



Not for use in Hong Kong.

**FRIENDS  
PROVIDENT  
INTERNATIONAL**

Please complete all details in Section 1

Please provide all relevant information and documentation so that we can process your application as soon as possible. Further information may be required during the validation process (i.e. questions arising from the information provided).

The form should be read in conjunction with the current edition of the following documents, which set out the terms and conditions of the policy and the various investment options available to you:

- the relevant Principal Brochure
- the relevant Technical Guide(s) where appropriate
- the relevant Policy Conditions

Copies of all documentation referred to throughout this application form, can be obtained from your financial adviser.

Please complete this form in **black ink**, and use BLOCK CAPITALS. If you make any mistakes while completing this form, cross out the error and write the new information as clearly as possible and initial any correction.

Your Bond Structure (for Reserve only)

Capital Redemption ☐ Whole of Life ☐ **! Please ensure your Personal Charges illustration reflects the structure of your bond.**

Your Investment Structure (for Reserve only)

Collective ☐ Personalised ☐

Discretionary Fund Manager (for Reserve only)

Do you wish to appoint a Discretionary Fund Manager?

Yes – Full ☐  
Yes – Partial ☐  
No ☐

If yes, please complete the separate Discretionary Fund Manager & Custodian Form ([XIM/DFM-SEPCUST](#)), a copy of which can be obtained from your financial adviser.

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.

Corporate Trustees

Company name	
Registered address	
Country of registration	
Registration number	
Telephone number	
Correspondence address (if different)	
Contact name	
Telephone number	
Email address	

We wish for the policy documents to be sent to us, with a copy to the introducing financial adviser. Please note, if this box is left blank, the initial policy documents will be sent direct to the introducing financial adviser.

Lives Assured

(If more than two lives assured are required, please complete the supplementary form for additional lives assured)  
Please leave blank if Capital Redemption option is chosen.

	First Life Assured	Second Life Assured
Title	<div>Mr</div> <div>Mrs</div> <div>Miss</div> <div>Other (please specify)</div>	<div>Mr</div> <div>Mrs</div> <div>Miss</div> <div>Other (please specify)</div>
Surname		
First name(s)		
Date of birth (DD/MM/YY)		
Nationality		
Country of residence		
Residential address		
Relationship to scheme		

Total Premium

GBP/USD/EUR\*

Please refer to the relevant principal brochure for the minimum premium.  
Reserve only : In the event of Asset Exchanges, please leave blank and complete the asset exchange form.

Number of Policy Segments

For Reserve (Maximum 100. Minimum 5) if this box is left blank 100 policies will be issued.

For Summit (Maximum 25. Minimum 5) if this box is left blank 5 policies will be issued.

For Zenith (Maximum 100. Minimum 10) if this box is left blank 10 policies will be issued.

Plan Currency

Please select the currency that you would like your bond to be denominated (this will be the currency in which your bond is valued and total premium figure calculated). Please refer to the relevant brochure for currency options.

Sterling (GBP)

US Dollars (USD)

Euro (EUR)

Valuations (for Reserve only)

We wish for the valuations to be sent to us, with a copy to the introducing financial adviser. Please note, if this box is left blank, all valuations will only be sent direct to the introducing financial adviser.

If you require a quarterly valuation in digital format, please tick the box below. If this box is ticked we will only send valuations electronically.

We confirm that we wish to receive quarterly valuations by electronic mail to the email address provided on page 3.  
I understand if this option is selected paper copies will not be provided.

If this option is selected we will also send the trade contract notes in this format. 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.

Investment Instructions (for Reserve only)

If you would like Friends Provident International to place your investments for you please indicate the assets for your Reserve to invest into below. If there is insufficient room, please use a separate sheet, signed by all applicants. **Charges will be deducted from the General Transactions 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

† If no SEDOL or ISIN is provided, Friends Provident International accepts no liability for the funds selected.  
If a choice of Income or Accumulation is offered, we will opt for Income Units unless advised otherwise. For Income Units we will only accept the cash option rather than reinvested dividends.

Choice of Funds (Summit and Zenith only)

Please indicate the funds in which you wish your plan to invest, up to a maximum of 10, showing the percentage of each investable premium you wish to be invested in each fund. The total percentage must add up to 100% (please note we can only accept whole percentages). **Failure to include all relevant information accurately may delay the processing of your application.**

Fund Code	Fund	% of Premium
		Total 100%

Source of Wealth

Please provide details below of the source(s) of the premium for your policy.

