time to time may contain fees which exist partly to meet promotion and distribution expenses of the investment, including commission paid to my financial adviser. I understand that full details of any commissions paid in respect of certain investments held within the Reserve – Capital Redemption contract are available on request from my financial adviser.

By signing this form I consent to this use of my personal data.

I understand that Friends Provident International would like to keep me informed about other products and services provided by companies within the Friends Life group and other carefully selected organisations.

First (or only) applicant

Second applicant

Post ☐ Phone ☐ Email ☐

Post ☐ Phone ☐ Email ☐

You may change your mind at any time by writing to the International Data Protection Officer, Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Otherwise we will assume that you are happy to be contacted in this way until instructed otherwise.

First (or only) applicant

Second applicant

Signature(s) of applicant(s)

Name (block capitals)

Date

Section 2: Investment restrictions

Investment restrictions

The following lists show the assets permitted within the collective investments and personalised assets versions of this contract. It is important that you understand which version you will be investing in and do not invest outside of these parameters.

a) Collective investments

This option allows you to invest in the following:

- UK authorised unit trusts
- UK authorised investment trusts (excluding warrants)
- open-ended investment companies
- an interest in an overseas collective investment scheme[†], that is structured as one of the following:
 - an open-ended investment company
 - a unit trust
 - offshore reporting and non-reporting funds.
- hedge funds and exchange-traded funds are permitted provided they comply with one of the structures above
- cash, including bank and building society deposits.

[†] 'Collective investment' as defined in section 235 of the UK Financial Services and Markets Act 2000.

b) Personalised assets

The personalised assets option allows you to invest in the following:

- equities and fixed-interest securities (including Sukuks) quoted on most recognised stock exchanges
- unit trusts
- open-ended investment companies
- investment trusts
- offshore reporting and non-reporting funds
- government securities
- hedge funds, funds of hedge funds and exchange-traded funds
- structured notes and deposits
- cash, including bank and building society deposits.

We reserve the right to refuse certain assets, including:

- shares in the Friends Life group of companies
- commodities
- real property
- futures and options
- precious metals
- UK National Savings and investments products
- US and Canadian mutual funds, unless a fund is discretionary-managed
- Friends Provident International mirror funds.

Friends Provident International is the beneficial owner of all of the assets held within the contract, which are held in Friends Provident International's name.

Section 3: Appointment of investment adviser

Part A

Reserve – Capital Redemption
contract number

Name of investment adviser company
(‘the adviser’)

Address of the adviser

Declaration

I declare that I wish to appoint the adviser to be the investment adviser of the underlying assets held within my Reserve – Capital Redemption contract, in accordance with the Investment restrictions specified on page 15. I request Friends Provident International to enter into any formal agreements required by the adviser to facilitate this appointment.

Authority granted

I grant the adviser authority to act in the following capacity (please read the three options carefully before indicating the authority you have granted to your investment adviser).

Please tick one box only.

**Option 1: Advisory basis only,
my signed consent required**

☐

I declare that the adviser will discuss any proposed alterations to the composition of the Reserve – Capital Redemption contract with me, and Friends Provident International will only act upon investment instructions that I, as contract holder(s), have signed. **Friends Provident International will not action any instructions that have not been signed by me.**

**Option 2: Advisory basis only,
without signed consent**

☐

I declare that the adviser will discuss any proposed alterations to the composition of the Reserve – Capital Redemption contract with me, and obtain my agreement before any changes are made. **I authorise my adviser to submit written instructions to Friends Provident International on my behalf, without the need to obtain my signature(s) on these instructions.**

**Option 3: Delegated investment
management**

☐

I declare that I have delegated investment decisions to the adviser, who has complete discretionary authority, without consulting me first, to make all investment decisions to buy or sell assets, hold cash or other investments, within the boundaries of the investment restrictions detailed below. **I authorise Friends Provident International to act upon the investment instructions of the adviser as if the adviser was the contract holder.**

I agree that Friends Provident International shall not be responsible for any loss or liability to the Reserve – Capital Redemption contract, as a result of the actions, or failure to take action, on the adviser’s part, which gives rise to any loss in value to the Reserve – Capital Redemption contract howsoever arising.

