

Trustee application form

For use with existing trusts

UAE licensed financial adviser and policy details

Company name	<input type="text"/>
Friends Provident International Limited agency number	<input type="text"/>
Contact details for acknowledgement/queries on the application.	
Contact name	<input type="text"/>
Phone number	<input type="text"/>
Email address	<input type="text"/>
Policy number (if known)	<input type="text"/> Please contact us to obtain a pre-allocated policy number if desired.

Please tick to confirm you have included the following documentation with this application

Personal Charging Structure illustration	<input type="checkbox"/>
Please enclose certified copies of the following documentation	
For each trust	
Copy of 'Appointment of Trustees' document (usually the Trust Deed or Declaration)	<input type="checkbox"/>
For each individual trustee	
Verification of identity	<input type="checkbox"/>
Verification of address such as utility bill (or suitable alternative)	<input type="checkbox"/>
Where a shareholder is a company, trust or nominee, then we are required to look behind this structure to obtain a certified copy of the identification documents relating to the ultimate beneficial owner.	
For corporate trustees	
Copy of Certificate of Incorporation	<input type="checkbox"/> Copy of latest audited accounts <input type="checkbox"/>
Copy of Share Register	<input type="checkbox"/> Copy of signatory list and signing powers <input type="checkbox"/>
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). <input type="checkbox"/>	
Please supply ID for directors, one of which must be an executive director	
Director 1: Verification of identity	<input type="checkbox"/> Director 1: Verification of address <input type="checkbox"/>
Director 2: Verification of identity	<input type="checkbox"/> Director 2: Verification of address <input type="checkbox"/>
Verification of identity and address for any shareholder owning 25% or more <input type="checkbox"/>	
Copy of directors list <input type="checkbox"/>	
Source of wealth supporting documentation (where required) <input type="checkbox"/>	
* suitably certified as being a true copy	

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

- Reserve + Brochure
- Reserve + Product guide
- Your personal Charging structure illustration
- Reserve + Charging structure document

Specimen policy conditions are available from us on request.

If you are a corporate trustee, please complete Section 1, Part A. If you are not, please complete Section 1, Part B.

Please complete all details.

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.

Through-out this document, purple text denotes policy exclusions.

An Arabic version of this document will be made available upon request.

Reserve + is available only for non-UK residents.

Investment structure

For explanation on your investment structure, please refer to page 26.

Your investor status

Friends Provident International Limited (FPIL) is required to obtain a declaration from you to confirm your investor status, which defines the assets in which you may invest.

Your Investor status is used by us to understand the types of asset you wish to invest in. You should let us know whether you wish to hold retail or Non-Retail assets. If you do not tell us we will assume you are a retail investor and wish to hold retail assets only.

To assist with customer classification, Friends Provident International Limited's definitions of a Retail & Non-Retail investor can be found below:

Retail Investor

A Retail investor is any investor other than a Non-Retail Investor (see below).

Non-Retail Investor

- 1 A government, governmental institution or authority, or companies fully owned by any of the aforementioned.
- 2 International bodies and organizations.
- 3 A person or entity licensed to engage in a commercial business, provided that one of the purposes of its business is managing investments, including:
 - a) A person, body corporate, partnership, trust or other unincorporated association whose ordinary business or professional activity includes acquiring, underwriting, managing, holding or disposing of investments, whether as principal or agent or giving advice about investments;
 - b) Any director or partner of, or consultant to, a person referred to in paragraph (a);
 - c) A functionary to a professional investment vehicle or an associate of a functionary to a professional investment vehicle;
 - d) An employee, director or shareholder of, or consultant to, a person in (c) who is acquiring the investment as part of his remuneration or an incentive arrangement or by way of co-investment;
 - e) A trustee of a family trust settled by, or for the benefit of, one or more persons referred to in paragraphs (c) or (d);
 - f) A trustee or operator of any employment benefit or executive incentive scheme or trust established for the benefit of persons referred to in paragraphs (c) or (d) or their dependents;
 - g) A government, local authority, public authority or supra-national body.

Your investor status (continued)

- 4 A natural person who declares that their annual income is not less than £250,000, or their net equity with the exception of their main home, exceeds £1,000,000.

It is your responsibility to obtain and read the prospectus and/or offering documents of any assets that you wish to hold in Reserve +. This will help you decide whether the asset is suitable for you.

By ticking one of the boxes below you are declaring that you meet the definition as detailed above.

Retail

☐

Non-Retail

☐

If you have ticked the box above to indicate you are a Non-Retail Investor, and you have chosen to invest in what FPIL considers to be Non-Retail assets, there may be a requirement for you to complete and sign an additional – asset specific – declaration(s). If this is required, the relevant declaration(s) will be provided by our Technical Investments Team at the time the trade is placed.

As the settlor(s) of the trust, I/we confirm that I/we have read and understood the above information in regard to my/our investor status. If more than two settlors, please add the names and signatures to the additional information box below.

Name

Name

Signed

Signed

Date (dd/mm/yyyy)

Date (dd/mm/yyyy)

Discretionary Fund Manager

Do you wish to appoint a discretionary fund manager?

Yes – full

☐

Yes – partial

☐

No

☐

If Yes, please complete the 'Appointment of discretionary fund manager and custodian' form on page 31.

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.

To be completed if the applicant(s) is/are a corporate trustee(s).

To be completed by each applicant who is the current legal owner of the premium(s). Name(s) to be stated as they appear on either your ID card or passport, as applicable.

Please refer to 'What you need to provide' for requirements to support verification of identity and address on page 33.

Please write in ink and use **BLOCK CAPITALS**.

Section 1: Setting up Reserve +

Part A: Corporate trustees

1 Company name	<input type="text"/>
2 Registered address	<input type="text"/> <input type="text"/>
3 Country of registration	<input type="text"/>
4 Registration number	<input type="text"/>
5 Regulated by	<input type="text"/>
6 Authorisation number	<input type="text"/>
7 Telephone number	<input type="text"/>
8 Fax number	<input type="text"/>
9 Email address (mandatory)	<input type="text"/>
10 Correspondence address (if different from above)	<input type="text"/> <input type="text"/>
11 Correspondence address phone number	<input type="text"/>
12 Contact name	<input type="text"/>
13 Telephone number	<input type="text"/>
14 Fax number	<input type="text"/>

Your UAE licensed financial adviser will receive your policy documents and all correspondence relating to your policy and will send these documents to you, unless you indicate otherwise below. (Please refer to page 21 to provide instructions regarding valuation statements and contract notes dispatch.)

Alternatively, please tick here if you would prefer us to send your policy documents and all correspondence relating to your policy to you.

☐

Section 1: Setting up Reserve + (continued)

Part A: Directors' details

(If there are more than four directors, please provide details on a separate sheet.)