☐

Transfer of pension

Pension name

Pension account number

Pension currency and value

Transfer date

☐

Transfer of pension

Pension name

Pension account number

Pension currency and value

Transfer date

☐

Transfer of pension

Pension name

Pension account number

Pension currency and value

Transfer date

☐

Transfer of pension

Pension name

Pension account number

Pension currency and value

Transfer date

These Declarations are for RESERVE only.  
For Zenith or Summit, please go to page 8.

Important Notes

- 1 A specimen policy 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 policy.
- 3 You should seek guidance from your independent financial adviser as to the suitability of the policy to your own particular circumstances. Reserve should be regarded as a medium to long-term investment.
- 4 You are obliged to provide the information as required in this application and it is a condition precedent for you to apply for the policy. Information which you provide in connection with this application and any subsequent policy will be held (whether stored electronically or otherwise), used or disclosed by Friends Provident International 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 Compliance Officer at Royal Court, Castletown, Isle of Man, British Isles IM9 1RA.
- 5 Each policy is governed by and shall be construed in accordance with the law of the Isle of Man.

Declarations

Attention is drawn to the following declarations. If the application form requests information which has to be assessed by Friends Provident International before acceptance, 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 the policy being invalid.

1 Investment Acknowledgement

- Before you invest in any assets through your policy, Friends Provident International wishes to ensure that you are aware of the nature and possible risks associated with them. Would you therefore please make the following declarations:
- (i) We understand that we may choose the investments to which our policies are to be linked.
  - (ii) We acknowledge that it is our responsibility to ensure that the asset is suitable, considering our investment objectives and attitude to risk.
  - (iii) We understand that certain investments available within our policy may in certain market conditions become illiquid, making it difficult to sell them. We acknowledge that this may impact upon Friends Provident International’s ability to pay a withdrawal, surrender or death claim if the underlying assets within the policy are not readily realisable. We, in conjunction with our financial adviser, have considered whether we may need access to capital quickly in the future and have chosen investments accordingly.
  - (iv) We understand that we may be investing into assets aimed at a professional or experienced investor and agree to such investments.
  - (v) We acknowledge that Friends Provident International is not responsible for the investment performance or any loss suffered or reduction in the value of our policy, arising from my/our chosen investment. Friends Provident International does not have any responsibility for the management of the assets within our policy and Friends Provident International does not approve any asset as a suitable investment.
  - (vi) We acknowledge that Friends Provident International reserves the right to reject any asset, for example if certain administration criteria are not met.
  - (vii) We acknowledge our investments may be delayed if Friends Provident International requires a signed declaration in respect of our chosen investments.
  - (viii) We acknowledge our investments are processed according to the Terms & Conditions of the relevant Institution.
  - (ix) We 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 Declarations

We, the current Trustees of the Trust created on the  day of  (month)  (year)

Name of the Trust

confirm the following to Friends Provident International:

- (i) That we have the necessary powers of investment to invest in policies of Life Assurance.
- (ii) That the Trustees detailed in SECTION 1 of this application form are the current Trustees of the Trust.
- (iii) The principal Beneficiary/Member is

Full Name	Address	Date of birth

- (iv)

That without prejudice to the generality of this clause, the trust company’s required number of authorised signatories must sign all types of instructions (for example, instructions to change underlying investments, make cash withdrawals, totally encash the contract).
- (v)

That we will advise Friends Provident International in writing immediately of any changes in the Trustees.
- (vi)

This application was signed in  (country)

and the advice was given in  (country)

and that, to the best of our knowledge and belief, all the above statements are true. We agree that they, together with any other statements made to Friends Provident International, now or in the future, shall form the basis of the contract under the law of the Isle of Man. We have read and understood all the materials relevant to this contract and we have acquainted ourselves with the management charges made by Friends Provident International. We understand that we may choose the investments to which our Policies are to be linked. Consequently, Friends Provident International shall not be responsible for the investment performance or for any loss or liability arising from our choice of investment, however arising.

We understand that this application can only be accepted by employees of Friends Provident International situated at the Company’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.

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 during a 30 day period after concluding the agreement. You will receive a refund of premium less a deduction for shortfall to reflect any fall in the markets in the interim. You will be told of this right in more detail, including when it begins or ends and how to exercise it, in documents that we will send you at the relevant time.

4 Data protection

We 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 to enable Friends Provident International to:

(i)

transfer the information between its offices wherever they are situated; and

(ii)

to use and to transfer the information to its agents for administration, underwriting, claims, research and statistical purposes, to pass information to medical practitioners, underwriters and reinsurers and any agency appointed for these purposes. (These agents may be located in countries that do not have laws to protect your information. Details of the agents and countries involved in your case will be provided on request. Friends Provident International will remain responsible for making sure that the information is held securely); and

(iii)

communicate with us, our financial adviser and fund adviser whether directly or indirectly for any purpose; and

(iv)

transfer information to relevant regulatory bodies to enable them to carry out their regulatory functions; and

(v)

to 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 policy.