I promise to repay to or reimburse Friends Provident International in respect of all losses, damages, liabilities, actions, proceedings, claims, costs and expenses (including legal expenses) arising from the activities of the adviser (including, but not limited to, the cost of defending in any court of law such claim, demand or action against Friends Provident International and the cost of recovering the investments held by the adviser). I authorise Friends Provident International to act upon this authority until I revoke this authority in writing.

Section 3: Appointment of investment adviser (continued)

Part B

Remuneration (please tick one box)

I have agreed with the adviser that a fee will not be paid. ☐

I authorise Friends Provident International to make a quarterly withdrawal from the Reserve – Capital Redemption contract of USD GBP Other Amount a quarter

or % per annum, at the quarterly valuation point.

I understand that an amount equivalent to this withdrawal shall be payable by Friends Provident International to the adviser on my behalf.

Part C

Investment restrictions

I agree to the Investment restrictions listed on page 15.

Part D

Fees and commissions

I am aware that certain investments the adviser makes on my behalf from time to time may contain fees which exist partly to meet promotion and distribution expenses of the investment, including commission paid to my adviser. I understand that full details of any commissions paid in respect of certain investments held within the Reserve – Capital Redemption contract are available on request from my adviser.

I acknowledge that the above fees and commissions are in addition to Friends Provident International's Reserve – Capital Redemption contract charges and any investment adviser fee taken under Part B.

	First (or only) applicant	Second applicant
Signature(s) of applicant(s)	<input type="text"/>	<input type="text"/>
Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Section 3: Appointment of investment adviser (continued)

Important note

If you are licensed to provide financial advice in one of the following jurisdictions, please complete Part E below.

Australia, Canada, Gibraltar, Guernsey, IOM, Jersey, Mauritius, New Zealand, South Africa, Sweden, Taiwan, UK

If you are not licensed in a country or jurisdiction listed above, please complete Part F.

Declaration

On behalf of the 'investment adviser' named in Section 3, Part A, I have read and understood the investment options and agree to act in accordance with them. The capacity in which I will act as investment adviser will be):

Please tick one box only.

Advisory basis only, (the Applicant(s) has/have selected Option 1 in Part A)

☐

I confirm that I hold the appropriate authorisation to provide ongoing investment advice to the Applicant(s). I understand that Friends Provident International can only act upon investment instructions that have been signed by the Applicant(s).

Advisory basis only, (the Applicant(s) has/have selected Option 2 in Part A)

☐

I confirm that I hold the appropriate authorisation to provide ongoing investment advice to the Applicant(s). I understand that I must obtain the Applicant's/ Applicants' agreement to any investment advice given and that I may be asked to provide such agreement to Friends Provident International if requested.

Delegated Investment Management, (the Applicant(s) has/have selected Option 3 in Part A)

☐

I confirm that I hold the appropriate authorisation enabling me to provide investment instructions to Friends Provident International, and that I have the agreement of the Applicant(s) to issue investment instructions on their behalf.

Part E

I confirm that I am licensed by a regulatory body located in one of the following jurisdictions:

Australia, Canada, Gibraltar, Guernsey, IOM, Jersey, Mauritius, New Zealand, South Africa, Sweden, Taiwan, UK

and I am required by my regulatory body to comply with legislation in accordance with (or equivalent to) the EU Money Laundering Directives.

I am regulated by

 (name of regulatory body)

in

 (country)

My regulatory license number is

I confirm that I will comply with all legal and regulatory requirements of the country where I am licensed to provide financial advice.

I confirm that I will notify you of any changes to my authorisation including any disciplinary action taken against me.

Signature of adviser

Date

Name of adviser

For and on behalf of (name of firm)

For and on behalf of (address of firm)

Telephone number

Fax number

Email address

Section 3: Appointment of investment adviser (continued)

Part F

Identification requirements – notes

These notes apply only if Part F is completed.

The principal requirement is to look behind the corporate entity to identify those who have ultimate control over the business and company's assets. Where the shareholder is a holding company, trust or nominee, then Friends Provident International is required to look behind this to the ultimate beneficial owner and verification of identity of the ultimate beneficial owner must be obtained, together with evidence demonstrating beneficial ownership.

Verification of the identity: this is deemed to comprise:

- Certified copy of the Certificate of Incorporation.
- A list of all Directors and certified ID & VOA for two, one of which must be an executive, (we will require full name, residential address and date of birth of each director).
- Evidence of the registered office address (if this is not the address on the application we require evidence that the address is being used and confirmation of why there is a difference).
- Confirmation that the company has not been, or is not in the process of being dissolved, struck off, wound up or terminated.
- A list of shareholders and certified ID and address verification for those holding 25% or more of the shares (we will require full name, residential address and date of birth for all shareholders).

I understand that its principal regulator requires Friends Provident International to complete an identification check on the Investment adviser firm and I must provide identification requirements as in the above notes, if not previously provided, before this appointment of investment adviser form can be accepted.

I confirm that I will comply with all legal and regulatory requirements of the Isle of Man. I confirm that I will notify you of any changes to the brokerage including any disciplinary action taken against me or the company.

Signature of adviser

Date

Name of adviser

For and on behalf of (name of firm)

For and on behalf of (address of firm)

Telephone number

Fax number

Email address

Section 4: Appointment of discretionary fund manager and custodian

Part A

Reserve – Capital Redemption contract number	<input type="text"/>
Name of discretionary fund manager ('the manager')	<input type="text"/>
Address of the manager	<input type="text"/> <input type="text"/>
Name of custodian ('the custodian')	<input type="text"/>
Address of the custodian	<input type="text"/> <input type="text"/>

- 1 I declare that I wish for the underlying assets held within my Reserve – Capital Redemption contract to be placed in a discretionary account, which will be managed on a on a discretionary basis by the manager. I further declare that I wish for the custodian to hold safe custody of these assets.
- 2 I acknowledge that these investments are held in the name of Friends Provident International and therefore it is necessary for Friends Provident International to enter formal agreements ('the agreement') appointing the manager and custodian. I acknowledge that Friends Provident International may modify the agreement at its absolute discretion, for example where the agreement allows for the provision of certain investments, but which can not be held within my Reserve – Capital Redemption contract.
- 3 I acknowledge that Friends Provident International is only prepared to enter into the agreement as a result of my request to appoint the manage the assets and for the custodian to hold safe custody of the assets.
- 4 I agree that Friends Provident International shall not be responsible for any loss or liability to the Reserve – Capital Redemption contract, as a result of the actions, or failure to take action, on the manager's or custodian's part, which gives rise to any loss in value to the Reserve – Capital Redemption contract howsoever arising.
- 5 I promise to repay to or reimburse Friends Provident International in respect of all losses, damages, liabilities, actions, proceedings, claims, costs and expenses (including legal expenses) arising from the activities of the manager or custodian (including, but not limited to, the cost of defending in any court of law such claim, demand or action against Friends Provident International and the cost of recovering the investments). I agree that if Friends Provident International is obliged to pay any money to the manager or custodian under the terms of the agreement, such money shall be deducted from my Reserve Capital Redemption contract.
- 6 I acknowledge that Friends Provident International may terminate the appointment of the manager or custodian at any time as deemed necessary by giving written notice to me and the manager or custodian.

Part B

I acknowledge that the manager will deduct a fee of USD GBP Other Amount a quarter

or % a year

of the value of the discretionary account at the quarterly valuation point, plus VAT. I acknowledge that the provision of discretionary fund management services by UK and non-UK discretionary fund managers is subject to value added tax (VAT) at the applicable UK rate. I agree that if Friends Provident International is obliged to apply VAT for discretionary fund management services, such money shall be deducted from my Friends Provident International contract.

I also acknowledge that other fees, including but not limited to buying and selling, safe custody and delivery charges will be deducted from the discretionary account, in accordance with the manager's and custodian's rates for such charges in force from time to time.

