

# Corporate Application form

Do not use if you are applying as a Trustee of a trust.  
Please use our Trustee Application form instead.

## Financial adviser details

Company name

Agency name

Agency number

### Contact details for acknowledgement/queries on the application.

Contact name

Telephone number

Email address

1 I have submitted the equivalent of Sections 11, 12 and 13 of the Life Insurance Advisory Form (Life Insurance Association, Singapore).

2 Choose either of the following:

a) The client(s) and I have completed the needs analysis according to the Life Insurance Association's Life Insurance Advisory Form.

b) The client(s) have opted not to carry out the needs analysis according to the Life Insurance Association's Life Insurance Advisory Form.

Signature (to be signed by the adviser)

3 Client(s) must endorse if option 2(b) above has been selected:

I/We have opted not to carry out the complete needs analysis according to the Life Insurance Association's Life Insurance Advisory Form with my/our Adviser.

**If a material fact is not disclosed in this application, any policy issued may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the financial adviser but was not included in the application. Please check to ensure that you are fully satisfied with the information declared in this application.**

### First applicant (Director)

### Second applicant (Director)

Signature(s) of director(s)

Name (block capitals)

Date

### Third applicant (Director)

### Fourth applicant (Director)

Signature(s) of director(s)

Name (block capitals)

Date

Please tick to confirm you have included with this application:

- |  |                          |
|--|--------------------------|
| Personal charging structure illustration   | <input type="checkbox"/> |
| Copy of certificate of incorporation*  | <input type="checkbox"/> |
| Copy of share register*  | <input type="checkbox"/> |
| Copy of latest annual report and accounts*   | <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"/> |
| Verification of identity and address for any shareholder owning 25% or more of the shares*   | <input type="checkbox"/> |
| Copy of director list*   | <input type="checkbox"/> |
| Verification of identity and address of an Executive Director*   | <input type="checkbox"/> |
| Verification of identity and address of a Non-Executive Director*  | <input type="checkbox"/> |
| Source of funds supporting documentation (where required)*   | <input type="checkbox"/> |
| Source of funds – original or certified copy of the payment remittance*  | <input type="checkbox"/> |

\*Suitably certified as being a true copy

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.

**Details of information required for source of funds can be found on pages 14 and 15.**

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

- Global Portfolio product summary
- Global Portfolio product brochure
- Your total distribution cost summary and personal charging structure illustration
- Global Portfolio policy conditions
- Global Portfolio current charges
- Your Guide to Life Insurance
- Your Guide to Investment-Linked Insurance Plan (if applicable)
- Prospectuses (if any) of any assets which you wish to invest in your Global Portfolio
- Product highlight sheets

## Please complete all details in Section 1

Please complete this form using BLOCK CAPITALS throughout. Please tick boxes where applicable and follow the instructions provided in each section.

Specified US Person means a US citizen or tax resident individual who has a US residential/correspondence address or who either holds a US Passport, a US Green Card or who was born in the US and has not yet renounced their US citizenship. More information on US FATCA can be found at: [www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA](http://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA).

If you choose Yes to being a Specified US Person, you will need to provide us with your US Taxpayer Identification Number (TIN) or US Social Security Number (SSN).

If you choose No but you have a US residential/correspondence address, hold a US Passport, a US Green Card or you were born in the US, you will need to provide us with documentary evidence that you are in the process of or have renounced your US Citizenship. FPIL can accept a certified copy of your DS-4083 form (also known as CLN - Certificate of Loss of Nationality) and/or a certified copy of your passport in which you are obtaining new citizenship.

A copy of the completed application and the plan Policy Conditions are available on request. You should be aware that your plan could be brought to an end if you fail to tell us any facts which might influence our assessment of your application. If you have any doubt as to whether a fact is relevant, then you should disclose it to us.

Please note that the start date of your plan may be delayed if you fail to complete this application in full or provide suitable evidence where required.

Remember, if you need any help, our Regional Support teams are on hand to guide you by telephone or by email.

All references to FPIL within this application form mean Friends Provident International Limited.

**WARNING: PURSUANT TO SECTION 25(5) OF THE INSURANCE ACT OF SINGAPORE (CAP. 142), YOU ARE TO DISCLOSE IN THIS APPLICATION FORM, FULLY AND FAITHFULLY, ALL THE FACTS WHICH YOU KNOW OR OUGHT TO KNOW, OTHERWISE THE POLICY ISSUED HEREUNDER MAY BE VOID.**

### Your Investment Structure

Collective  Personalised

Personalised investment structure not available for UK residents. For an explanation of these terms refer to page 22.

### Declaration

#### Introduction

In an effort to meet your investment needs, Friends Provident International Limited (FPIL) may be able to offer certain products ("Restricted Securities") to you, which can only be made available to "Accredited Investors" as defined under the Securities and Futures Act ("SFA"), Section 4A.

Please obtain from your financial adviser details and information about the various risks that may be present if you opt in to an Accredited Investor status.

As an Accredited Investor, you are expected to have adequate knowledge to assess the prospectus and any other material that describes the chosen investment and are sufficiently experienced to understand the structure and risks associated with the chosen investment.

#### Specific Declarations

These declarations apply at the time of the initial investment and remain valid for the duration of the investment and should be kept in a safe place.

- I/we declare that I/we have the adequate knowledge and experience to assess the investments prospectus and/or such other marketing material associated with it, together with any advantages and risks that may arise.

AND

- I / we are an "Accredited" Investor as defined under Section 4A of the Securities and Futures Act (CAP.289) ("SFA") as an

1) An individual:-

- (a) Whose net personal assets exceed in value SGD 2 million or its equivalent in a foreign currency (net equity of an individual's primary residence can only contribute up to SGD 1 million of the SGD 2 million threshold) or such other amount as the Monetary Authority of Singapore (MAS) may prescribe in place of the first amount; or
- (b) Whose financial assets (net of any liabilities) exceed in value SGD 1 million (or its equivalent in a foreign currency) or such other amount that MAS may prescribe in place of the first amount, where "financial asset" means
  - i. A deposit as defined in section 4B of the Banking Act;
  - ii. An investment product as defined in section 2(1) of the Financial Advisers Act; or
  - iii. Any other asset as may be prescribed by regulations made under section 341 of the SFA; or
- (c) Whose income in the preceding 12 months is not less than SGD 300,000 (or its equivalent in a foreign currency) or such other amount as MAS may prescribe in place of the first amount.

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## Declaration (continued)

- 2) A corporation:-
- (a) With net assets exceeding SGD 10 million in value (or its equivalent in a foreign currency), as determined by the most recent audited balance-sheet of the corporation; or
  - (b) Where it is not required to prepare audited accounts regularly, with net assets exceeding SGD 10 million in value as determined by a balance sheet of the corporation certified by the corporation as giving a true and fair view of the corporation state of affairs as at the date of the balance sheet in the preceding 12 months; or
  - (c) Which is wholly owned by investors who are Accredited Investors.
- 3) A trustee:-
- (a) Of a trust of which all property held on trust for the beneficiaries of the trust exceed SGD 10 million; or
  - (b) Of a trust in which all the beneficiaries of the trust are Accredited Investors; or
  - (c) Of a trust in which all settlors are Accredited Investors, and the settlors have reserved powers and powers to revoke the trust.

### Confirmation of Opt In to Accredited Investor Status

From 8 January 2019, an Opt-in regime is implemented in Singapore whereby by default you will be deemed to be a non-Accredited Investor unless you opt in to 'Accredited Investor' as defined above. Please note that as a non-Accredited Investor, you have access to a limited range of funds as compared to those that are available for an Accredited Investor.

A joint policyholder who is otherwise individually not eligible for Accredited Investor status is allowed by law to be treated as an Accredited Investor if the other policyholder is an Accredited Investor.

Please tick the box(es) below only if you wish to opt in:-

**On behalf of the corporation**

### Replacement of life policies

1 Does the policyholder have any existing life insurance policy(ies) with Friends Provident International or any other financial institutions? Yes  No

If Yes, please complete the following table.

Name of Company	Country of insurance	Type of policy	Sum Assured	Year issued

2 Is this proposal intended to replace any policies with any financial institutions including Friends Provident International? Yes  No

If Yes, please complete the following table.

Name of Company	Country of insurance	Type of policy	Sum Assured	Year issued

**WARNING:** It is usually disadvantageous to replace an existing life insurance policy or investment-linked life insurance policy with a new one. Some of the disadvantages are:

- i) You may not be insurable on standard terms or may have to pay a higher premium in view of older age or the financial benefits accumulated over the years may be lost.
- ii) You may incur penalties for terminating the existing policy.
- iii) You may incur transaction costs without gaining any real benefit from the replacement.

In your own interest, we would advise that you consult your present insurer before making a financial decision, hear from both sides and make a careful comparison. You can then be sure that you are making a decision that is in your best interest.

The policy is underwritten by Friends Provident International and will be entered in the register of Singapore policies.

### Your reason for applying for Global Portfolio

Please tick the appropriate box:

Retirement funding  Education funding  Medium to long-term savings

For a special event  (please complete)

If no reason has been ticked, we will assume Global Portfolio is required for medium to long-term savings.

### Additional information/Special instructions

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

Please write in ink and use block capitals.

## Section 1: Setting up Global Portfolio

### Company

Company name	<input type="text"/>
Registered address	<input type="text"/>
Country of registration	<input type="text"/>
Registration number	<input type="text"/>
Telephone number	<input type="text"/>
Email address (mandatory)	<input type="text"/>

**You will receive your policy documents and all correspondence relating to your policy, unless you indicate otherwise below. Copies will also be sent to your financial adviser. (Please refer to page 17 to provide instructions regarding valuation statements dispatch.)**

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

### Tax compliance – please answer ALL questions

1 Is the applicant a US specified person? Yes  State tax identification number   
 No

2 Is the applicant UK resident? Yes  State tax identification number   
 No

If you have answered No to either of the above, please state the country in which the applicants are resident for tax purposes. If the entity is resident in more than two countries, please provide details in the additional information section on page 6.

Country	<input type="text"/>	Country	<input type="text"/>
Tax identification number	<input type="text"/>	Tax identification number	<input type="text"/>

**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 6.**

**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.**

3 Is the applicant a financial institution issued with a GIIN? Yes  Insert GIIN   
 If a GIIN is yet to be issued, please notify us when received. No

## Section 1: Setting up Global Portfolio (continued)

### Tax compliance – please answer ALL questions (continued)

- 4 Is the applicant a financial institution without a GIIN?  
If you have answered Yes, you may wish to contact us prior to submitting this application.
- Yes  State reason   
No
- 5 Is the applicant exempt from FATCA/ CRS reporting?
- Yes  State reason   
No
- 6 Is the applicant an actively trading non-financial institution?  
This includes trading companies.
- Yes  No
- 7 Is the applicant a non-trading entity?  
This includes investment holding companies.
- Yes  If Yes, complete pages 8 and 9 (Controlling persons) for all controlling persons.  
No

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

### Controlling persons

This includes shareholders with a share of 25% or more and any other person who can exercise overall control over the entity.

	First controlling person	Second controlling person
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 Forename(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 Nationality	<input type="text"/>	<input type="text"/>
7 Residential address	<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. Please continue on a separate piece of paper, if necessary. 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 <input type="text"/> Tax identification number <input type="text"/> Country <input type="text"/> Tax identification number <input type="text"/>	Country <input type="text"/> Tax identification number <input type="text"/> Country <input type="text"/> Tax identification number <input type="text"/>

**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 6. 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 any delay with the processing of your application.**



## Section 1: Setting up Global Portfolio (continued)

### Controlling persons (continued)

9 What makes this individual a controlling person?



#### Third controlling person

#### Fourth controlling person

1 Title

Mr  Mrs  Miss  Ms

Mr  Mrs  Miss  Ms

Other

Other

2 Surname (as shown on ID card/passport)



3 Forename(s) (as shown on ID card/passport)



4 ID card/Passport number



5 Date of birth (DD/MM/YYYY)



6 Nationality



7 Residential address



8 Please list all countries in which you are tax resident. Please provide your tax identification number for each country. Please continue on a separate piece of paper, if necessary.

Country

Country

Tax identification number

Tax identification number

Country

Country

Tax identification number

Tax identification number

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.

**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 6. 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 any delay with the processing of your application.**

9 What makes this individual a controlling person?

## Section 1: Setting up Global Portfolio (continued)

### Directors' details

	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 Forename(s) (as shown on ID card/passport)	<input type="text"/>	<input type="text"/>
4 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
5 Residential address	<input type="text"/>	<input type="text"/>
6 Nationality	<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 Forename(s) (as shown on ID card/passport)	<input type="text"/>	<input type="text"/>
4 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
5 Residential address	<input type="text"/>	<input type="text"/>
6 Nationality	<input type="text"/>	<input type="text"/>

If more than four directors, please provide details on a separate sheet.

## Section 1: Setting up Global Portfolio (continued)

### Lives assured details

	<b>First Life Assured</b>	<b>Second Life Assured</b>
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 Forename(s) (as shown on ID card/passport)	<input type="text"/>	<input type="text"/>
4 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
5 Nationality	<input type="text"/>	<input type="text"/>
6 Country of residence	<input type="text"/>	<input type="text"/>
7 Residential address	<input type="text"/>	<input type="text"/>
8 Relationship to Company	<input type="text"/>	<input type="text"/>
9 Are you in good health? If <b>No</b> , please give details on a separate piece of paper, but please first refer to our Data Protection section on pages 20 and 21.	Yes <input type="checkbox"/> No <input type="checkbox"/>	

	<b>Third Life Assured</b>	<b>Fourth Life Assured</b>
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 Forename(s) (as shown on ID card/passport)	<input type="text"/>	<input type="text"/>
4 Date of birth (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
5 Nationality	<input type="text"/>	<input type="text"/>
6 Country of residence	<input type="text"/>	<input type="text"/>
7 Residential address	<input type="text"/>	<input type="text"/>
8 Relationship to Company	<input type="text"/>	<input type="text"/>
9 Are you in good health? If <b>No</b> , please give details on a separate piece of paper, but please first refer to our Data Protection section on pages 20 and 21.	Yes <input type="checkbox"/> No <input type="checkbox"/>	

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

## Section 1: Setting up Global Portfolio (continued)

### Politically Exposed Persons

A Politically Exposed Person (PEP) is a person who is, or who has been, entrusted with prominent public functions. This also includes their close family members and their close associates.