	First director	Second director
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 First name(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 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <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"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
9 Nationality	<input type="text"/>	<input type="text"/>
10 Email address (mandatory)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

	Third director	Fourth director
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 First name(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 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <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"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
9 Nationality	<input type="text"/>	<input type="text"/>
10 Email address (mandatory)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

To be completed if the applicant(s) is/are a non-corporate trustee(s).

Please refer to 'What you need to provide' for requirements to support verification of identity and address on page 33.

Please write in ink and use **BLOCK CAPITALS**.

Section 1: Setting up Reserve + (continued)

Part B: Trustee for correspondence

1 Title	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"/>												
3 First name(s) (as shown on ID card/passport)	<input type="text"/>												
4 ID card/passport number	<input type="text"/>												
5 Country of issue	<input type="text"/>												
6 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>												
7 Residential address	<input type="text"/> <input type="text"/>												
8 Nationality	<input type="text"/>												
9 Email address (mandatory)	<input type="text"/>												
10 Home telephone number	<input type="text"/>												
11 Work telephone number	<input type="text"/>												
12 Mobile number	<input type="text"/>												
13 Fax number	<input type="text"/>												
14 Please list all countries in which you are tax resident. Please provide your tax identification number for each country. If you are a US citizen or hold a US passport or green card, you will be considered tax resident in the US, even if you live outside the US. You must include your US tax identification number in this section.	<table><tr><td>Country 1</td><td><input type="text"/></td></tr><tr><td>Tax identification number</td><td><input type="text"/></td></tr><tr><td>Country 2</td><td><input type="text"/></td></tr><tr><td>Tax identification number</td><td><input type="text"/></td></tr><tr><td>Country 3</td><td><input type="text"/></td></tr><tr><td>Tax identification number</td><td><input type="text"/></td></tr></table>	Country 1	<input type="text"/>	Tax identification number	<input type="text"/>	Country 2	<input type="text"/>	Tax identification number	<input type="text"/>	Country 3	<input type="text"/>	Tax identification number	<input type="text"/>
Country 1	<input type="text"/>												
Tax identification number	<input type="text"/>												
Country 2	<input type="text"/>												
Tax identification number	<input type="text"/>												
Country 3	<input type="text"/>												
Tax identification number	<input type="text"/>												
15 Position or occupation (if retired, please state former occupation)	<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. Not entering a tax identification number may hold up the issue of your policy. If you have left any of the tax identification number boxes above blank, please give your reason in the additional information box on page 4.

Your UAE licensed financial adviser will receive your policy documents and all correspondence relating to your policy and will send these documents to you, unless you indicate otherwise below. (Please refer to page 21 to provide instructions regarding valuation statements and contract notes dispatch.)

Alternatively, please tick here if you would prefer us to send your policy documents and all correspondence relating to your policy to you.

☐

Section 1: Setting up Reserve + (continued)

Part B: Other trustees

(If there are more than five trustees, please provide details on a separate sheet.)

	Second trustee	Third trustee
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 First name(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 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <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"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
9 Nationality	<input type="text"/>	<input type="text"/>
10 Email address (mandatory)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
11 Please list all countries in which you are tax resident. Please provide your tax identification number for each country. If you are a US citizen or hold a US passport or green card, you will be considered tax resident in the US, even if you live outside the US. You must include your US tax identification number in this section.	Country 1 <input type="text"/> Tax identification number <input type="text"/> Country 2 <input type="text"/> Tax identification number <input type="text"/> Country 3 <input type="text"/> Tax identification number <input type="text"/>	Country 1 <input type="text"/> Tax identification number <input type="text"/> Country 2 <input type="text"/> Tax identification number <input type="text"/> Country 3 <input type="text"/> Tax identification number <input type="text"/>
	<p>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. Not entering a tax identification number may hold up the issue of your policy. If you have left any of the tax identification number boxes above blank, please give your reason in the additional information box on page 4.</p>	
12 Position or occupation (if retired, please state former occupation)	<input type="text"/>	<input type="text"/>

Section 1: Setting up Reserve + (continued)

Part B: Other trustees (continued)

	Fourth trustee	Fifth trustee
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 First name(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 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <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"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
9 Nationality	<input type="text"/>	<input type="text"/>
10 Email address (mandatory)	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
11 Please list all countries in which you are tax resident. Please provide your tax identification number for each country. If you are a US citizen or hold a US passport or green card, you will be considered tax resident in the US, even if you live outside the US. You must include your US tax identification number in this section.	Country 1 <input type="text"/> Tax identification number <input type="text"/> Country 2 <input type="text"/> Tax identification number <input type="text"/> Country 3 <input type="text"/> Tax identification number <input type="text"/>	Country 1 <input type="text"/> Tax identification number <input type="text"/> Country 2 <input type="text"/> Tax identification number <input type="text"/> Country 3 <input type="text"/> Tax identification number <input type="text"/>
<p>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. Not entering a tax identification number may hold up the issue of your policy. If you have left any of the tax identification number boxes above blank, please give your reason in the additional information box on page 4.</p>		
12 Position or occupation (if retired, please state former occupation)	<input type="text"/>	<input type="text"/>

Section 1: Setting up Reserve + (continued)

Part C: Entity tax compliance questionnaire

Please answer **all** questions.

1 Is the applicant a US specified person? Yes ☐ No ☐ If Yes, please state the tax identification number below.

2 Is the applicant UK resident? Yes ☐ No ☐ If Yes, please state the tax identification number below.

If you have answered No to either of the above, please state the countries where the trust is resident for tax purposes.

Country 1

Tax identification number

Country 2

Tax identification number

Country 3

Tax identification number

3 Is the applicant a Financial Institution issued with a GIIN? Yes ☐ No ☐ If Yes, please indicate GIIN number

If a GIIN is yet to be issued, please notify us when received.

4 Is the applicant a financial institution without a GIIN? Yes ☐ No ☐ If Yes, please state the reason. If you have answered Yes, you may wish to contact us prior to submitting this application.

5 Is the applicant a trustee of a UK pension scheme registered under Part 4 of the Finance Act 2004? Yes ☐ No ☐

6 Is the applicant exempt from FATCA/AEOI IGA reporting? Yes ☐ No ☐ If Yes, please state the reasons.

7 Is the applicant a trustee documented trust? Yes ☐ No ☐ If Yes, please indicate the sponsoring entity's GIIN number.

8 Is the applicant an actively trading non-financial institution (including trading companies)? Yes ☐ No ☐

9 Is the applicant a non-trading entity (including family trusts where a professional trustee is not being used, and investment holding companies)? Yes ☐ No ☐ If Yes, complete pages 11 and 12 for all controlling persons. Please note that you do not need to provide information for those who have already been included in Section 1, Part B.

Please contact us if you believe that none of the above are applicable to the Entity.

Section 1: Setting up Reserve + (continued)

Part D: Controlling persons details

For a trust, this includes Settlor, Trustee, Protector (if any), beneficiaries of absolute trusts with 25% or more entitlement and any other person who can exercise overall control over the trust.