Section 4: Appointment of discretionary fund manager and custodian (continued)

Part C

I wish to request that Friends Provident International appoints the manager to manage the assets contained in the discretionary account in accordance with the following investment and risk criteria:

1 Investment criteria (for example, cautious, balanced, aggressive)	<div></div>	
2 Risk criteria (for example, low, medium, high)	<div></div>	
3 Investment restrictions	I agree to the investment restrictions listed on page 15.	
Signature(s) of applicant(s)	First (or only) applicant	Second applicant
	<div></div>	<div></div>
Date	<div></div>	<div></div>

Section 5: Asset exchange scheme

This section must be completed if an existing asset/share portfolio is to be transferred into a new contract. A power of attorney is included to enable the transfer on your behalf if you wish (not suitable for use by trustees, certain Jersey-based securities or for US securities).

Guidance notes to assist you to complete the form

The authority for asset exchange, which includes a power of attorney, is intended, once signed, to be a legally binding document. Consequently, it is essential that a number of formalities are complied with. We have set out below what we believe to be the matters which will apply to every case. There may however be other issues which apply because of your circumstances or the laws of the country in which you sign the document, and we would therefore suggest that if you have any queries you seek professional advice. The power of attorney included within this form is granted to Friends Provident International.

- 1 The document must be signed in ink by every person who is a registered holder of any of the assets listed in point 8 on page 23, in the presence of a witness.
- 2 The witness must sign the document in ink and should give his or her full name, address and occupation.
- 3 Each signature must be witnessed separately. If the same person witnesses more than one signature, the witness must give the details in respect of each signature.
- 4 If there are any alterations or changes to the document, each one should be initialled (in the margin) by all signatories and all witnesses.
- 5 If it is necessary to use any supplementary sheets, these should also be signed by all signatories and witnesses, and dated.

Authority for asset exchange

- 1 As the registered owner(s) of the assets listed below ('the assets'), I

in connection with my application for a Reserve – Capital Redemption contract I hereby irrevocably authorise Friends Provident International and Citibank** (as Friends Provident International's appointed nominee/custodian):

- a) To enter in the schedule printed after this authority the current holdings of assets represented by the certificates listed below.
- b) To transfer any or all of these funds to the relevant managers on my behalf at its absolute discretion and to account to me for the full value of the transfer.
- c) To transfer any or all of these securities on my behalf at its absolute discretion.

**Citibank may also operate under the name VIDACOS, and/or Fundsettle.

- 2 I understand that the exchange of these assets/shares may result in a capital gains tax liability, depending on my country of residence, and I further understand that no allowance will be made for the discharge of this liability, which I shall have to meet from other sources.
- 3 I understand that any transfers effected under 1 b) or c) above will normally take place as soon as possible following receipt of this completed authority, the relevant share certificates and/or other documents of title and signed application form(s).
- 4 I undertake that I shall account to Friends Provident International for all dividends, interest or other rights or benefits received or receivable by me and to which the purchaser or transferee of the said assets is entitled, and to ensure that such purchaser or transferee shall be entitled to exercise all rights, whether voting or otherwise, in respect of the said assets.
- 5 Power of attorney [†]

For the purpose of carrying the foregoing into effect I hereby appoint Friends Provident International and Citibank (as Friends Provident International's appointed nominee/custodian) as my attorney on my behalf to execute or sign any such deed, transfer or other document as may be required for carrying into effect any of the transfers or other matters authorised hereunder in the same manner and as fully and effectively in all respects as I could do if personally present.

[†] N.B. This authority is not suitable for use by trustees, or for certain Jersey-based securities, or for US Securities. **Please provide a signed cover letter from the trustees.**

- 6 I hereby undertake to ratify everything that Friends Provident International shall do or purport to do under the said power and upon request, to sign and return to Friends Provident International forthwith, all documents necessary to effect such transfers. I hereby confirm that I have all the necessary power and authority to transfer the assets and that none of them is subject to any lien, charge or encumbrance or third party rights. I confirm that I am/we are* not a director/directors* (or closely related to a director) of or employed by a company which has issued any of the assets nor of a subsidiary (as defined in Section 154 of the United Kingdom Companies Act 1948) of such company. I promise to repay to or reimburse Friends Provident International in respect of all losses, damages, liabilities, actions, proceedings, claims, costs and expenses (including legal expenses) arising from or in connection with this authority.
- 7 I understand that for the purpose of the asset exchange scheme I am an execution only customer of Friends Provident International (within the context 'execution only' means that advice is not sought by the investor or given to the investor by Friends Provident International in relation to the transfer of these assets).