Examples of PEPs include political figures, member of the judiciary, diplomatic service officers, managers and supervisors of state owned enterprises and senior ranking military officers.

1 Are you, any of your family members or any of your close associates a PEP? Yes  No

If Yes, please provide the following details and complete the supplementary Source of Wealth Form.

2 Surname

3 Forename(s)

4 Position held as PEP

5 Country position held

6 Date position held From     To

7 If the PEP is a family member or close associate, please confirm the relationship

### Total premium

I/We wish to pay USD/GBP/SGD/Others

If you have opted for the Establishment Charge Structure, the minimum premium will depend on the management type you select.

Currency	USD	SGD	GBP	EUR	HKD	AUD	JPY	SEK	CHF
<b>Non Discretionary</b>	50,000	70,000	40,000	50,000	400,000	100,000	6,666,500	460,000	83,500
<b>Discretionary</b>	112,500	140,000	75,000	112,500	900,000	225,000	15,000,000	975,000	187,500
<b>Part Discretionary</b>	225,000	270,000	150,000	225,000	1,800,000	450,000	30,000,000	1,950,000	375,000

If you have opted for the Annual Policy Charge Structure, the minimum premium will depend on the management type you select.

<b>Non / Full Discretionary</b>	127,500	150,000	85,000	127,500	1,020,000	255,000	17,000,000	1,105,000	212,500
<b>Part Discretionary</b>	225,000	270,000	150,000	225,000	1,800,000	450,000	30,000,000	1,950,000	375,000

### Number of policy segments

Global Portfolio is set up as a number of identical segments. If you wish to select the number of segments, please specify here.

Maximum 100. Minimum 1.

If the box is left blank, then 100 segments will be issued.

### Plan currency

Please select the currency in which you wish your Global Portfolio to be denominated (this will be the plan currency in which your bond is valued, and total premium figure calculated).

US Dollars (USD)  Singapore Dollars (SGD)  Sterling (GBP)

Euro (EUR)  HK Dollars (HKD)  Australian Dollars (AUD)

Japanese Yen (YEN)  Swedish Krona (SEK)  Swiss Francs (CHF)

## Section 1: Setting up Global Portfolio (continued)

### Optional Withdrawals

Investors may choose to receive a regular withdrawals from their policy. The current minimum individual withdrawals 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 Transaction Account or by the provision of a dealing instruction. Failure to ensure available funds could result in delays with regular withdrawal payments. No asset 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 USD  GBP  SGD  EUR  Other  Amount

Payable (tick one box only) Monthly  Quarterly  Half-yearly  Yearly

Commencing (tick the date which applies) 1st  14th  of  (month)  (year)

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

#### Bank details for payment

Sort code (if applicable)  -  -

SWIFT/BIC code (if applicable)

IBAN (if applicable)

Account number

Account name

Bank name

Bank address

## Section 1: Setting up Global Portfolio (continued)

### Source of funds

#### SOURCE OF FUNDS DETAILS

The Isle of Man Financial Services Authority requires all Isle of Man life companies to make enquiries as to how an applicant has acquired the monies to be used as payment for their plan. This reflects the Isle of Man's commitment to maintain the highest possible standards of business practice and to counter money laundering and the financing of terrorism.

Friends Provident International has adopted a risk-based approach to meet these regulations, categorising our products and countries that we will accept business from into Standard or Higher risk. We have categorised countries according to their level of compliance with international regulatory standards.

Full details of the source of funds procedures can be obtained from your financial adviser or can be downloaded from <https://advisers.fpinternational.com/documents/source-of-funds.pdf>.

**You must complete the following details below in all cases and for both applicants as applicable.**

	Applicant 1	Applicant 2
<b>Annual salary plus bonuses</b>		
1 Annual salary this year (include currency)	<input type="text"/>	<input type="text"/>
2 Bonuses this year (include currency)	<input type="text"/>	<input type="text"/>
3 Annual income last year (include currency)	<input type="text"/>	<input type="text"/>
4 Bonuses last year (include currency)	<input type="text"/>	<input type="text"/>
5 Occupation	<input type="text"/>	<input type="text"/>
6 Employer's company name	<input type="text"/>	<input type="text"/>
7 Nature of business	<input type="text"/>	<input type="text"/>

If you are retired, please tell us your previous occupation, salary, employer and date of retirement.

8 Previous occupation	<input type="text"/>	<input type="text"/>
9 Salary (include currency)	<input type="text"/>	<input type="text"/>
10 Employer's company name	<input type="text"/>	<input type="text"/>
11 Date retired (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"/>

#### Other unearned income

12 Amount received (include currency)	<input type="text"/>	<input type="text"/>
13 Received from	<input type="text"/>	<input type="text"/>
14 Date received (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"/>

Where your source of funds for this application is from any of the following, please provide details.