We understand and agree that we shall update Friends Provident International immediately on any changes of our personal information and any other information provided in relation to this policy.

5 Financial Adviser

We acknowledge that Friends Provident International and our 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 our behalf. This agreement categorically states that the financial adviser acts as our agent, and not the agent of Friends Provident International. We acknowledge that our advising 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.

6 Fees and commissions

We are aware that certain investments the adviser makes from time to time may contain fees which exist partly to meet promotion and distribution expenses of the investment, including commission paid to our adviser. We understand that full details of any commissions paid in respect of certain investments held within the Reserve policy are available on request from our adviser.

We acknowledge that the above fees and commissions are in addition to Friends Provident International’s Reserve policy charges and any annual fee taken on our Reserve policy by our independent financial adviser.

We do not wish to receive marketing information.

	Trustee	Trustee
Signature	<div></div>	<div></div>
Name	<div></div>	<div></div>
Position	<div></div>	<div></div>
Date (dd/mm/yyyy)	<div></div>	<div></div>

### These Declarations are for SUMMIT and ZENITH only. For Reserve, please go to page 6.

#### Important notes

- 1 A specimen policy 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 policy.
- 3 You should seek guidance from your independent financial adviser as to the suitability of the policy to your own particular circumstances. Summit or Zenith should be regarded as a medium to long-term investment.
- 4 You are obliged to provide the information as required in this application and it is a condition precedent for you to apply for the policy. Information which you provide in connection with this application and any subsequent policy will be held (whether stored electronically or otherwise), used or disclosed by Friends Provident International 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 Compliance Officer at Royal Court, Castletown, Isle of Man, British Isles IM9 1RA.
- 5 Each policy is governed by and shall be construed in accordance with the law of the Isle of Man.

#### 6 Fund Acknowledgement

Friends Provident International offers products that give you an investment choice from a very wide-ranging menu of investments via a range of internal funds, which includes mirror funds, that Friends Provident International has created. Some of these internal funds invest into funds which are classed as specialist funds aimed at professional or experienced investors. If you were investing into such a fund yourself, rather than through one of our internal funds, 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 retail investors. Also, information relating to such investments may not be available for distribution in certain jurisdictions. However, when the investment is made through your policy, Friends Provident International is treated as the professional or experienced investor and this enables policyholders 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 is available from the fund manager or your independent financial adviser. Friends Provident International recommends that you obtain, read and fully understand a copy of the prospectus/terms and conditions for your chosen investment.

#### Liquidity Information

Some of our mirror funds, particularly our specialist ones, and also some of the underlying 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 mirror fund in the future.

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

#### Declarations

Attention is drawn to the following Declarations. If the application form requests information which has to be assessed by Friends Provident International before acceptance, 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 the policy being invalid.

#### 1 Fund Acknowledgement

Before you invest in any mirror funds through your policy, Friends Provident International wishes to ensure that you are aware of the nature and possible risks associated with them. Would you therefore please make the following declarations:

- (i) We acknowledge that it is our responsibility to ensure that the mirror fund is suitable bearing in mind our investment objectives, attitude to risk and any appropriate legislative restrictions.
- (ii) We confirm that we understand that certain mirror funds may have restrictions on their ability to raise cash in the future, and that further details are included in the Prospectus of the underlying fund issued by the respective Fund Manager.
- (iii) We acknowledge that Friends Provident International is not responsible for any loss suffered or reduction in the value of our policy arising from our investment. Friends Provident International does not have any responsibility for the management of the underlying



fund and Friends Provident International does not approve any asset as a suitable investment.

- (iv) We acknowledge that Friends Provident International reserves the right to reject any asset at the time of investment if certain administration and due diligence criteria are not met.

2 Declarations

We, the current Trustees of the Trust created on the  day of  (month)  (year)

Name of the Trust

confirm the following to Friends Provident International:

- (i) That we have the necessary powers of investment to invest in policies of Life Assurance.
- (ii) That the Trustees detailed in SECTION 1 of this application form are the current Trustees of the Trust.
- (iii) The principal Beneficiary/Member is

Full Name	Address	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>

- (iv) That without prejudice to the generality of this clause, the trust company’s required number of authorised signatories must sign all types of instructions (for example, instructions to change underlying investments, make cash withdrawals, totally encash the contract).
- (v) That we will advise Friends Provident International in writing immediately of any changes in the Trustees.
- (vi) This application was signed in  (country)
- and the advice was given in  (country)

and that, to the best of our knowledge and belief, all the above statements are true. We agree that they, together with any other statements made to Friends Provident International, now or in the future, shall form the basis of the contract under the law of the Isle of Man. We have read and understood all the materials relevant to this contract and we have acquainted ourselves with the management charges made by Friends Provident International. We understand that we may choose the investments to which our Policies are to be linked. Consequently, Friends Provident International shall not be responsible for the investment performance or for any loss or liability arising from our choice of investment, however arising.