	Controlling person 1	Controlling person 2
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 First name(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 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
6 Residential address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
7 Nationality	<input type="text"/>	<input type="text"/>
8 Please list all countries in which you are tax resident. Please provide you tax identification number for each country. If you are a US citizen or hold a US passport or green card, you will be considered tax resident in the US, even if you live outside the US. You must include your US tax identification number in this section.	Country 1 <input type="text"/> Tax identification number <input type="text"/> Country 2 <input type="text"/> Tax identification number <input type="text"/> Country 3 <input type="text"/> Tax identification number <input type="text"/>	Country 1 <input type="text"/> Tax identification number <input type="text"/> Country 2 <input type="text"/> Tax identification number <input type="text"/> Country 3 <input type="text"/> Tax identification number <input type="text"/>
<p>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. Not entering a tax identification number may hold up the issue of your policy. If you have left any of the tax identification number boxes above blank, please give your reason in the additional information box on page 4.</p>		
9 What makes this individual a controlling person?	<input type="text"/>	<input type="text"/>
10 Position or occupation (if retired, please state former occupation)	<input type="text"/>	<input type="text"/>

Section 1: Setting up Reserve + (continued)

Part D: Controlling persons details (continued)

	Controlling person 3	Controlling person 4
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 First name(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 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
6 Residential address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
7 Nationality	<input type="text"/>	<input type="text"/>
8 Please list all countries in which you are tax resident. Please provide your tax identification number for each country. If you are a US citizen or hold a US passport or green card, you will be considered tax resident in the US, even if you live outside the US. You must include your US tax identification number in this section.	Country 1 <input type="text"/> Tax identification number <input type="text"/> Country 2 <input type="text"/> Tax identification number <input type="text"/> Country 3 <input type="text"/> Tax identification number <input type="text"/>	Country 1 <input type="text"/> Tax identification number <input type="text"/> Country 2 <input type="text"/> Tax identification number <input type="text"/> Country 3 <input type="text"/> Tax identification number <input type="text"/>
	<p>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. Not entering a tax identification number may hold up the issue of your policy. If you have left any of the tax identification number boxes above blank, please give your reason in the additional information box on page 4.</p>	
9 What makes this individual a controlling person?	<input type="text"/>	<input type="text"/>
10 Position or occupation (if retired, please state former occupation)	<input type="text"/>	<input type="text"/>

Part E: Politically exposed persons

If you, the trustee, or any party connected to this application, could be defined as a politically exposed person (PEP) (for examples and guidance, refer to **important notes** on page 22), please provide details.

1 Title	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"/>
3 First name(s) (as shown on ID card/passport)	<input type="text"/>
4 Connection to policy	<input type="text"/>
5 Position held as a PEP	<input type="text"/>
6 In what country is/was the position held?	<input type="text"/>

Section 1: Setting up Reserve + (continued)

Part F: Lives assured details

(If more than four lives assured are required, please complete the supplementary form for Additional lives assured.)

	First Life Assured	Second Life Assured
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"/>
Surname (as shown on ID card/passport)	<input type="text"/>	<input type="text"/>
First name(s) (as shown on ID card/passport)	<input type="text"/>	<input type="text"/>
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"/>
Country of residence	<input type="text"/>	<input type="text"/>
Residential address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Relationship to trust	<input type="text"/>	<input type="text"/>
	Third Life Assured	Fourth Life Assured
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"/>
Surname (as shown on ID card/passport)	<input type="text"/>	<input type="text"/>
First name(s) (as shown on ID card/passport)	<input type="text"/>	<input type="text"/>
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"/>
Country of residence	<input type="text"/>	<input type="text"/>
Residential address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Relationship to trust	<input type="text"/>	<input type="text"/>

Section 2: Policy details

Source of wealth

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

Income and savings from salary (basic and/or bonus)

If self-employed or a company share owner, please refer to 'Company profits' on page 15.

<input type="checkbox"/>	Current annual salary	Currency <input type="text"/>	Amount <input type="text"/>
	Employer's name	<input type="text"/>	
	Employer's address	<input type="text"/>	
		<input type="text"/>	
	Nature of business	<input type="text"/>	

Maturity or surrender of life policy

<input type="checkbox"/>	Amount received	Currency <input type="text"/>	Amount <input type="text"/>
	Policy provider	<input type="text"/>	
	Policy number/reference	<input type="text"/>	
	Date of maturity or surrender	<input type="text"/>	<input type="text"/>

Sale of shares or other investments/ liquidation of investment portfolio

<input type="checkbox"/>	Description of shares/units/ deposits (i.e. name/where held)	<input type="text"/>	
		<input type="text"/>	
	Name of seller	<input type="text"/>	
	Length of time held	Years <input type="text"/>	Months <input type="text"/>
	Sale amount	Currency <input type="text"/>	Amount <input type="text"/>
	Date funds received	<input type="text"/>	<input type="text"/>

Sale of property

<input type="checkbox"/>	Sold property address	<input type="text"/>	
		<input type="text"/>	
		<input type="text"/>	
	Date of sale	<input type="text"/>	<input type="text"/>
	Total sale amount	Currency <input type="text"/>	Amount <input type="text"/>

Company sale

<input type="checkbox"/>	Company name	<input type="text"/>	
	Nature of business	<input type="text"/>	
	Date of sale	<input type="text"/>	<input type="text"/>
	Total sale amount	Currency <input type="text"/>	Amount <input type="text"/>
	Applicant's share	<input type="text"/> %	

Section 2: Policy details (continued)

Source of wealth (continued)

Inheritance

<input type="checkbox"/>	Name of deceased	<input type="text"/>
	Date of death	<input type="text"/> <input type="text"/> <input type="text"/>
	Relationship to applicant	<input type="text"/>
	Date received	<input type="text"/> <input type="text"/> <input type="text"/>
	Total amount	Currency <input type="text"/> Amount <input type="text"/>
	Solicitor's name	<input type="text"/>
	Solicitor's firm's name	<input type="text"/>
	Solicitor's address	<input type="text"/> <input type="text"/> <input type="text"/>

Divorce settlement

<input type="checkbox"/>	Date funds received	<input type="text"/> <input type="text"/> <input type="text"/>
	Total amount received	Currency <input type="text"/> Amount <input type="text"/>
	Name of divorced partner	<input type="text"/>

Company profits

Please state the reason why the company is paying the premium, and provide confirmation of the company's shareholders and directors.

<input type="checkbox"/>	Company name	<input type="text"/>
	Company address	<input type="text"/> <input type="text"/> <input type="text"/>
	Nature of company	<input type="text"/>
	Amount of annual profit	Currency <input type="text"/> Amount <input type="text"/>

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.