#### Savings

15 Amount received (include currency)	<input type="text"/>	<input type="text"/>
16 Bank where savings held	<input type="text"/>	<input type="text"/>
17 How and for how long were the savings accumulated?	<input type="text"/>	<input type="text"/>

## Section 1: Setting up Global Portfolio (continued)

### Source of funds (continued)

	Applicant 1	Applicant 2
<b>Pension transfer</b>		
18 Amount received (include currency)	<input type="text"/>	<input type="text"/>
19 Received from	<input type="text"/>	<input type="text"/>
20 Date received (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<b>Property or asset sale</b>		
21 Amount received (include currency)	<input type="text"/>	<input type="text"/>
22 Address of property sold or asset type	<input type="text"/>	<input type="text"/>
23 How long held	<input type="text"/>	<input type="text"/>
24 Date of sale (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<b>Company profits</b>		
25 Profits this year (include currency)	<input type="text"/>	<input type="text"/>
26 Profits last year (include currency)	<input type="text"/>	<input type="text"/>
27 Industry	<input type="text"/>	<input type="text"/>
<b>Company sale</b>		
28 Amount received (include currency)	<input type="text"/>	<input type="text"/>
29 Company name	<input type="text"/>	<input type="text"/>
30 Company industry	<input type="text"/>	<input type="text"/>
31 Date received (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
<b>Other such as maturing investment, lottery or betting win, gift or inheritance (for inheritance, please state from who, for maturing investment please confirm how long held).</b>		
32 Amount received (include currency)	<input type="text"/>	<input type="text"/>
33 Source	<input type="text"/>	<input type="text"/>
34 Date received (DD/MM/YYYY)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

Friends Provident International reserves the right to request further documentary evidence of source of funds should it be considered necessary.

## Section 1: Setting up Global Portfolio (continued)

### Payment methods (Global Portfolio)

#### Option 1

Use this option if you are paying by personal cheque or if you wish **Friends Provident International Limited** to collect the premium from your bank on your behalf. Please tick the appropriate box and follow the instructions carefully.

**By telegraphic transfer**

Please refer to the **bank details for bank transfer** section on page 32.

**By personal cheque**

Please make cheques payable to **Friends Provident International Limited (Singapore Branch)**. This is only applicable for SGD cheques issued in Singapore.

#### Option 2

Use this option if you are making your own arrangements for payment by **Telegraphic Transfer**.

I have arranged for the premium to be paid by **telegraphic transfer**

and I have forwarded a certified copy of the Bank Application Form to Friends Provident International.

#### Source of payment

I confirm the telegraphic 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)

 -  - 

SWIFT/BIC code  
(if applicable)

IBAN (if applicable)

Account number

Account name

Bank name

Bank address



## Section 1: Setting up Global Portfolio (continued)

### Valuations

I/We confirm that I/we wish monthly and quarterly valuations to be sent to me/us by electronic mail to the email address provided on page 7. A copy will be sent to my/our introducing financial adviser. I/We understand if this option is selected paper copies will not be provided, I/We will receive a valuation in digital format.

If this option is selected, trade contract notes will also be sent by electronic mail. 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

Please note for discretionary policies electronic mail is not available. Valuations will be sent by post.

I/We confirm that I/we wish monthly and quarterly valuations to be sent to me/us by post. A copy will be sent to my/our introducing financial adviser. I/We understand if this option is selected email copies will not be provided.

If this option is selected, trade contract notes will be sent in paper format.

If both of the above boxes are left blank valuations will be sent direct to the introducing financial adviser.

### Investment instructions

Friends Provident International will require you to declare that you meet the criteria for an Accredited Investor or a non-Accredited Investor.

If you would like Friends Provident International to place your investments for you, please indicate the assets for your Global Portfolio to invest into below. If there is insufficient room, please use a separate sheet, signed by all applicants. **Charges will be deducted from the General Transaction Account; therefore, if an overdrawn balance is to be avoided, please ensure sufficient cash is retained in line with your investment strategy.**

**Caution:** The choices you make here depend on whether you are an 'Accredited' or a 'Non-Accredited' investor. Please refer to the Investment options – Important notes on pages 17 and 18.

Currency	Units shares/bonds/ cash amount	SEDOL/ISIN (essential) <sup>†</sup>	Full security/fund name description
<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"/>	<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"/>

<sup>†</sup>If no SEDOL or ISIN is provided, we accept no liability for the funds selected.

### Your investment options

Investment adviser

Please complete this section if you would like an adviser to be the authority on your investments.

Discretionary Fund Manager

Please complete this section if you would like to appoint a Discretionary Fund Manager for your investments.

Asset exchange scheme

Please complete this section if you wish to transfer an existing asset(s) into your new Global Portfolio.

## Section 1: Setting up Global Portfolio (continued)

### Important notes

- 1 A specimen policy document and/or copy of this completed form are available on request.
- 2 You are advised to satisfy yourself/selves that, under any taxation, exchange control or insurance legislation to which you may be subject, you are permitted to effect the policy.
- 3 You should seek guidance from your financial adviser as to the suitability of the policy to your own particular circumstances. Global Portfolio should be regarded as a medium to long-term investment.
- 4 Each policy is governed by and shall be construed in accordance with the laws of Singapore.