Section 5: Asset exchange scheme (continued)

Source of wealth

Please explain how the monies used to acquire the assets to be transferred were initially accumulated

How long have you held these assets?
Or, if the assets are held through an investment wrapper/product, how long has that been held?

--

Additional supporting documentation will be required if the asset (or product/wrapper) has been held for less than two years and the total contribution exceeds the contribution limits for your country of residence. Please refer to the contribution limits table published on our website.

Please note that every case is reviewed on a case by case basis, therefore we reserve the right to request additional information or documentation where it is felt that this may be warranted.

8 Provisional list of assets for exchange (Note: minimum value GBP 5,000)

Please enclose relevant certificates, up to date statements and contact details for all assets shown. (If there is insufficient space, please continue on a separate sheet of paper, which should also be signed.)

Bonds/number of shares/units to be exchanged	SEDOL/ISIN (essential)	Full name of asset

N.B. If you previously enjoyed special concessions in respect of any of the assets intended for exchange and listed above, these will cease when the exchange takes place. Dividends will be requested as cash.

9 I hereby request the transfer of the assets listed above on the terms set out in this asset exchange authority.

Section 5: Asset exchange scheme (continued)

Important notes

- a) This form must be signed by every person who is a registered holder of any of the assets listed in point 8 on page 23.
- b) The form must also be signed by a witness.
- c) List the funds you wish to transfer into your Reserve – Capital Redemption contract. Each fund **must** have a **minimum value of GBP 5,000** or the equivalent in other currencies.
- d) The stock transfer forms may be sent to HMRC Stamp Duty Office. When they are received back from HMRC (this can take several weeks) the following documents are sent to the registrars for re-registration:

i) Stock transfer form

ii) Certificate

iii) Certified true copies of the power of attorney and form of authority for fund transfer.

Confirmation should then be issued by the registrar that the stock is registered into the nominee name of Citibank (as Friends Provident International's appointed nominee/custodian), and sent to us for retention.

Signed as a deed and delivered

	Signature	Signature
Signatures	<input type="text"/>	<input type="text"/>
Date	Dated this <input type="text"/> day of <input type="text"/> 20 <input type="text"/>	Dated this <input type="text"/> day of <input type="text"/> 20 <input type="text"/>
Full name	<input type="text"/>	<input type="text"/>

In the presence of

	Signature	Signature
Signatures of witness	<input type="text"/>	<input type="text"/>
Date	Dated this <input type="text"/> day of <input type="text"/> 20 <input type="text"/>	Dated this <input type="text"/> day of <input type="text"/> 20 <input type="text"/>
Full name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Occupation/capacity [†] of witness	<input type="text"/>	<input type="text"/>

[†] If a Jersey stock is included in the schedule, the witness must be one of the following:

- a notary public
- a judge
- a justice of the peace
- a magistrate
- the mayor or chief officer of any city or municipal corporation
- a commissioner authorised to take oaths or affidavits
- a barrister
- solicitor of the Senior Courts of England and Wales
- the British consulate, consul or vice-consul (or a person for the time being discharging the duties of any such officer) in any foreign country.

Section 5: Asset exchange scheme (continued)

The following section is to be completed by the adviser. Failure to do so could result in delays to the transfer process.

10 In order for us to arrange delivery of the holdings in a timely manner, please provide the following:

- Up-to-date statement of holdings
- ISIN or applicable identifier code for each holding
- How are the client's holdings currently held?

In the client's own name

☐

Through a counterparty/
other service provider

☐

- Contact details

Registrar – The company responsible for the upkeep of a company's register.

Name

Address

Telephone number

Email address

Fund manager – The company responsible for the administration of a particular fund.

