

Portfolio Bond Dealing Instruction

This form can be used with the following products: Reserve, Reserve +, Reserve Capital Redemption, Global Portfolio, International Portfolio Bond and Managed Portfolio Account
Please complete using BLOCK CAPITALS or by typing into the field areas.

Contact Name:	Telephone Number:
Company Name:	Fax Number:
Email Address:	Date of Instruction:
Policyholder Name:	Policy Number:

Order size				Asset details		
	Buy, Sell or Switch	Currency Cash Amount (see below for buy orders)	Number of Units	SEDOL, ISIN or Friends Provident International Limited Mirror Fund Code	Fund/Stock Name (Where applicable please confirm which share class you wish to purchase and your choice of Income/Accumulation units – we will default to Income Asset unless informed otherwise.)	Fund/Stock Currency
1						
2						
3						
4						
5						
6						
7						
8						

Please instruct currency conversions here	
Additional Instructions:	

If an investment is being made into a cash deposit, the policy owner(s) will be required to sign the cash deposit declaration at the end of this document.

I, the policyholder, confirm that I have the opportunity to read the offering documents for the fund to which the dealing instruction in this Dealing Form relates, where I wish to do so, and as such have information about and accept the levels of risks associated with this type of investment. I further confirm that I meet the minimum criteria of a class of investor in a fund of this nature.

I, the duly appointed agent of the policyholder, confirm that the policyholder has the opportunity to read the offering documents for the fund to which the dealing instruction in this Dealing Form relates, where the policyholder wishes to do so, and as such the policyholder has information about and accepts the levels of risks associated with this type of investment. I further confirm that the policyholder meets the minimum criteria of a class of investor in a fund of this nature.

The policyholder(s) or the appointed Investment Adviser understand that they are instructing FPI to act on an execution only basis.

When investing specific cash amounts: Please ensure that the portfolio contains sufficient cash in the same currency as you have instructed to invest. Failure to do so may incur overdraft charges. If there is sufficient money but in a different currency, please instruct a currency conversion in the space provided. If uncertain, please contact the Dealing Department.

Client(s) signature OR Investment Adviser signature.....

Guidance Notes – Completing a Dealing Instruction Form

For use with Portfolio Bond products

Section 1 – Policy and Contact Details

- Please complete these details fully to avoid unnecessary delays in the event of our Dealing Department needing to contact you regarding the instructions.

Section 2 – Investment Instructions

Buy/Sell/Switch: Enter Buy, Sell or Switch.

Currency/Cash Amount: Enter the currency and the amount of cash to be traded. If you intend to instruct a number of units/shares, leave this section blank.

Number of Units: Please instruct the number of units/shares to transact. If you have instructed a cash amount, please leave this section blank.

SEDOL/ISIN (essential): Many funds have different classes and currency denominations, which all have different ISIN and SEDOL codes. To avoid ambiguity it is essential that this code is included. The omission of an ISIN or SEDOL code may result in delay.

Fund/Stock Name: This field should include the full name of the fund together with the desired fund class.

Fund/Stock Currency: This should be completed with the denomination of the asset involved.

Currency conversions: Please note that any currency conversions to be actioned must be outlined here. We are unable to convert without an instruction to do so. (Please see general notes opposite for clarification.)

General Notes

- If you do not receive an automated acknowledgment from us your instruction is deemed not to have been received and has not been processed. Please call +44 1624 821026 during IOM office hours if you do not receive the automated response.
- Please note that we cannot be held responsible for any instructions that are not received. All instructions should be correctly addressed as set out above.
- The minimum investment for Reserve/Reserve + is **GBP 5,000** (or currency equivalent). The minimum investment for Global Portfolio is **USD 7,500** (or currency equivalent). Fund managers retain the right to specify higher minimums for certain funds.
- We will accept instructions via fax. There is no requirement for you to post the original copy to us.
- Emailed instructions are not accepted; signed instructions sent as an attachment to an email are.
- All instructions must be signed by a party with the relevant authority.