#### 5 Investment acknowledgement

Global Portfolio gives you an investment choice from a very wide-ranging menu of investments. Some of the funds which are available to you are aimed at Accredited Investors. If you were investing in such a fund directly yourself, rather than through your Global Portfolio 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 independent financial adviser whether such an asset is appropriate to your investment portfolio.
- You are eligible and able to invest into the fund and have the level of investment knowledge and experience required by the fund manager.
- You meet certain minimum financial requirements.

Please note that different jurisdictions may impose different criteria on the generally accepted definition of an Accredited 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 financial adviser. We recommend that you obtain, read and fully understand a copy of the prospectus/terms and conditions for your chosen investment.

#### 6 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 non-Accredited and Accredited funds should be considered a long-term investment. You, in conjunction with your 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

Your 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 material facts. 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 you being quoted the wrong terms, a claim being rejected or reduced, or the Global Portfolio policy being invalid.

#### 1 General declarations

On behalf of  Limited ('the Company')

We, the undersigned, confirm the following:

1 That   
  
of

is/are\* the beneficial owner(s) of the Company.

## Section 1: Setting up Global Portfolio (continued)

### Declarations (continued)

2 That

are the Company's appointed auditors, to whom Friends Provident International may refer for confirmation of 1 above.

That at a meeting of the Board of Directors held on the  day of  (month)  (year)

at  (place)

it was AGREED and RESOLVED THAT:

- (i) The Company has the capacity to enter into policies of Life Assurance.
- (ii) All/Any of the current Directors and Authorised signatories of the Company, as per the enclosed signatory list, may give all types of instructions (including without prejudice to the generality of the foregoing instructions to change underlying investments, make cash withdrawals, totally surrender the policy) relating to this policy.
- (iii) All changes in Directors and Authorised Signatories will be immediately notified to Friends Provident International in writing.
- (iv) A certified copy of the Certificate of Incorporation/Trading Certificate to be sent to Friends Provident International.

3 That the company has not been, or is not in the process of being dissolved, struck off, wound up or terminated.

We declare that this application was signed in  (country)

and the advice was received in  (country)

I/We further declare that all the information provided in this application form, including this Declaration, is complete and true to the best of my/our knowledge and belief. I/We agree that they, together with any other statements made to a medical examiner in the event of a medical examination or to Friends Provident International, now or in the future, shall form the basis of the contract under the law of Singapore. I/We have received, read and have been given an explanation of all the printed materials relevant to this policy and I/we have been acquainted with the charges made by Friends Provident International.

I/We further declare that I/we understand and agree that the policy shall not become effective until it is issued with the premium paid in full and all requirements have been met.

I/We understand that this application can only be accepted by employees of Friends Provident International's Branch Office situated at 182 Cecil Street, Level 17 Frasers Tower, Singapore 069547 and that no other employees or third parties have the necessary authority to create a binding contract.

I am/We are aware that tax evasion is a criminal offence and I/we will not use this policy to evade tax. I/We understand that Friends Provident International 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. I am/We are responsible for my/our own tax affairs and I/we hereby declare that I/we understand my/our personal tax obligations and responsibilities and I/we have complied with all legal requirements to make declarations to tax authorities and pay the tax that I/we owe. As appropriate and necessary I/we have taken, or will take, legal advice in relation to my/our tax affairs and in particular, my/our tax obligations as they apply to this application.

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

### 2 Investment declarations

Before you invest in any assets through your Global Portfolio 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:

- i I/We understand that I/we may choose the investments to which my/our Global Portfolio policy is to be linked.
- ii I/We acknowledge that it is my/our responsibility to ensure that the asset is suitable considering my/our investment objectives and attitude to risk, and my/our status as an Accredited or a non-Accredited Investor.
- iii I/We confirm that I/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 investment. I/We understand the risks associated with investing in these assets.
- iv I/We acknowledge that Friends Provident International is not responsible for the investment performance or any loss suffered or reduction in the value of my/our Global Portfolio policy, arising from my/our chosen investment. Friends Provident International does not have any responsibility for the management of the assets within my/our Global Portfolio policy and Friends Provident International does not approve any asset as a suitable investment.
- v I/We acknowledge that Friends Provident International reserves the right to reject any asset, for example if certain administration criteria are not met.
- vi I/We acknowledge my/our investments may be delayed if Friends Provident International requires a signed declaration in respect of my/our chosen investments.

## Section 1: Setting up Global Portfolio (continued)

### Declarations (continued)

- vii I/We acknowledge my/our investments are processed according to the Terms & Conditions of the relevant institution that cash is being invested with.
- viii 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 contracts.
- ix I/We have declared my investor status on the application form and understand that if I/we do not declare this, Friends Provident International will assume I am/we are a non-Accredited Investor.
- x I/We acknowledge that some of the investments made available by Friends Provident International may be Accredited Investor Funds as defined under the applicable legislation. I/we realise that these types of investment are not intended for general sale to non-Accredited Investors.
- xi I am/We are aware that Friends Provident International will be regarded by the asset manager as the investor for the purposes of investment.
- xii I/We accept that some investments involve a high level of risk and that it is my/our responsibility to read the investment documentation, including any risk warnings, provided by the investment manager.
- xiii I/We have discussed with my financial adviser whether such an asset is appropriate to my/our investment portfolio.
- xiv I/We accept that Friends Provident International requires me/us to confirm that I/we have read and understood the investment documentation and risk warnings for any asset I/we wish to invest in.
- xv For investment into Accredited assets, I/we acknowledge that Friends Provident International will require me/us to sign an additional declaration confirming that I/we qualify and meet the required standards to be able to invest.
- xvi I am/We are aware that the declaration must be signed before Friends Provident International can place the investment and, in all cases, Friends Provident International has the right to decline the investment without providing a reason.

### 3 Cancellation

I/We understand that if I am/we are resident in Singapore, or have signed this application form in Singapore, I am/we are able to cancel my/our policy during a 30-day period after I/we have received the policy. I/We understand that Friends Provident International will reflect any change in the market value of the assets which back the policy when it works out the amount to be returned to me/us. The cancellation period begins when you receive the cancellation notice and all contractual documentation and lasts for 30 days. A separate cooling off period will apply to a subsequent premium in relation to that new premium only.

### 4 Premium tax/withholding tax

I/We acknowledge that in the event of any premium tax or withholding tax being levied in my/our country of residence it will be my/our responsibility to increase the premium by an appropriate amount or to settle the liability directly with the relevant tax authorities. I understand that both the Isle of Man Government and the Singapore Government have and will be entering into a number of inter-governmental agreements to share tax information, where applicable, with the tax authorities in other territories. I understand that there is a requirement to collect information about customers' tax residence and nationality as part of Isle of Man and Singapore legislations and that as a financial services company Friends Provident International are legally obliged to collect it. I am aware that you are required to request my tax residency, tax identification number (where applicable) and nationality and will record this information on your records. I understand that the information that will be reported to the Isle of Man and Singapore Governments is:

- My name, address, jurisdiction of tax residence, Tax Identification Number (TIN) and date of birth
- My Friends Provident International contract number
- The balance or value of the account at the end of the calendar year or at the date the contract was surrendered/encashed
- The sum of any withdrawals taken within the relevant reporting year

### 5 Fees and Commissions

I am/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 my/our Adviser. I/We understand that full details of any commissions paid in respect of certain investments held within the Global Portfolio policy are available on request from my/our Adviser.

### 6 Personal Data Protection Consent Declaration

Please read this privacy notice carefully. Please be aware that this is a short version of our privacy notice and you should visit <https://www.fpinternational.sg/legal/privacy-and-cookies.jsp> 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.

## Section 1: Setting up Global Portfolio (continued)

### Declarations (continued)

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 FPIL may use their personal data.

#### By proceeding with this application:

- **You understand that we will use information about you, including information about health, for the above purposes.**
- **You are confirming that any other person (e.g. 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 <https://www.fpinternational.sg/legal/privacy-and-cookies.jsp> 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.

#### 7 I/We can confirm that:

- I/We have seen and received the Product Summary, Total Distribution Cost Summary and Personal Charging Structure Illustration, Your Guide to Life Insurance, Your Guide to Investment-Linked Insurance Plan (if applicable), Product Highlight Sheet(s) and Prospectus(es).
- I/We acknowledge that the above fees and commissions are in addition to Friends Provident International policy charges and any annual fee taken on my/our Global Portfolio policy by my/our financial adviser.
- I/We understand and agree that I/we shall update Friends Provident International immediately on any changes of my/our personal information and any other information provided in relation to this policy.
- I/We have read and understood the Data Protection Declaration on pages 20 and 21.

**If a material fact is not disclosed in this application, any policy issued may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the financial adviser but was not included in the application. Please check to ensure that you are fully satisfied with the information declared in this application.**

	First applicant (Director)	Second applicant (Director)
Signature(s) of director(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"/>
	Third applicant (Director)	Fourth applicant (Director)
Signature(s) of director(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"/>

Only applicable to applications for Global Portfolio.

## Section 2: Investment restrictions

### Investment restrictions

Friends Provident International will only trade on the underlying assets in the Fund to which your Policies are to be linked upon receiving written instruction from you or any party to which you have conferred, in writing, the discretion to make trading decisions. If you wish to appoint a party to make these trading decisions on your behalf, please complete Section 2.

Please note that if an overdraft on your General Transaction Account balance has accrued to more than 5% of the value of Global Portfolio and is not cleared within three months, Friends Provident International does reserve the right, in the absence of instructions from your appointed Investment Adviser, to place deals to realise sufficient cash to clear the overdraft. Please see the relevant Product Summary for more details.