<input type="checkbox"/>	Origin and means of wealth	<input type="text"/> <input type="text"/> <input type="text"/>
--------------------------	----------------------------	--

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

<input type="checkbox"/>	Date funds received	<input type="text"/> <input type="text"/> <input type="text"/>
	Total amount	Currency <input type="text"/> Amount <input type="text"/>
	Relationship to applicant	<input type="text"/>
	Donor's source of wealth	<input type="text"/> <input type="text"/> <input type="text"/>

Section 2: Policy details (continued)

Source of wealth (continued)

Employer paying premium

Please provide the employer letter as evidence of authorisation that the employer is paying the premium.

<input type="checkbox"/>	Country of incorporation	<input type="text"/>
	Incorporation number	<input type="text"/>

Retirement income

<input type="checkbox"/>	Retirement date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Previous occupation	<input type="text"/>				
	Name of last (final) employer	<input type="text"/>				
	Address of last (final) employer	<input type="text"/>				
		<input type="text"/>				
		<input type="text"/>				

Fixed deposit – savings

<input type="checkbox"/>	Pension income source	<input type="text"/>				
	Name of institution where savings held	<input type="text"/>				
	Date account established	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Details of how savings acquired	<input type="text"/>				
		<input type="text"/>				
		<input type="text"/>				
		<input type="text"/>				

Dividend payment

<input type="checkbox"/>	Date of receipt of dividend	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Total amount received	Currency	<input type="text"/>	Amount	<input type="text"/>	
	Name of Company paying dividend	<input type="text"/>				
	Length of time the shares have been held in the Company	Years	<input type="text"/>	Months	<input type="text"/>	

Other source of wealth

Please provide as much detail as possible.

<input type="checkbox"/>	<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 2: Policy details (continued)

Source of wealth (continued)

Please complete the rest of this Section if you are either a resident of the United Arab Emirates (UAE) or, if you are not a UAE resident but you are signing this application form in the UAE. This information is mandatory and your application cannot be processed without it.

		First applicant (Trustee /Corporate trustee)	Second applicant (Trustee)
1 Please state your net annual income for the last 3 years	Year 1	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>
	Year 2	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>
	Year 3	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>
2 Please give details of assets held			
Total cash in bank		USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>
Total value of shares and equities		USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>
Total property value		USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>
Total of all other investments		USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>
3 Please give details of liabilities held			
Total outstanding loans to be paid (issues by banks)		USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>
Total of outstanding balance to be paid on other loans		USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>
Total of outstanding balance to be paid on credit cards		USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>	USD <input type="text"/> GBP <input type="text"/> EUR <input type="text"/> AUD <input type="text"/> Amount <input type="text"/>

Section 2: Policy details (continued)

Source of wealth (continued)

4 Please give details of banks where you hold accounts

Please continue on a separate sheet if necessary.

Bank name(s)

a)

a)

b)

b)

Bank branch address(es)

a)

a)

b)

b)

5 Please give details of other insurance policies held

Please continue on a separate sheet if necessary.

Policy number

Provider

Premium currency

USD ☐ GBP ☐ EUR ☐
 AUD ☐

USD ☐ GBP ☐ EUR ☐
 AUD ☐

Premium amount per year

Status (paying, surrendered, paid up)

Policy number

Provider

Premium currency

USD ☐ GBP ☐ EUR ☐
 AUD ☐

USD ☐ GBP ☐ EUR ☐
 AUD ☐

Premium amount per year

Status (paying, surrendered, paid up)

Total premium

We wish to invest

GBP ☐ USD ☐ EUR ☐ AUD ☐

Amount

Minimum payment:	Non Discretionary:	GBP 25,000	USD 37,500	EUR 37,500	AUD 75,000
	Discretionary:	GBP 75,000	USD 112,500	EUR 112,500	AUD 225,000
	Part Discretionary:	GBP 150,000	USD 225,000	EUR 225,000	AUD 450,000
	Additional premium:	GBP 5,000	USD 7,500	EUR 7,500	AUD 15,000

In the event of Asset Exchanges, please complete the asset exchange form which is available from your UAE licensed financial adviser.

Section 2: Policy details (continued)

Number of policy segments

Please indicate number of policy segments required (Maximum 100, minimum 1)

If this box is left blank, then 100 policies will be issued.

Policy currency

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

Sterling (GBP)

☐

US dollar (USD)

☐

Euro (EUR)

☐

Australian dollar (AUD)

☐

Payment methods

If you are paying by personal cheque or electronic transfer, please tick the appropriate box and follow the instructions.

By personal cheque

☐

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

By electronic transfer

☐

Please note the bank details in the table below that may be required by your own bank to set up an electronic transfer.

I have arranged for the payment to be made **electronically** and I have provided evidence of the payment arrangement to Friends Provident International Limited.

☐

If remitting through a bank account in the United Arab Emirates, please note bank details listed below

Policy currency	USD	GBP	EUR/AUD
Bank	HSBC	HSBC	Isle of Man Bank Limited
Postal Address	PO Box 66, Dubai, UAE	PO Box 66, Dubai, UAE	East Region, Douglas, Isle of Man
Account Name	Friends Provident International Limited	Friends Provident International Limited	Friends Provident International Limited
Account Number	025171067214	025171067213	954540038965
IBAN	AE680200000025171067214	AE950200000025171067213	GB86RBOS60954540038965
SWIFT/BIC Code	BBMEAEAD	BBMEAEAD	RBOSIMD2
Sort Code	N/A	N/A	60-95-45

If remitting through a bank account in the UK/Channel islands/Isle of Man /Others, please note bank details listed below

Policy currency	USD/GBP/EUR/AUD (Multi-currency)
Bank	Isle of Man Bank Limited
Postal Address	East Region, Douglas, Isle of Man
Account Name	Friends Provident International Limited
Account Number	954540038965
IBAN	GB86RBOS60954540038965
SWIFT/BIC Code	RBOSIMD2
Sort Code	60-95-45

Section 2: Policy details (continued)

Payment methods (continued)

Source of payment

I confirm that the cost of electronic 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)	<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 name	<input type="text"/>				
Bank name	<input type="text"/>				
Bank address	<input type="text"/>				
	<input type="text"/>				

Optional withdrawals

Applicants may choose to receive a regular withdrawals from their policy. The current minimum individual withdrawal amounts are provided in the relevant product brochure. The level of withdrawals may be varied or stopped altogether by giving written notice to Friends Provident International Limited (Friends Provident International).

Regular withdrawals must be funded by either available cash in the General Transactions Account or by the provision of a dealing instruction. Failure to ensure available funds could result in delays with regular withdrawal payments. **No assets will be sold to meet regular withdrawals without instructions.**

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.

