



Client Investment Declaration – Non-UK Resident

Contract Number :

Client Name(s) :

Friends Provident International Limited (FPIL) recommends that you read and fully understand a full copy of the terms and conditions for your chosen investments. This declaration shall remain valid for the duration of the contract and shall cover all investments within the contract. It is recommended that this declaration is kept in a safe place and referred to periodically or prior to new investment instructions being submitted to FPIL.

- I/we have read the full prospectus and supplementary documentation and understand the nature of the investment, and all the associated risks.
- I/we confirm that I /we shall read the full prospectus and supplementary documentation in respect of any fund or funds that are made available in the future.
- I am/we are aware that a fund could be aimed at professional/experienced investors (or as defined by the local laws of the fund) and that this will be identified in the relevant prospectus, where applicable. I/we confirm and agree that I/we will read the prospectus and understand all associated risks before submitting any investment instruction.
- I/we understand the value of my investment could go up or down and may result in the loss of part or all of my/our investment.
- I/we confirm that I am/we are aware that fees may be payable within the investments and that these fees exist partly to meet promotion and distribution expenses of the investment, including commission paid to my/our advisor. This commission is separate and in addition to any commission paid by FPIL to my/our advisor on the FPIL contract.
- When FPIL receives an instruction to invest in a Deposit, Structured Deposit, Government or Corporate loans stocks and other such credit rated instruments, I am/we are aware and comfortable with the rating allocated by the leading rating agencies, and the associated risks.
- I/we acknowledge that my/our chosen investment may not be regulated in the country of my/our residence, and therefore may be subject to the local regulation of the relevant jurisdiction.
- I/we understand that an investment into a financial instrument could restrict FPIL's ability to realise the cash value from the investment at any time, which may affect FPIL's ability to pay a surrender, partial surrender or death claim in a timely manner, thus leading to a delay in the cash settlement of the claim. Reasons for this could be (but not exclusively) due to lock-in periods, suspensions or longer redemption periods. Such events will be detailed in the relevant prospectus. FPIL reserves the right to transfer ownership of the investments to me/us in discharge of their liabilities under the contract.
- I/we agree that FPIL is not responsible for any liability, loss or consequential loss to my/our contract, arising from my/our investment. FPIL does not approve any asset as a suitable investment and do not make any endorsements in relation to the details or materials connected with assets that I/we choose to invest into.

I/we hereby understand and accept the aforementioned declarations by signing the below.

Signed:

Signed:

Date:

