

Ultra Wealth – Capital Redemption

Application Form



Please complete this Application Form in English

This Application Form should be read in conjunction with the current edition of the following documents:

- the Ultra Wealth – Capital Redemption Principal Brochure
- the Fund Prices leaflet

Specimen contract conditions are available from Friends Provident International Limited (Friends Provident International) on request. If you make any mistakes while completing this Application Form, please cross out the error and write the new information CLEARLY.

Each correction must be initialled by the person or persons completing the form. Do NOT use correction fluid or other ways of deleting incorrect information.

Your financial adviser

Company name

Friends Provident International Agency number

Contact details for acknowledgement/queries on the application:

Contact name

Phone number

Email address

Contract number allocated (if known)

Your reason for investing into Ultra Wealth – Capital Redemption

Please tick the appropriate box

Retirement funding
 Education funding
 Medium to long-term savings
 For a special event (please complete)

If no reason has been ticked, we will assume Ultra Wealth – Capital Redemption is required for medium to long-term savings.

Additional information / Special instructions

Please complete all sections

Failure to provide all relevant information and documentation may delay the processing of your application. Further information may be required during the validation process (i.e. questions arising from the information provided). **Please note that even if the contribution has been received and banked, the contract will not be issued until all documentation has been received and validated.**

Checklist (please tick boxes)

- Receipt and explanation given of the information contained in the Principal Brochure and other relevant materials
- Section 1: Details of Applicant(s)
- Section 2: Contract details
- Section 3: Declarations
- Certified copy of client identity
- Certified copy of utility bill (or suitable alternative) to verify the residential address of the Applicant(s)
- Method of payment details
- Source of wealth (including certified supporting documents, where required*)

* Details of information required for Source of Wealth can be found on pages 8, 9 and 10.

Section 1: Details of Applicant(s)

If the proposed contract holder(s) is/are Trustee(s) of an existing trust, please use the Trustee Application Form (available on request). To be completed by each proposed contract holder. Please use BLOCK CAPITALS.

	First (or only) Applicant	Second Applicant																								
1 Title	<table border="1"> <tr> <td>Mr</td><td></td> <td>Mrs</td><td></td> <td>Miss</td><td></td> </tr> <tr> <td colspan="2">Other (please specify)</td><td colspan="2"></td><td colspan="2"></td> </tr> </table>	Mr		Mrs		Miss		Other (please specify)						<table border="1"> <tr> <td>Mr</td><td></td> <td>Mrs</td><td></td> <td>Miss</td><td></td> </tr> <tr> <td colspan="2">Other (please specify)</td><td colspan="2"></td><td colspan="2"></td> </tr> </table>	Mr		Mrs		Miss		Other (please specify)					
Mr		Mrs		Miss																						
Other (please specify)																										
Mr		Mrs		Miss																						
Other (please specify)																										
2 Name(s) (as shown on ID Card/Passport)																										
Surname	<input type="text"/>	<input type="text"/>																								
First name(s)	<input type="text"/>	<input type="text"/>																								
ID Card/Passport number	<input type="text"/>	<input type="text"/>																								
Country of issue	<input type="text"/>	<input type="text"/>																								
3 Marital status	<input type="text"/>	<input type="text"/>																								
4 Date of birth (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>																								
5 Please tell us where you were born																										
Town	<input type="text"/>	<input type="text"/>																								
Country	<input type="text"/>	<input type="text"/>																								
Country code (if Known)	<input type="text"/>	<input type="text"/>																								
6 Please list all countries in which you are a tax resident. Please provide your tax identification number for each country.																										
(i) Country	<input type="text"/>	<input type="text"/>																								
Country code (if known)	<input type="text"/>	<input type="text"/>																								
Tax identification number	<input type="text"/>	<input type="text"/>																								
(ii) Country	<input type="text"/>	<input type="text"/>																								
Country code (if known)	<input type="text"/>	<input type="text"/>																								
Tax identification number	<input type="text"/>	<input type="text"/>																								
(iii) Country	<input type="text"/>	<input type="text"/>																								
Country code (if known)	<input type="text"/>	<input type="text"/>																								
Tax identification number	<input type="text"/>	<input type="text"/>																								
7 Country of residence	<input type="text"/>	<input type="text"/>																								
8 Residential address	<input type="text"/>	<input type="text"/>																								
9 How long have you lived at this address?	<input type="text"/>	<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.

First (or only) Applicant

Second Applicant

10 Correspondence address
(if different to residential address)

11 You will receive all correspondence and statements relating to your plan, unless you indicate otherwise below. Copies will also be sent to your financial adviser.

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

12 Contact numbers

Home telephone

Office telephone

Mobile

Fax

13 Email address (mandatory)

14 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.

(i) Country

Country code (if known)

Tax Identification number

(ii) Country

Country code (if known)

Tax Identification number

(iii) Country

Country code (if known)

Tax Identification number

15 Occupation

Nature of business

If retired, please state former occupation and date of retirement

If self-employed or shareholder of a company, please state the percentage of share ownership

Total contribution

Monthly contributions	<input type="text" value="USD/GBP/EUR/HKD*"/>	Minimum USD1,500 (or GBP1,000, EUR1,500, HKD12,000)
Quarterly contributions	<input type="text" value="USD/GBP/EUR/HKD*"/>	Minimum USD4,500 (or GBP3,000, EUR4,500, HKD36,000)
Half-Yearly contributions	<input type="text" value="USD/GBP/EUR/HKD*"/>	Minimum USD9,000 (or GBP6,000, EUR9,000, HKD72,000)
Yearly contributions	<input type="text" value="USD/GBP/EUR/HKD*"/>	Minimum USD18,000 (or GBP12,000, EUR18,000, HKD144,000)

The plan will be issued as 10 individual contracts. If you wish your plan to be issued as one single contract, tick here.

If the person(s) paying the contributions is a third party, e.g. the Applicant's partner or employer, additional verification of identity and source of wealth information will be required.

Payment methods

Please tick the appropriate box and follow the instructions carefully. **Please note that cash is not an acceptable payment method.**

BY STANDING ORDER/BANK TRANSFER. I have arranged for the contribution to be paid by debit of funds from my personal bank account and have forwarded a certified copy of the bank instruction to Friends Provident International Limited.

Details of my bank account:

Bank name	<input type="text"/>
Bank postal address	<input type="text"/>
	<input type="text"/>
	Postcode (if applicable)
Account name	<input type="text"/>
Account number	<input type="text"/>
Account currency (must be completed if the account is multi-currency)	<input type="text"/>
Sort Code (if applicable)	<input type="text" value=""/> <input type="text" value=""/> – <input type="text" value=""/> <input type="text" value=""/> – <input type="text" value=""/> <input type="text" value=""/>
SWIFT/BIC Code (if applicable)	<input type="text"/>
IBAN (if applicable)	<input type="text"/>

Note: We must have either a sort code or SWIFT/BIC.

I have arranged to transfer the amount of: (figures)

(words)

I have arranged for this transfer to start on the day of (month) (year)

and on the same day monthly quarterly half-yearly yearly

until this order is cancelled in writing.

I have charged the amount of the payment together with any bank and agent bank's charges to my account.

For applicants with bank accounts in the Far East

Bank: Hong Kong & Shanghai Banking Corporation Limited
 Address: Main Office, 1 Queen's Road, Central, Hong Kong, SWIFT Code HSBCHKHH
 Account name: Friends Provident International Limited
 USD policies: 511-667685-201
 GBP policies: 511-667685-202
 EUR policies: 511-667685-220
 HKD policies: 511-667685-001
 Reference:

(pre-allocated contract number – must be quoted by the bank on all payments)

For applicants with bank accounts not in the Far East (USD, GBP, EUR contracts only)

Bank: Isle of Man Bank Limited
 Address: East Region, Douglas, Isle of Man, IM99 1AN
 Account name: Friends Provident International Limited
 Account number: 9545-40038485 (all currencies)
 SWIFT/BIC: RBOSIMD2
 Sort Code: 60-95-45
 IBAN: GB48RBOS60954540038485
 Reference:

(pre-allocated contract number – must be quoted by the bank on all payments)

We accept payment by:

USD: Telegraphic Transfer (TT)
 GBP: CHAPS/BACS/Faster Payment (from UK/Channel Island or Isle of Man banks)
 or Telegraphic Transfer (TT – from other regions)
 EUR: Telegraphic Transfer (TT)
 HKD: ACH or Telegraphic Transfer (TT)

Friends Provident International Limited’s full postal address is: Royal Court, Castletown, Isle of Man, IM9 1RA.

BY CREDIT CARD. I have completed the **Direct Charge Authority** on page 17 and returned it to Friends Provident International Limited with this Application Form.

BY CHEQUE/BANKERS DRAFT.

Please tick one box only

- USD Draft, drawn on a bank in New York
- GBP Draft, drawn on a bank in the United Kingdom
- EUR Draft, drawn on a bank in the European Economic and Monetary Union (EMU)
- HKD Draft, drawn on a bank in Hong Kong

Important note: This method is for half-yearly or yearly contributions only.

A certified copy of the Bank Acknowledgement Letter must be sent to Friends Provident International Limited with every Draft. Please make cheques/drafts payable to Friends Provident International Limited (Ref: contract number). These should be sent directly to the address below.

Friends Provident International Limited, Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA

Source of payment

For all methods of payment excluding Credit Card.

I confirm the contribution is to be paid for by debit of funds from my personal bank account. The details of this account are as follows:

Note: We must have either a sort code or SWIFT/BIC.

Sort code (if applicable)	<input type="text"/> – <input type="text"/> – <input type="text"/>
SWIFT/BIC code (if applicable)	<input type="text"/>
IBAN (If applicable)	<input type="text"/>
Account number	<input type="text"/>
Account currency	<input type="text"/>
Account name	<input type="text"/>
Bank (name and address)	<input type="text"/>
	Bank
	Postcode (if applicable)

Maturity Date

The Maturity Date must not be less than 10 years and not more than 25 years from inception of the contract. At least one contract holder must be 75 years or less at the Maturity Date.

Currency

The currency of your contract will be the currency in which you pay your contributions. If you wish to receive valuations of your contract in a different currency from the contract currency, please tick the appropriate box. **If no selection is made, valuations will be produced in the contract currency.**

US dollars (USD)	<input type="checkbox"/>
------------------	--------------------------

Sterling (GBP)	<input type="checkbox"/>
----------------	--------------------------

Euro (EUR)	<input type="checkbox"/>
------------	--------------------------

HK dollars (HKD)	<input type="checkbox"/>
------------------	--------------------------

Source of wealth

Please refer to the Source of wealth table which is available on our website or from your financial adviser, for the evidential requirements to support Source of wealth.

<p>Income and savings from salary (basic and/or bonus)</p> <p>If self-employed or a company share owner, please refer to 'Company profits' following.</p>	<p><input type="checkbox"/></p>	<p>Current annual salary</p> <p>Employer's name</p> <p>Employer's address</p> <p>Nature of business</p>	<p>Currency <input type="checkbox"/> Amount <input style="width: 100px;" type="text"/></p> <p><input style="width: 100%; height: 20px;" type="text"/></p> <p><input style="width: 100%; height: 20px;" type="text"/></p> <p><input style="width: 100%; height: 20px;" type="text"/></p> <p><input style="width: 100%; height: 20px;" type="text"/></p>
<p>Maturity or encashment of life policy</p>	<p><input type="checkbox"/></p>	<p>Amount received</p> <p>Policy provider</p> <p>Policy number/reference</p> <p>Date of maturity or encashment</p>	<p>Currency <input type="checkbox"/> Amount <input style="width: 100px;" type="text"/></p> <p><input style="width: 100%; height: 20px;" type="text"/></p> <p><input style="width: 100%; height: 20px;" type="text"/></p> <p><input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/></p>
<p>Sale of shares or other investments/ liquidation of investment portfolio</p>	<p><input type="checkbox"/></p>	<p>Description of shares/units/ deposits (i.e. name/where held)</p> <p>Name of seller</p> <p>Length of time held</p> <p>Sale amount</p> <p>Date funds received</p>	<p><input style="width: 100%; height: 20px;" type="text"/></p> <p><input style="width: 100%; height: 20px;" type="text"/></p> <p>Years <input style="width: 20px;" type="text"/> Months <input style="width: 20px;" type="text"/></p> <p>Currency <input type="checkbox"/> Amount <input style="width: 100px;" type="text"/></p> <p><input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/></p>
<p>Sale of property</p>	<p><input type="checkbox"/></p>	<p>Sold property address</p> <p>Date of sale</p> <p>Total sale amount</p>	<p><input style="width: 100%; height: 20px;" type="text"/></p> <p><input style="width: 100%; height: 20px;" type="text"/></p> <p><input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/></p> <p>Currency <input type="checkbox"/> Amount <input style="width: 100px;" type="text"/></p>
<p>Company sale</p>	<p><input type="checkbox"/></p>	<p>Company name</p> <p>Nature of business</p> <p>Date of sale</p> <p>Total sale amount</p> <p>Client's share</p>	<p><input style="width: 100%; height: 20px;" type="text"/></p> <p><input style="width: 100%; height: 20px;" type="text"/></p> <p><input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/></p> <p>Currency <input type="checkbox"/> Amount <input style="width: 100px;" type="text"/></p> <p><input style="width: 40px;" type="text"/> %</p>

Inheritance

Name of deceased

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

Date funds received

Total amount received

Currency Amount

Name of divorced partner

Company profits

Company name

Company address

Nature of company

Amount of annual profit

Currency Amount

Asset (share) exchange

Origin and means of wealth

Gift

Date funds received

Total amount

Currency Amount

Relationship to applicant

Donor's source of wealth

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

Employer paying contribution

Please provide the following:

- Employer letter

<input type="checkbox"/>	Country of incorporation	<input style="width: 100%;" type="text"/>
	Incorporation number	<input style="width: 100%;" type="text"/>

Retirement income

<input type="checkbox"/>	Retirement date	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>
	Previous occupation	<input style="width: 100%;" type="text"/>					
	Name of last (final) employer	<input style="width: 100%;" type="text"/>					
	Address of last (final) employer	<input style="width: 100%;" type="text"/>					
		<input style="width: 100%;" type="text"/>					
		<input style="width: 100%;" type="text"/>					

Fixed deposit – savings

<input type="checkbox"/>	Pension income source	<input style="width: 100%;" type="text"/>					
	Name of institution where savings held	<input style="width: 100%;" type="text"/>					
	Date account established	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>
	Details of how savings acquired	<input style="width: 100%;" type="text"/>					
		<input style="width: 100%;" type="text"/>					
		<input style="width: 100%;" type="text"/>					

Dividend Payment

<input type="checkbox"/>	Date of receipt of dividend	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 40px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>
	Total amount received	Currency	<input style="width: 20px;" type="text"/>	Amount	<input style="width: 100%;" type="text"/>		
	Name of Company paying dividend	<input style="width: 100%;" type="text"/>					
	Length of time the shares have been held in the Company	Years	<input style="width: 20px;" type="text"/>	Months	<input style="width: 20px;" type="text"/>		

Other source of wealth

Please provide as much detail as possible.

<input type="checkbox"/>	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>
	<input style="width: 100%;" type="text"/>

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. Ultra Wealth – Capital Redemption 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 prerequisite for you to apply for the contract. 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 Friends Provident International Limited (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 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 on request.

7 Specialist Fund Acknowledgement

We offer products that provide access to a wide range of funds, known as mirror funds, that invest in all the major asset classes and geographic regions of the world. Some of these mirror funds invest into funds which are classed as specialist funds, aimed at professional or experienced investors.

If you were to invest into such a fund directly, as a separate venture not linked to this Application instead of using one of our mirror 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 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 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 is 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 of our 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.

Investing in 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. If the Application form requests information which has to be assessed by Friends Provident International before acceptance, then you must disclose all facts which are material. Such facts are those which a financial institution would regard as likely to influence the assessment and acceptance of an Application. 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 provided with the wrong terms, a request being rejected or reduced, or the contract being invalid.

1 Fund Acknowledgement

- (i) I understand that I may choose the investments to which my contract is to be linked.
- (ii) I acknowledge that it is my responsibility to ensure that the asset is suitable, considering my investment objectives and attitude to risk.
- (iii) I confirm that I understand certain funds 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 fund. I understand the risks associated with investing in these assets.
- (iv) If I choose to invest into mirror funds which in turn invest into specialist funds aimed at professional investors, I acknowledge that it is my responsibility to obtain, read and understand the underlying fund's prospectus.
- (v) I acknowledge that Friends Provident International is not responsible for the investment performance or any loss suffered or reduction in the value of my contract, arising from my chosen investment. Friends Provident International does not have any responsibility for the investment management of the assets within my contract and Friends Provident International does not approve any asset as a suitable investment.
- (vi) 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.
- (vii) 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)
 and the advice was given in (country)

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 shall form the basis of the contract under the laws 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 first contribution 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 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.

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 Premium Tax/Withholding Tax

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

4 Data Protection

I agree that any personal information collected or held by Friends Provident International (whether contained in this Application or otherwise) is provided and may be held, used or disclosed by Friends Provident International and transferred between its 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:

- (i) 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;
- (ii) communicate with me, my financial adviser and fund adviser whether directly or indirectly for any purpose;
- (iii) 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;
- (iv) 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; and
- (v) 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.

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.

I do not wish you to contact me by:

First (or only) Applicant	Second Applicant
Post <input type="text"/> Phone <input type="text"/> Email <input type="text"/>	Post <input type="text"/> Phone <input type="text"/> Email <input type="text"/>

You may change your mind at any time by writing to the 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.

5 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. I acknowledge and authorise my financial adviser to be remunerated for its services by brokerage commission from Friends Provident International.

Signature(s)

First (or only) Applicant

Second Applicant

Signature
Date (dd/mm/yyyy)

Signature
Date (dd/mm/yyyy)

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 will apply 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 Friends Provident International 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:

- Driving Licence with photograph
- 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 3 months, unless the document used to verify address is only issued on an annual basis.

- Utility Bill, (water, gas, electricity, landline telephone connection) Rates Invoice, council tax notification
Please note, mobile telephone bills, cable TV bills and Internet service provider's bills are not acceptable as evidence of address

- Current driving licence with photograph
- Tax assessment document
- Extract from the official Registrar of Electors
- Bank Account statement

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

- State pension, benefit or other government-produced document showing benefit entitlements
- Letter from the Applicant's employer, confirming their residential address and the contract holders 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
- Mortgage statement.

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

What YOU need to provide

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)

Date: (the date of certification)

Position/capacity (the position/capacity of the certifier)

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 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 translate the relevant part(s) into English
- The certifier should also write a statement onto the document to the effect that:

'I certify that the English translation provided is a true translation of the relevant part(s) of this document...'

Signed: (the signature of the certifier)

Name: (the printed name of the certifier)

Date: (the date of certification)

Position/capacity (the position/capacity of the certifier)

Background

The Isle of Man Insurance and Pensions Authority, through their Anti-Money Laundering Guidance, requires all companies to obtain information and documentary evidence on the Source of wealth of new investors. 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.

Information to be provided

On pages 8, 9 and 10 of this application form, you should clearly explain how you have acquired the wealth that you will use to pay contributions.

Supporting documentation to evidence Source of wealth

Friends Provident International uses 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.

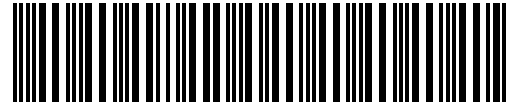
Contribution levels and country risk ratings are subject to alteration and for that reason you will need to refer to the contribution limits table published on the company's website. It is available in PDF format on our website.

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.