We wish to receive	GBP	<input type="text"/>	USD	<input type="text"/>	EUR	<input type="text"/>	Other	<input type="text"/>	Amount	<input type="text"/>
Payable (tick one box only)	Monthly	<input type="text"/>	Quarterly	<input type="text"/>	Half-yearly	<input type="text"/>	Yearly	<input type="text"/>		
Commencing (tick the date which applies)	1st	<input type="text"/>	14th	<input type="text"/>	of	<input type="text"/>	(month)	<input type="text"/>	(year)	

We request Friends Provident International Limited to pay the benefits by electronic transfer. Please transfer the benefits into my/our account (must be policyholder's account).

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 name	<input type="text"/>				
Bank name	<input type="text"/>				
Bank address	<input type="text"/>				
	<input type="text"/>				

Section 2: Policy details (continued)

Valuations

Please register to Friends Provident International Limited's Portal to access your Quarterly Bond Valuations online.

In addition, We understand that quarterly valuations will be sent to us by email, and a copy sent to your UAE Licensed financial adviser.

We understand that trade contract notes will also be sent to us by email.

(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

If you would like us to place the investments within your Reserve + policy, 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, please leave blank. If there is insufficient room, please use a separate sheet, signed by all applicants. **Charges will be deducted from the 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

[†] If no SEDOL or ISIN is provided, Friends Provident International Limited accepts no liability for the funds selected.

Your investment options

Investment adviser (go to page 27)

☐

Please complete this section if you would like an investment adviser to take authority over investment decisions.

Discretionary fund manager and
custodian (go to page 31)

☐

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

Important notes

- 1 A copy of this application form and the documents submitted with your application will be provided to you with your policy documents. These are important and valuable documents and it is likely that you will need to refer to them in future. You are advised to keep them together with the policy documents and any further correspondence relating to your policy in a safe place.
- 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 UAE licensed 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 (five years or more).
- 4 Each policy is governed by and shall be construed in accordance with laws of the United Arab Emirates.
- 5 A politically exposed person is a person who is or has been entrusted with prominent public functions. This includes: head of state, head of government, minister or deputy or assistant minister, senior government official, member of parliament, senior politician, important political party official, senior judicial official, member of a court of auditors or the board of a central bank, ambassador, chargé d'affaires or other high-ranking officer in a diplomatic service, high-ranking officer in an armed force, senior member of an administrative, management or supervisory body of a state-owned enterprise, senior member of management of, or a member of, the governing body of an international entity or organization or honorary consul. A politically exposed person is also a family member or a close associate of such a person. This applies to the applicant, policyholder, life assured, payer of the payment, beneficiary or any other party connected to this application. Please visit www.iomfsa.im/media/1590/antimoneylaunderingandterrorist.pdf, Isle of Man's Financial Services Authority's website, for the full definition of a "politically exposed person", and in particular, further elaboration on whether a person is a "family member" or a "close associate".
- 6 Once your application has been processed, you will receive a copy of your policy conditions, along with your personal policy schedule(s). Please ensure you read this document in full during the 'cooling off' period (see Cancellation Rights on page 25 for more details) and that you retain any documents and/or correspondence received from us. **Important : Please be aware that the policy conditions sent with your policy schedule(s) will be the ones that apply to your policies; therefore, these documents should be kept safe.**

7 Investment acknowledgement

Reserve + gives you an investment choice from a very wide-ranging menu of investments. Some of the funds which are available to you are considered by FPIL to be Non-Retail funds aimed at Non-Retail investor. If you were investing in such a fund directly yourself, rather than through your Reserve + policy, 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 UAE licensed 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.

Please note that different jurisdictions may impose different criteria on the generally accepted definition of a Non-Retail 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 UAE licensed financial adviser. We require that you obtain, read and fully understand a copy of the prospectus/terms and conditions for your chosen investment.

8 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 UAE licensed 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. 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 the policy being invalid.

1 Investment declarations

Before you invest in any assets through your Reserve + policy, 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) We understand that we may choose the investments to which our Reserve + policies are to be linked.
- b) We acknowledge that it is our responsibility to ensure that the asset is suitable, considering our underlying investment objectives and attitude to risk.
- c) We confirm that we 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. We understand the risks associated with investing in these assets.
- d) If we choose to invest into assets aimed at professional investors, we acknowledge that it is our responsibility to obtain, read and understand the fund prospectus or equivalent offering documents as appropriate.
- e) We acknowledge that Friends Provident International Limited is not responsible for the investment performance or any loss suffered or reduction in the value of our Reserve + policy, arising from our chosen investment. Friends Provident International Limited does not have any responsibility for the investment management of the assets within our policy and Friends Provident International Limited does not approve any asset as a suitable investment.

Declarations (continued)

Declarations (continued)

1 Investment declarations (continued)

- f) We acknowledge that Friends Provident International Limited reserves the right to reject any asset, for example, if certain administration criteria are not met.
- g) We acknowledge the purchase of our investments may be delayed if Friends Provident International Limited requires a signed declaration in respect of our chosen investments. In the event that a declaration is required, this must be signed by the underlying client(s) and reflect their knowledge and circumstances, rather than that of the appointed Pension Trustees.
- h) We acknowledge that the purchase of our investments are processed according to the terms and conditions of the relevant institution that cash is being invested with.
- i) 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 policies.
- j) We have declared our investor status on the application form and understand that if we do not declare this, Friends Provident International Limited will assume we are retail investors.
- k) We agree that Friends Provident International Limited shall not be responsible for any loss or liability to the Reserve + policy as a result any of the actions or failure to take action on my part relating to investment decisions which gives rise to any loss in value to the Reserve + policy. We promise to repay to or reimburse Friends Provident International Limited in respect of any legal proceedings, claims, costs, expenses (including legal expenses) actions or demand against Friends Provident International Limited arising from a breach of this clause.
- l) We acknowledge that some of the investments made available by Friends Provident International Limited may be considered by FPIL to be Non-Retail assets as defined under the applicable legislation. We realise that these types of investment are not intended for general sale to retail investors.
- m) We are aware that Friends Provident International Limited will be regarded by the asset manager as the investor for the purposes of investment.
- n) We accept that some investments involve a high level of risk and that it is our responsibility to read the investment documentation, including any risk warnings, provided by the investment manager.
- o) We have discussed with my independent UAE licensed financial adviser whether such an asset is appropriate to our investment portfolio.
- p) We accept that Friends Provident International Limited requires us to confirm that we have read and understood the investment documentation and risk warnings for any asset we wish to invest in.
- q) For investment into Non-Retail assets, we acknowledge that Friends Provident International Limited will require us to sign an additional declaration confirming that we qualify and meet the required standards to be able to invest.
- r) We are aware that the declaration must be signed before Friends Provident International Limited can place the investment and, in all cases, Friends Provident International Limited has the right to decline the investment without providing a reason.
- s) We acknowledge that in the event of any premium tax or withholding tax being levied in our country of residence, it will be our responsibility to increase the premium by an appropriate amount or to settle the liability directly with the relevant tax authorities.

2 General declarations

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

(name of the trust)

(by the Settlor)

(Please include a certified copy of the Trust Settlement/Declaration of Trust.)