Name

Address

Telephone number

Email address

Counterparty – A service provider, offering investment services.

Name

Address

Telephone number

Email address

- Re-registration details for the necessary parties, for each of the holdings (available from the applicable registrar/fund manager/counterparty).

Please note – the settlement period of transfers may vary significantly, as once our instruction is in place there is reliance upon third party administrators to complete the process.

Any charges requested by third parties to enact a transfer will be passed on to you.

What you need to provide

Verification of identity, address and source of wealth accumulation

We have a legal obligation to verify the identity and residential address of each person who applies for one of our products. We also have a regulatory obligation to obtain details of how the applicant(s) has/have acquired the monies/assets that they will invest with us.

There are good reasons for doing this. Criminals and terrorists often try to launder money by using false or stolen identities in order to open accounts or place investments with financial institutions such as Friends Provident International. By providing the information and documents requested, you are not only helping us to comply with stringent money laundering legislation, but you are helping to protect your own identity.

Step 1

Verify the identity of each applicant

The required documents to verify identity are:

- a passport; or
- a government-issued identity card (carrying a photograph of the individual).

Where it is not possible to obtain either a passport or a National Identity card, two other formal government-issued documents carrying appropriate personal details, which show verifiable reference numbers, may be accepted. Examples would include:

- a driving licence with photograph
- an annual tax assessment issued by the tax authorities
- a government-issued document containing a unique reference number which is specific to each applicant.

These documents must be certified (please refer to **Step 3**).

Step 2

Verify the address of each applicant

We will also require an original or certified copy of a document, to verify each applicant's residential address (please refer to **Step 3**). A list of the documents that are acceptable for this purpose is provided below.

The document must be issued in the name of the applicant and show the residential address that appears on the application form. In all cases the documents seen should be the most recent available, and no older than three months, unless the document used to verify address is only issued on an annual basis. Examples include:

- a utility bill, (water, gas, electricity, landline telephone connection) rates invoice, council tax notification; or
Please note, mobile telephone bills, cable TV bills and internet service provider's bills are not acceptable as evidence of address.
- a current driving licence with photograph; or
- a tax assessment document; or
- an extract from the official Registrar of Electors
- a bank account statement

Please note, statements of credit cards and non-bank cards, such as store cards, are not acceptable.

- a state pension, benefit or other government-produced document showing benefit entitlements; or
- a letter from the applicant's employer, confirming their residential address and the contract holder's position within the company. Where the applicant has accompanied a partner or spouse on a work assignment or contract, and they are also an applicant, an employer may confirm the address of a non-employee where a relationship is detailed. If the applicant (or spouse) is the owner/part owner of the company a letter from the company will not be accepted.
- proof of ownership or rental of the residential address; or
- a mortgage statement.

These documents must be certified (please refer to **Step 3**).

Step 3

Authentication of documents by a suitable certifier (for each applicant)

Background

Incorrect certification of documents is one of the main reasons for delays in processing applications. The Isle of Man Insurance and Pensions Authority, our principal regulator, is very specific about how documents are to be certified, and who can perform this function.

Certification of copy documents

The certifier must state on the document:

'I certify that this is a complete and accurate copy of the original documentation that I have seen.'

Signed (the signature of the certifier)
Name (the printed name of the certifier)
Position or capacity (the position or capacity of the certifier)
Date (the date of certification)

Improper certification could lead to delays.

If the document is more than one page the certifier can either:

- certify each page individually or,
- certify the top page and add a statement detailing the number of pages of the original documentation seen.

Who can certify a copy of an original document?

The adviser you have appointed, who has recommended this product to you.

A notary public, licensed lawyer or solicitor.

A notary public is a public officer appointed under authority of state law with power to administer oaths, certify affidavits, take acknowledgements and take depositions or testimony.

An authorised representative of an embassy or consulate of the country that issued the identification documents.