Please use BLOCK CAPITALS

I authorise you to debit my Mastercard VISA Credit Card ⁽⁷⁾

Name of issuing company or bank

Country of issue

Credit Card Number

Credit Card expiry date ⁽¹⁾ (month) (year)

Name on Credit Card

with the sum of ⁽²⁾ (figures)
 (words)
 (currency)

in respect of contributions for my Contract Number

collected on the ⁽³⁾ of (month) (year)

and on the same day until further notice or cancelled in writing monthly quarterly half-yearly yearly

Name of Credit Card Holder

Address of Credit Card Holder (as held by the Card Provider)

 Postcode Country

Telephone number (Daytime including area code)

Email address

Signature
 Date

Important notes

1. When your current Credit Card expires or is replaced, we will require you to complete a new Direct Charge Authority form.
2. A charge may be applied to Credit Card payments to cover any bank charges that may be incurred according to residency. The charges vary between 1% and 1.95% and are again dependent on residency.
3. The contribution collection date is on average six days prior to the due date on the contract. This may vary slightly to take into account seasonal and bank holidays.
4. If you amend your contribution, a new Direct Charge Authority form will need to be completed and returned to us.
5. If a payment is declined, we will automatically inform your financial adviser by fax and request a duplicate payment the following month. This will apply to consecutive months if the contract remains in arrears. No more than two contributions should be collected each month until the contributions are up to date.
6. Please note that some Credit Cards cannot be used outside their country of issue and therefore we strongly recommend that you contact your card issuer to ensure your card can be used in this instance.
7. Please note that Debit Cards cannot be accepted for contribution payments.

Page left intentionally blank

Product information

The information given in this document is based on Friends Provident International's understanding of current Isle of Man law and taxation practice 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 changes or legislative changes.

A copy of the Ultra Wealth – Capital Redemption contract document and provisions may be obtained from Friends Provident International on request.

Capital redemption contracts may not be suitable for everyone. Investment involves risk and each class of investment will involve its own individual level of risk. We recommend that you read the Ultra Wealth – Capital Redemption product brochure carefully and discuss fully both the suitability of Ultra Wealth – Capital Redemption and the specific risks associated with individual investments with your financial adviser before making any investment decisions.

Ultra Wealth – Capital Redemption is intended for medium to long-term investment and is not therefore designed for early encashment. If you do encash your contract early, an encashment charge may be applied. The earlier you terminate your contract, the more you may lose.

Mirror funds

All mirror fund performance is quoted net of annual charges. However, mirror fund performance should not be viewed as an indication of future performance – the value of your investment cannot be guaranteed and you may get back less than you paid in.

Mirror fund prices may go up and down depending upon the underlying investment performance or, where investments held within a mirror fund are not denominated in the currency of that mirror fund, simply because of movements in currency exchange rates.

Contract holder protection

To ensure the protection of contract holders' interests the Isle of Man Insurance and Pensions Authority has put in place a number of statutory measures:

- **Ring fencing of assets** – the Insurance Act of the Isle of Man 2008 requires insurers to keep contributions received in a special 'long-term business fund', which can only be used to meet the claims and long-term liabilities of contract holders. The Act also requires the insurer to hold funds in excess of its long-term liabilities, and submit independently audited annual solvency reports to the regulator.
- **A contract holder compensation fund** – in the event that the above measures fail, and Friends Provident International is unable to meet its liabilities, all capital redemption contract holders will benefit from the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man, wherever their place of residence. The Regulations ensure that in the unlikely event of Friends Provident International becoming insolvent, a levy would be made against all other Isle of Man resident life assurance companies so that up to 90% of our liabilities to eligible contract holders would be met (without any upper monetary limit).

Each contract is governed by and shall be construed in accordance with the laws of the Isle of Man.

Investors should be aware that specific investor protection and compensation schemes that may exist in relation to collective investments and deposits 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.

Please note that some telephone communications with Friends Provident International are monitored and may be randomly interrupted.

This product is not registered in Latin America.

Copyright © 2014 Friends Provident International Limited. All rights reserved.

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.