Full name

Address

or

Date of birth

Date of death
(if applicable)

confirm the following to Friends Provident International Limited:

- a) That we have the necessary powers of investment to invest in policies of life assurance.
- b) That no person being a beneficiary of the Trust is resident in the Isle of Man.
- c) That the Trustees detailed in Section 1 of this application form are the current Trustees of the trust.
- d) The principal beneficiary/ies is/are:

Full name

Address

Date of birth

Declarations (continued)

Declarations (continued)

2 General declarations (continued)

Full name	<input type="text"/>	Address	<input type="text"/>
	<input type="text"/>		<input type="text"/>
			<input type="text"/>

Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
---------------	----------------------	----------------------	----------------------

(If there are more than two beneficiaries, please provide details on a separate sheet.)

e) The nature and purpose of the Trust is

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

f) That without prejudice to the generality of this clause, all Trustees (or in the case of a Corporate Trustee, the required number of authorised signatories) must sign all types of instructions (for example, instructions to change underlying investments, make cash withdrawals, total surrender of the policy).

g) That we will advise Friends Provident International Limited in writing immediately of any changes in the trustees.

h) The protector (if applicable) of the Trust is

Full name	<input type="text"/>	Address	<input type="text"/>
	<input type="text"/>		<input type="text"/>
			<input type="text"/>

Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
---------------	----------------------	----------------------	----------------------

i) This application was signed in	<input type="text"/>	(country)
and the advice was received by the Trustees in	<input type="text"/>	(country)

We further declare that all the information provided in this application, including this Declaration, are complete and true to the best of our knowledge and belief. We agree that they shall form the basis of the policy under the laws of the United Arab Emirates.

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

We are aware that tax evasion is a criminal offence and we will not use this policy to evade tax. We understand that Friends Provident International Limited has statutory obligations to report suspicions of criminal wrongdoing including tax evasion to law enforcement agencies or other relevant authorities in the locations where it operates. We are responsible for our own tax affairs and we hereby declare that we understand our personal tax obligations and responsibilities and we have complied with all legal requirements to make declarations to tax authorities and pay the tax that we owe. As appropriate and necessary we have taken, or will take, legal advice in relation to our tax affairs and in particular, our tax obligations as they apply to this application.

We understand that the Isle of Man Government has and will be entering into a number of inter-governmental agreements to share tax information, where applicable, with the tax authorities in other territories. We understand that there is a requirement to collect information about customers' tax residence and nationality as part of Isle of Man legislation and that as a financial services company Friends Provident International Limited is legally obliged to collect it. We are aware that Friends Provident International Limited is required to request the entity's tax residency and tax identification number/global intermediary identification number (where applicable), and where controlling persons are potentially reportable their tax residency, tax identification number (where applicable) and nationality and will record this information.

We understand that for reportable controlling persons, the information that will be reported to the Isle of Man Government is:

- The controlling person's name, address, jurisdiction of tax residence, tax identification number and date of birth.
- The Friends Provident International Limited contract number.
- The balance or value of the account at the end of the calendar year or at the date the policy was cashed in.
- The sum of any withdrawals taken within the relevant reporting year.

The terms of the policy and the declarations in this application form that are in purple font describe circumstances in which we will be exempt from liability under the policy or which may lead to nullification or avoidance of the policy or a limitation of your right(s) as policyholder. By signing below you confirm that you have read, understood and accepted the terms and conditions of the policy and the declarations in full and agree not to rely on any law or regulation or other grounds to argue to the contrary.

Declarations (continued)

Declarations (continued)

3 Cancellation rights

You can cancel your policy within 30 days from the day you receive notice from us of your cancellation rights and all contractual documents. These will be sent to you once your policy has been set up. If you exercise this right to cancel your policy, we will refund your premium (for the avoidance of doubt, calculated taking into account any third party fees incurred by Friends Provident International Limited in respect of the investments, including any external fund manager fees applied to the investments), adjusted only to reflect the amount of any increase or decrease in the value of your policy's investments from any market movements in the interim. If you wish to cancel you should follow the instructions in the notice from us of your cancellation rights. Upon cancellation, the policy will terminate immediately.

A separate cancellation right of 30 days will apply to any subsequent premium(s) in relation to that new premium only.

4 Data protection

Please read this privacy notice carefully. Please be aware that this is a short version of our privacy policy and you should visit www.fpinternational.com/legal/privacy-and-cookies to view the full policy.

Friends Provident International Limited ("FPIL") is the controller of your personal data processed in connection with this application and product. The data which we process is that which you provide in this form such as your names, contact details and information about medical history. As well as obtaining data directly from yourself, we may obtain additional information from your doctor(s) as further described in this application form.

We use your information to process and underwrite your application, administer your policy and handle any claims, to help detect and prevent fraudulent activity, and for customer profiling and marketing. We only retain your data for as long as is necessary for the maintenance of your contract, or for legal or regulatory requirements.

We may share your data with third parties who provide services to us, some of whom may be located outside of the Isle of Man, European Economic Area (EEA), or country in which your data was collected. In these cases we make sure that your data is protected to the same standards as in the Isle of Man, EEA, or country of data collection. We may also share your data with law enforcement and regulatory bodies, other insurers, your insurance intermediary and their service providers.

Data protection laws require us to tell you what legal basis we use for processing your personal data. In general, the processing is necessary to perform a contract with you, or to take steps requested by you before entering into this contract.

We will not normally carry out any direct marketing campaigns but if we do, we will always contact you first and give you the opportunity to opt in to direct marketing before any communications of this nature take place.

We may process data about you which the law considers to be sensitive, in particular health information. In this case, we base our processing on your freely given, informed, specific consent or that the processing is necessary for the establishment, exercise or defence of legal claims. We may also process this type of data about other people you wish to insure such as family members. Please tell these people to read this privacy notice and our privacy policy so that they understand how Friends Provident International Limited may use their personal data.

By proceeding with this application:

- **You are confirming that any other person (eg a family member or other individual covered by your insurance policy, or whose information is relevant to use providing this policy coverage) whose information you are providing understands and has no concerns about their information being used in this way.**

NOTE: If you have any concerns about use of information for these purposes, you should not proceed with this application as we may be unable to provide you with a policy. You can also contact us at any time if you would like to ask us to cease using your information, but this may result in your policy being cancelled.

You have various rights in relation to your personal data including accessing your data, and in some limited circumstances objecting to processing or having your data erased.

You can find out more information about how to exercise these rights and details of who to contact with queries on our privacy practices by viewing our full privacy policy available on our website www.fpinternational.com/legal/privacy-and-cookies or it can be provided upon request from our Data Protection Officer, Friends Provident International Limited, Royal Court, Castletown, Isle of Man, British Isles IM9 1RA.

By signing this form we consent to this use of our personal data.

5 UAE licensed financial adviser

We acknowledge that Friends Provident International Limited and our UAE licensed financial adviser have entered into an agreement ('terms of business') which sets out the basis upon which Friends Provident International Limited is prepared to accept applications submitted by the UAE licensed financial adviser on our behalf. This agreement categorically states that the UAE licensed financial adviser acts as our agent, and not the agent of Friends Provident International Limited. We acknowledge that our UAE licensed financial adviser, or any other, has no authority to act as the agent of Friends Provident International Limited or to state, suggest or imply that it has such authority.

6 Fees and commissions

We are aware that certain investments the UAE licensed 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 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 UAE licensed financial adviser.

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

7 We are aware that Reserve + offers limited protection benefit.

Declarations (continued)

Declarations (continued)

	First Trustee	Second Trustee
Signature(s) of applicant(s)	<input type="text"/>	<input type="text"/>
Name (block capitals)	<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"/>
	Third Trustee	Fourth Trustee
Signature(s) of applicant(s)	<input type="text"/>	<input type="text"/>
Name (block capitals)	<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: Investment restrictions

Investment restrictions

The following lists show the assets permitted within Reserve +. It is important that you do not invest outside of these parameters. Each asset will be vetted on an individual basis against our internal criteria and we reserve the right to refuse any asset. Friends Provident International Limited is the beneficial owner of all of the assets held within the policy, which are held in Friends Provident International Limited's name.

Reserve + allows you to invest in the following:

- equities and fixed-interest securities quoted (including Sukuks) on most recognised stock exchanges
- unit trusts
- open-ended investment companies
- investment trusts
- Real Estate 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.

In normal circumstances Friends Provident International Limited will not accept the following assets:

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

This section refers to the provision of ongoing investment advice by an investment adviser.

Section 4: Appointment of investment adviser

Part A:

Reserve + policy number (if obtained)

Name of investment adviser company
(‘the adviser’)

Address of the adviser

Declaration

We declare that we wish to appoint the adviser to be the investment adviser in respect of the underlying assets held within our Reserve + policy, in accordance with the Investment restrictions specified on page 26. We request Friends Provident International Limited 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 our Reserve + policy with us, and Friends Provident International Limited will only act upon investment instructions that we, as policyholder(s), have signed. **Friends Provident International Limited 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 our Reserve + policy with us, and obtain our agreement before any changes are made. **We authorise our adviser to submit written instructions to Friends Provident International Limited on our behalf, without the need to obtain our signature(s) 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 restrictions detailed. **We authorise Friends Provident International Limited to act upon the investment instructions of the adviser as if the adviser was the policyholder.**

We agree that Friends Provident International Limited shall not be responsible for any loss or liability to our Reserve + policy, as a result of the actions, or failure to take action, on the adviser's part, or the part of any legal or natural person appointed by the adviser, which gives rise to any loss in value to our Reserve + policy howsoever arising.

We and our estates promise to repay to or reimburse Friends Provident International Limited in respect of all losses, damages, liabilities, actions, proceedings, claims, costs and expenses (including legal expenses) arising from the activities of the adviser and any legal or natural person appointed by 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 Limited and the cost of recovering the investments held by the adviser). We authorise Friends Provident International Limited to act upon this authority until we revoke this authority in writing.

Part 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 withdrawal from the Reserve + policy of:

USD GBP Other Amount a quarter

or % per annum of the fund value as an ongoing fees, up to a maximum of 1.5%, at the quarterly valuation point.

or % of the initial premium/top up paid as a one-time fees, up to a maximum of 2%, plus % per annum of the fund value as an ongoing fees, up to a maximum of 1.5%, 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 my behalf.

Section 4: Appointment of investment adviser (continued)

Part C:

Investment restrictions

I agree to the investment restrictions listed on page 26.

Part 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 Limited's policy charges and any investment adviser fee taken under Part B.

	First Trustee	Second Trustee
Signature(s) of Trustee(s)	<div></div>	<div></div>
Name (block capitals)	<div></div>	<div></div>
Position	<div></div>	<div></div>
Date	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	Third Trustee	Fourth Trustee
Signature(s) of Trustee(s)	<div></div>	<div></div>
Name (block capitals)	<div></div>	<div></div>
Position	<div></div>	<div></div>
Date	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>

Section 4: Appointment of investment adviser (continued)

Part D: (continued)

Important note

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

Australia, Canada, Gibraltar, Guernsey, Isle of Man, Jersey, Mauritius, New Zealand, South Africa, Sweden, Taiwan, United Kingdom

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 4, 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 indicate below by ticking the appropriate box).

Please tick one box only.

Advisory basis only, (the Trustees have selected Option 1 in Part A)

☐

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

Advisory basis only, (the Trustees have selected Option 2 in Part A)

☐

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

Delegated Investment Management, (the Trustees 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 Limited and that I have the agreement of the Trustee(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, Isle of Man, Jersey, Mauritius, New Zealand, South Africa, Sweden, Taiwan, United Kingdom

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 licence 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 4: 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 Limited 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).
- Further details as to additional verification information requirements will be provided by Friends Provident International Limited on a case-by-case basis, if required.

I understand that its principal regulator requires Friends Provident International Limited 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.

On behalf of the 'investment adviser' named in Section 4 Part A, I have read and understood the investment options in Section 4 Part A. I confirm that I will comply with all legal and regulatory requirements applicable. 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 5: Appointment of discretionary fund manager and custodian

Part A:

Reserve + policy 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 We declare that we wish for the underlying assets held within our Reserve + policy to be placed in a discretionary account, which will be managed on a discretionary basis by the Manager. We further declare that we wish for the Custodian or any other legal or natural person appointed by the Custodian to hold safe custody of these assets.
- 2 We acknowledge that these investments are held in the name of Friends Provident International Limited and therefore we request Friends Provident International Limited to enter into a formal agreement ('the Agreement') appointing the Manager and Custodian. We acknowledge that Friends Provident International Limited 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 our Reserve + policy.
- 3 We acknowledge that Friends Provident International Limited is only prepared to enter into the agreement as a result of our request to appoint the Manager to manage the assets and for the Custodian to hold safe custody of the assets.
- 4 We agree that Friends Provident International Limited shall not be responsible for any loss or liability to our Reserve + policy, as a result of the actions, or failure to take action, on the Manager's or Custodian's part, or on the part of any legal or natural person appointed by the Manager or Custodian, which gives rise to any loss in value to our Reserve + policy howsoever arising.
- 5 We and our estates promise to repay to or reimburse Friends Provident International Limited 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 and any legal or natural person appointed by 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 Limited and the cost of recovering the investments). We agree that if Friends Provident International Limited is obliged to pay any money to the Manager or Custodian or on the part of any legal or natural person appointed by the Manager or Custodian, under the terms of the agreement, such money shall be deducted from our Reserve + policy.
- 6 We acknowledge that Friends Provident International Limited may terminate the appointment of the Manager or Custodian at any time as deemed necessary by giving written notice to us and the Manager or Custodian.