- If you are unable to obtain a SEDOL or ISIN number, please state the full name of the fund together with the desired fund class and currency denomination, and where the fund is based (UK or Offshore).
- If the currency you instruct to invest differs from the currency of the fund being invested into, we will perform a currency conversion to facilitate the investment; however,
- If, for example, you wish to invest US Dollars into a US Dollar fund, and the portfolio only contains available cash in Euros, we will not assume to convert sufficient Euros to US Dollars. We must be instructed to do so by you or your financial adviser.
- Sale proceeds will be received in the denomination of the asset traded unless specifically instructed otherwise in the Additional Instructions' section.
- If you instruct to sell a specific number of units from a fund, the proceeds will be credited to the portfolio in the same currency as the fund unless advised otherwise.
- If a choice of Income or Accumulation is offered by the fund, we will opt for Income units unless advised otherwise.
- For Income units we will only accept the cash option rather than reinvested dividends.
- All investments made by Hong Kong investors (through top-up or switching) under the Reserve, Managed Portfolio Account and International Portfolio Bond must be invested into SFC-authorized funds only.
- For any investment into a non retail asset*, Friends Provident International will require the underlying client to positively confirm that they meet the regulatory and jurisdictional entry requirements for investment into that asset. In the event that additional signed declarations are required, these will be provided by us.

Where the underlying client is unable to confirm that they meet the regulatory and jurisdictional entry requirements, investment will not be permitted.

- If you link your policy to a cash deposit account your investment may not be covered by any depositors compensation scheme, should the deposit account provider become insolvent. This is because you are not the owner of the account(s) linked to your policy, we are. Any amount (if any) which we recover under any depositors compensation scheme could be substantially less than the amount you might have been able to recover had you owned the cash deposit account(s) yourself. Where any cash deposits are chosen, we will require the policy owner to provide us with a declaration in addition to this form to confirm they understand the risks involved.

*** Non Retail assets means an asset that is targeted at investors who possess the specialist knowledge and experience that allows them to understand how complex assets operate and who have the net worth to stand the risk to capital consistent with investing in such assets.**

For Reserve + : An Arabic version of this document will be made available upon request.

Policyholder cash deposit declaration

Policy number

I fully acknowledge and accept the risks associated with linking the value of my policy to a cash deposit account, and I am aware that my deposit may not be covered under any depositor compensation scheme should the deposit account provider become insolvent. I understand that this is because Friends Provident International holds this account on my behalf. Therefore the amount (if any) which is recoverable under any scheme could be substantially less than the amount I might have been able to recover had I owned the cash deposit account directly.

I accept that in the event of the insolvency of my chosen deposit account provider, Friends Provident International will have no responsibility for any loss. By signing below I acknowledge the above statements and request that a deposit is made with the provider and account named below.

I am aware and acknowledge that the institution(s) and/or their subsidiaries which I choose to invest in may not be institutions or subsidiaries where Friends Provident International would normally hold balances or deposits.

Provider

Deposit account

Policyholder/Trustee/Authorised Signatory 1

Policyholder/Trustee/Authorised Signatory 2

Full name

Signature

Date (dd/mm/yyyy)

Policyholder/Trustee/Authorised Signatory 3

Policyholder/Trustee/Authorised Signatory 4

Full name

Signature

Date (dd/mm/yyyy)

When completed, please fax to the Dealing Department, or email them a signed copy. For assistance, please phone the Dealing Department. Contact details below:

Asia:		Rest of World:	
Fax	+44 1624 721856	Fax	+44 1624 721899
Email	ppbinvestments@fpihk.com	Email	dealing@fpiom.com
Telephone	+852 2918 7049	Telephone	+44 1624 821026

Our Dealing Department will confirm receipt of each instruction by automated email. If you do not receive an automated acknowledgment from us, your instruction is deemed not to have been received and has not been processed.

Data Privacy

We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy – please visit www.fpinternational.com/legal/privacy-and-cookies to view the full policy, or this can be provided on request.

Friends Provident International Limited: Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. 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. **Singapore branch:** 182 Cecil Street, Level 17 Frasers Tower, Singapore 069547. Registered in Singapore No. T06FC6835J. Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme. **Hong Kong branch:** 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Authorised by the Insurance Authority of Hong Kong to conduct long-term insurance business in Hong Kong. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. 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.