We understand that this application can only be accepted by employees of Friends Provident International situated at the Company’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.

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 during a 30 day period after concluding the agreement. You will receive a refund of premium less a deduction for shortfall to reflect any fall in the markets in the interim. You will be told of this right in more detail, including when it begins or ends and how to exercise it, in documents that we will send you at the relevant time.

4 Data protection

We 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 to enable Friends Provident International to:

- (i) transfer the information between its offices wherever they are situated; and
- (ii) to use and to transfer the information to its agents for administration, underwriting, claims, research and statistical purposes, to pass information to medical practitioners, underwriters and reinsurers and any agency appointed for these purposes. (These agents may be located in countries that do not have laws to protect your information. Details of the agents and countries involved in your case will be provided on request. Friends Provident International will remain responsible for making sure that the information is held securely); and
- (iii) communicate with us, our financial adviser and fund adviser whether directly or indirectly for any purpose; and
- (iv) transfer information to relevant regulatory bodies to enable them to carry out their regulatory functions; and

- (v) to 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 policy.
- We understand and agree that we shall update Friends Provident International immediately on any changes of our personal information and any other information provided in relation to this policy.

5 Financial Adviser

We acknowledge that Friends Provident International and our 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 our behalf. This agreement categorically states that the financial adviser acts as our agent, and not the agent of Friends Provident International. We acknowledge that our advising 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.

We do not wish to receive marketing information.

	Trustee	Trustee
Signature	<div></div>	<div></div>
Name	<div></div>	<div></div>
Position	<div></div>	<div></div>
Date (dd/mm/yyyy)	<div></div>	<div></div>

Friends Provident International will only trade on the underlying assets in the Fund to which your policies are to be linked upon receiving written instruction from you or any party to which you have conferred, in writing, the discretion to make trading decisions. If you wish to appoint a party to make these trading decisions on your behalf, please complete this form.

Please note that if an overdraft on your General Transaction Account balance has accrued to more than 5% of the policy value and is not cleared within three months, Friends Provident International does reserve the right, in the absence of instructions from your appointed investment adviser, to place deals to release sufficient cash to clear the overdraft.

Important: once this appointment has been accepted by Friends Provident International, we will continue to act on instructions received from your appointed investment adviser until you notify us in writing that the appointment has been revoked.

## Investment Options – Important Notes for Reserve Product only

**!** The following section should be completed if you have chosen to use the services of an Investment Adviser.

Please note the following investment options that apply:

### (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 (OEICs)
- An Interest in an Overseas Collective Investment Scheme<sup>†</sup>, 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 (ETFs) are permitted provided they comply with one of the structures above
- Cash, including bank and building society deposits.
- Friends Provident International's range of mirror funds

<sup>†</sup>"Collective Investment" as defined in section 235 of the UK Financial Services and Markets Act 2000.

### (b) Personalised Assets

Choosing the personalised assets option enables you to invest in assets from a virtually limitless range including:

- Equities and fixed-interest securities quoted on most recognised stock exchanges
- Unit trusts
- Open-Ended Investment Companies (OEICs)
- Investment trusts
- Offshore reporting and non-reporting funds
- Government securities
- Hedge Funds, Funds of Hedge Funds and Exchange Traded Funds (ETFs)
- Structured Notes and Deposits
- Cash, including bank and building society deposits.
- Friends Provident International's range of mirror funds

We reserve the right to refuse some assets, such as:

- Shares in the Friends Life group of companies
- Commodities
- Real property
- Futures and Options
- Precious metals
- UK National Savings and Investments Capital Bonds
- US and Canadian Mutual Funds.

This list is not exhaustive; we may refuse other assets which we believe are unsuitable.

- (c) Friends Provident International is the beneficial owner of all of the assets held within the Bond, which are held in Friends Provident International's name.

Part 1 – For completion by the Trustees

Only applicable to applications for Reserve.

If you wish to appoint an Investment Adviser for Summit or Zenith, please complete an Optional Management Authority Form (XIM/OMA), a copy of which can be obtained from your financial adviser.