Part B:

We acknowledge that the manager will deduct a fee of GBP EUR USD AUD Amount a quarter

or % a year

of the value of the discretionary account at the quarterly valuation point, plus VAT. We 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. We agree that if Friends Provident International Limited is obliged to apply VAT for discretionary fund management services, such money shall be deducted from our Friends Provident International Limited policy.

We also acknowledge that other fees, including but not limited 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 5: Appointment of discretionary fund manager and custodian (continued)

Part C:

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

1 **Investment strategy** (for example, cautious, balanced, aggressive)

2 **Risk criteria** (for example, low, medium, high)

3 **Investment restrictions** I agree to the investment restrictions listed on page 26.

4 **Named investor status** Retail ☐ Non-Retail ☐

To assist with client classification, Friends Provident International Limited's definitions of a Retail and Non-Retail investor can be found below:

Retail Investor:

A Retail investor is an investor who is not a Non-Retail Investor.

Non-Retail Investor:

- 1 A government, governmental institutions and authorities, or the companies fully owned by any of the aforementioned.
- 2 International bodies and organizations.
- 3 A person or entity licensed to engage in a commercial business, provided that one of the purposes of its business is managing investments, including:
 - a A person, body corporate, partnership, trust or other unincorporated association whose ordinary business or professional activity includes acquiring, underwriting, managing, holding or disposing of investments, whether as principal or agent or giving advice about investments;
 - b Any director or partner of or consultant to a person referred to in paragraph (a);
 - c A functionary to a professional investment vehicle or an associate of a functionary to a professional investment vehicle;
 - d An employee, director or shareholder of or consultant to a person in (c) who is acquiring the investment as part of his remuneration or an incentive arrangement or by way of co-investment;
 - e A trustee of a family trust settled by or for the benefit of one or more persons referred to in paragraphs (c) or (d);
 - f A trustee or operator of any employment benefit or executive incentive scheme or trust established for the benefit of persons referred to in paragraphs (c) or (d) or their dependents;
 - g A government, local authority, public authority or supra-national body in the Isle of Man or elsewhere.
- 4 A natural person who declares that their annual income is not less than £250,000, or their net equity, with the exception of their main home, exceeds £1,000,000.

In addition all managers will be issued with a revised Permitted Investments Schedule, which will illustrate which asset types can be held by clients depending on their status as a Retail or Non-Retail investor.

	First authorised signatory of trustee company	Second authorised signatory of trustee company
Signature(s)	<input type="text"/>	<input type="text"/>

Name (block capitals)	<input type="text"/>	<input type="text"/>
-----------------------	----------------------	----------------------

Date	<input type="text"/>	<input type="text"/>
------	----------------------	----------------------

Member as co-trustee (if applicable)

Signature(s)

Name (block capitals)

Date

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 trustee(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 Limited. 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 trustee

The required documents to verify identity are:

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

Where it is not possible to obtain either a passport or a government-issued 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 valid 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 trustee.

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

Step 2

Verify the address of each trustee

We will also require an original or certified copy of a document, to verify each trustee'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 trustee 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 trustee's employer, confirming their residential address and the policyholder's position within the company. Where the trustee has accompanied a partner or spouse on a work assignment or contract, and they are also an trustee, an employer may confirm the address of a non-employee where a relationship is detailed. If the trustee (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 trustee)

Background

Incorrect certification of documents is one of the main reasons for delays in processing applications. The UAE Insurance Authority and the Isle of Man Financial Services Authority are 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 who has been appointed by us as a suitable certifier for financial advisory firm you are dealing with.**
- **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.
- **An employee of Friends Provident International Limited.**

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 trustee's name and address are 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)
Position or capacity (the position or capacity of the certifier)
Date (the date the certifier has certified the copy document)

Step 4

Background

The UAE Insurance Authority and the Isle of Man Financial Services Authority, through their Anti-Money Laundering Guidance, require 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. Incorrect certification of documents is one of the main reasons for delays in processing applications.

Information to be provided

On pages 14 to 18 of this application form, you should clearly explain how you have acquired the wealth that you will use to make payments.

Supporting documentation to evidence source of wealth

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

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

You will need to combine the premium levels indicated in the premium 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 premium moves the total cumulative premium on, or higher, than the premium limits allocated to the particular country risk. Your UAE licensed 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.

Product information

The information given in this document is based on Friends Provident International Limited's understanding of current laws and Isle of Man 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. We do not condone tax evasion and our products and services may not be used for evading your tax liabilities.

A copy of the policy document and provisions may be obtained from us on request.

Insurance policies 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 Reserve + product brochure, Reserve + product guide and Reserve + policy conditions carefully and discuss fully both the suitability of the product and the specific risks associated with individual investments with your UAE licensed financial adviser before making any investment decisions.

Reserve + is intended for medium to long-term investment and not therefore designed for early surrender. If you do surrender your policy early, a surrender charge may be applied. The earlier you terminate your policy, the more you may lose.

Policyholder protection

To ensure the protection of policyholders' interests there are a number of measures in place that apply to business written by Isle of Man authorised insurers:

- **Ring-fencing of assets** — the Insurance Act 2008 requires insurers to keep payments received in a special 'long-term business fund', which (subject to certain very limited exceptions) can only be used to meet the claims and long-term liabilities of policyholders. It 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 policyholder compensation fund** — in the event that the above measures fail, and we are unable to meet our liabilities, all policyholders 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 provide that in the unlikely event that we become 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 policyholders would be met (without any upper monetary limit).

Further information

The information given in this document is based on our understanding of current law and taxation practice as at September 2020, which may change in the future. No liability can be accepted for any personal tax consequences of this policy or for the effect of future tax or legislative changes. We do not condone tax evasion and our products and services may not be used for evading your tax liabilities.

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

Applicants 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 policies.

Complaints we cannot settle can be referred to the UAE Insurance Authority. You can contact the UAE Insurance Authority at Aldar HQ, Al Raha beach, Abu Dhabi. Alternatively, your complaint can be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

Some telephone communications with Friends Provident International Limited are recorded.

Each policy is governed by and shall be construed in accordance with the laws of the United Arab Emirates. If you effect a policy whilst resident in the United Arab Emirates, all disputes regarding your investment will be subject to the jurisdiction of the courts of the United Arab Emirates.

Copyright © 2020 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 821212 | Fax: +44 (0)1624 824405 | Website: www.fpinternational.com. Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. Telephone: +9714 436 2800 | Fax: +9714 438 0144 | Website: www.fpinternational.ae. Registered in the United Arab Emirates with the UAE Insurance Authority as an insurance company. Registration date, 18 April 2007 (Registration No. 76). Registered with the Ministry of Economy as a foreign company to conduct life assurance and funds accumulation operations (Registration No. 2013). Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.