Translation of documents not written in english

Where a document submitted for address verification is not written in english, we require the certifier to explain on the document:

- What the document is
- Indicate where the applicant's name and address is printed
- The certifier should also write a statement onto the document to the effect that:

'I certify that the address stated on this document is a true translation of the English address written on the application form'

Signed (the signature of the certifier)
Name (the printed name of the certifier)
Date (the date of certification)

Step 4

Background

Isle of Man authorised life companies are required by the Insurance and Pensions Authority to make enquiries as to how a client applying for one of our products has acquired the monies that will be invested. This source of wealth information is an integral part of the overall 'Know Your Client' (KYC) requirements that we must perform. It is also a legal, as well as a regulatory requirement, to perform a risk-based assessment of the applicant and conduct enhanced due diligence where higher risk circumstances are identified. This means that in certain circumstances independent evidence will be required to support the explanation of the client's source of wealth. Incorrect certification of documents is one of the main reasons for delays in processing applications.

Information to be provided

On pages 7 to 10 of this application form, you should clearly explain how you have acquired the wealth that you will use to pay your contributions.

Supporting documentation to evidence source of wealth

We use both the contribution size and your residential location to identify when applications require documentary evidence. Evidence will be required where the contribution is on or above the limits.

Contribution levels and country risk ratings are subject to alteration and for that reason you will need to refer to the contribution limits table published on our website.

You will need to combine the contribution levels indicated in the contribution limits table with the risk rating of your country of residence (or country where wealth is generated), to determine whether evidential support should be submitted with this application. We need documentary evidence each time a contribution moves the total cumulative contribution on, or higher, than the contribution limits allocated to the particular country risk. Your financial adviser, who has recommended this product to you, will be able to help and advise you with this.

Important note to the introducing intermediary: ALL COPIES of original documentation must be properly certified by you, the introducing intermediary, in the same manner as you would certify client identity documentation and residential address proof.

Trust applications

Where the payment is made by the trustees, the same source of wealth information as above should be provided for the settlor and settled monies.

Further information

Any references to 'we', 'us' and 'our', refer to Friends Provident International. Friends Provident International is a business name for Friends Provident International Limited which is part of the Friends Life group.

The information given in this document is based on Friends Provident International's understanding of the current law and Isle of Man taxation practice, which may change in the future. No liability can be accepted for any personal tax consequences of this contract or for the effect of future tax or legislative changes.

Investment involves risk. Past performance should not be viewed as a reliable guide of future performance. Fund prices may go up and down depending upon underlying investment performance, and the value of your investment cannot be guaranteed. Investments held within a fund may not be denominated in the currency of that fund and the value of those assets can go up and down simply because of movements in currency exchange rates. All fund performance is quoted net of annual charges.

All contract holders are protected by the Life Assurance (Compensation of Policyholders) Regulation 1991 of the Isle of Man, wherever their place of residence.

Investors should be aware that specific investor protection and compensation schemes that may exist in relation to collective investments and deposit accounts are unlikely to apply in the event of failure of such an investment held within insurance contracts.

Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

Some telephone communications with Friends Provident International are recorded and may be randomly monitored or interrupted.

Each contract is governed by and shall be construed in accordance with the law of the Isle of Man. However, this will not preclude the right to bring legal action in a Hong Kong court. If you effect a contract whilst resident in the United Arab Emirates, all disputes regarding your investment will be subject to the non-exclusive jurisdiction of the courts of the United Arab Emirates.

This product is not registered in Latin America.

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Friends Provident International Limited

Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA.
Telephone: +44(0) 1624 821 212 Fax: +44(0) 1624 824 405
Website: www.fpinternational.com

Incorporated company limited by shares.
Registered in the Isle of Man, number 11494.
Authorised by the Isle of Man Insurance and Pensions Authority.
Provider of life assurance and investment products.

Authorised by the Office of the Commissioner of Insurance to conduct long-term insurance business in Hong Kong.

Registered in the United Arab Emirates as an insurance company (Registration No. 76).

Registered with the Ministry of Economy as a foreign company (Registration No. 2013): Registration date 19 April 2007.

Authorised by the United Arab Emirates Insurance Authority to conduct life assurance and funds accumulation operations.

Registered in Singapore No. F06835G.

Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore.

Friends Provident International is a registered trade mark of the Friends Life group.