Section A

Policy number

Name of Investment Adviser ('the Adviser')

Address

Declaration

We declare that we wish to appoint the Adviser to be the Investment Adviser of the underlying assets held within our policy, in accordance with the Investment Options specified in Section C. We request Friends Provident International to enter into any formal agreements required by the Adviser to facilitate this appointment.

Authority granted

We 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, our signed consent required:**  
We declare that the Adviser will discuss any proposed alterations to the composition of the policy with us, and Friends Provident International will only act upon investment instructions that we, as trustees, have signed. **Friends Provident International will not action any instructions that have not been signed by us.**

☐ **OPTION 2: Advisory basis only, without signed consent:**  
We declare that the Adviser will discuss any proposed alterations to the composition of the policy with us, and obtain our agreement before any changes are made. **We authorise our Adviser to submit written instructions to Friends Provident International on our behalf, without the need to obtain our signatures on these instructions.**

☐ **OPTION 3: Delegated Investment Management:**  
We declare that we have delegated investment decisions to the Adviser, who has complete **discretionary** authority, without consulting us first, to make all investment decisions to buy or sell assets, hold cash or other investments, within the boundaries of the investment options detailed on page 11. **We authorise Friends Provident International to act upon the investment instructions of the Adviser as if the Adviser was the policyholder.**

We agree that Friends Provident International shall not be responsible for any loss or liability to the policy, 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 policy howsoever arising.

We and our estates undertake to indemnify Friends Provident International against all claims and actions against Friends Provident International, in respect of any loss and all costs and 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). We authorise Friends Provident International to act upon this authority until we revoke this authority in writing.

Section B

Remuneration (please tick one box)

☐ We have agreed with the Adviser that a fee will not be paid.

☐ We authorise Friends Provident International to make a quarterly withdrawal from the Reserve policy of 

GBP/USD/EUR\*

 per quarter or 

%

 per annum, up to a maximum of 1.5% per annum, of the value of the policy at the quarterly valuation point.  
  
We understand that an amount equivalent to this withdrawal shall be payable by Friends Provident International to the Adviser on our behalf.

We understand that the withdrawal will be part of the 5% annual tax deferred allowance, when relevant.

Section C

Investment options

We agree to the investment options listed on page 11.

Section D

Fees and Commissions

We are aware that certain investments the Adviser makes from time to time may contain fees which exist partly to meet promotion and distribution expenses of the investment, including commission paid to our Adviser. We understand that full details of any commissions paid in respect of certain investments held within the policy are available on request from our Adviser.

We acknowledge that the above fees and commissions are in addition to Friends Provident International’s policy charges and any Investment Adviser fee taken under Section B.

	Trustee	Trustee
Signature	<div></div>	<div></div>
Name	<div></div>	<div></div>
Position	<div></div>	<div></div>
Date (dd/mm/yyyy)	<div></div>	<div></div>

## Section 2: Appointment of Investment Adviser (continued)

**PART 2 – For completion by the Adviser****Declaration**

On behalf of the 'Investment Adviser' named in Part 1, Section A, I have read and understood the **Investment Options** specified in Part 1, **Section C** and agree to act in accordance with them. The capacity in which I will act as Investment Adviser will be (please indicate below by ticking the appropriate box):

**! Please tick one box only**

☐**Advisory basis only (the Trustees have selected OPTION 1 in Section A)**

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

☐**Advisory basis only (the Trustees have selected OPTION 2 in Section A)**

I confirm that I hold the appropriate authorisation to provide ongoing investment advice to the Trustees. I understand that I must obtain the Trustees' 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 Trustees have selected OPTION 3 in Section 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 Trustees to issue investment instructions on their behalf.

**! If you are licensed to provide financial services in one of the following jurisdictions, please complete Section E:**

**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 Section F.**

**Section 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

Signature

Date (dd/mm/yyyy)

Name of Adviser

For and on behalf of

(Name and address of firm)

Section F

Identification Requirements – Notes

These notes apply only if Section 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 country 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	Signature
	Date (dd/mm/yyyy)
Name of Adviser	
For and on behalf of (Name and address of firm)	

## Important Information

The information given in this document is based on the understanding of Friends Provident International of current law and Isle of Man taxation practice as at May 2013, which may change in the future. No liability can be accepted for any personal tax consequences of this scheme or for the effect of future tax or legislative changes.

All policyholders 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.

The legal interpretation is that each policy 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 policy 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.

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Friends Provident International Limited

Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA  
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Incorporated company limited by shares  
Registered in the Isle of Man No. 11494  
Authorised by the Isle of Man Insurance & 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)  
and as a foreign company (Registration No. 2013)

Authorised by the United Arab Emirates Insurance Authority to conduct life insurance and savings business

Registered in Singapore No. F06835G

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