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

**The following Sections 2, 3 and 4 are to be completed as appropriate if you have chosen to use the services of an Investment Adviser, Discretionary Fund Manager, or if you wish to transfer an existing asset/share portfolio into a new Global Portfolio.**

The following lists show the assets permitted within the collective investments and personalised assets versions of this policy for both Accredited and non-Accredited Investors.

It is important that you understand which version you will be investing in and 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.

Please note the following investment restrictions that apply.

#### a Global Portfolio – Personalised assets version

##### i) 'Accredited' investors

Most forms of investment are available for inclusion in the Fund including:

- Cash, including bank and building society deposits
- Equities and fixed-interest securities listed on a stock exchange approved by us Unit Trusts
- Investment Trusts
- Real Estate Investment Trusts
- Structured Notes and Structured Deposits
- Open Ended Investment Companies (OEICs)
- Hedge Funds, Funds of Hedge Funds and Exchange Traded Funds (ETFs)
- Corporate and Government Bonds

##### ii) 'Non-Accredited' investors

Where the selected asset is a collective investment, non-Accredited Investors may only link to collective investment schemes that are authorised or recognised schemes as defined in Sections 286 and 287 of the Singapore Securities & Futures Act (Cap. 289). Equities and fixed-interest securities quoted on a recognised stock exchange and cash deposits are also permissible.

#### b Global Portfolio – Collective Investment version

##### i) 'Accredited' investors

For an asset to be available, it must be structured as follows:

- Authorised or recognised schemes as defined in Sections 286 and 287 of the Singapore Securities & Futures Act (Cap. 289)
- A UK authorised unit trust within the meaning of Section 468 of the UK's Income and Corporation Taxes Act 1988 (ICTA)
- A UK investment trust or an overseas equivalent (excluding warrants), within the meaning of Section 842 ICTA 1988
- UK REIT or an overseas equivalent.
- An open ended investment company (OEIC) within the meaning of Section 236 of the UK Financial Services and Markets Act 2000
- An interest in an Overseas Collective Investment Scheme<sup>†</sup> that is structured as one of the following:
  - an open ended investment company
  - a unit trust
  - Offshore reporting and non-reporting funds
  - Cash, including bank and building society deposits.

<sup>†</sup> 'Collective investment' as defined in Section 235 of the UK Financial Services and Markets Act 2000

- Authorised Contractual Schemes - as defined by section 235A(1) of UK Financial Services and Markets Act 2000.
- Hedge Funds and Exchange Traded Funds (ETFs) are permitted provided they comply with one of the structures above. US and Canadian Mutual Funds are permitted only while Global Portfolio is discretionary managed.

##### ii) 'Non-Accredited' investors

Policies held by non-Accredited Investors may only link to collective investment schemes that are authorised or recognised schemes as defined in Sections 286 and 287 of the Singapore Securities & Futures Act (Cap. 289). Cash deposits are also permissible.

- c The holding of cash, including bank and building society deposits and the General Transaction Account (or Current Account) is permitted provided it is not held for the purpose of realising a gain on disposal.

- d** The Fund shall not at any time be more than 100% invested, i.e. no overdrafts shall be created nor any other commitments made beyond the extent of the investible cash available in the Fund without the prior formal approval of the Company.
- e** Any assets purchased shall be purchased at the market price, or specified limit price as shown on the contract note issued by the fund manager or stockbroker.
- f** All assets are held to the beneficial ownership of Friends Provident International and in the name of Friends Provident International.

In normal circumstances FPIL 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 mirror funds

## Section 3: Appointment of investment adviser

## Section A

## Part 1 – For completion by the Applicant(s) on page 24.

Global Portfolio Policy Number

Name of investment adviser company  
(‘the Adviser’)

Address of the adviser

**Declaration**

I/We declare that I/we wish to appoint the Adviser to be the Investment Adviser of the underlying assets held within my/our Global Portfolio policy, in accordance with the Investment Restrictions specified on page 22 and 23. I/We request Friends Provident International to enter into any formal agreements required by the Adviser to facilitate this appointment.

**Authority granted**

I/We grant the Adviser authority to act in the following capacity (please read the two options carefully before indicating the authority you have granted to your Investment Adviser):

Please tick one box only.

**Option 1: Advisory basis only, my /our signed consent required:**

I/We declare that the Adviser will discuss any proposed alterations to the composition of the Global Portfolio policy with me/us, and Friends Provident International will only act upon investment instructions that I/we, as policyholder(s), have signed. **Friends Provident International will not action any instructions that have not been signed by me/us.**

**Option 2: Delegated Investment Management**

I/We declare that I/we have delegated investment decisions to the Adviser, who has complete discretionary authority without consulting me/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 below. **I/We authorise Friends Provident International to act upon the investment instructions of the Adviser as if the Adviser was the policyholder.**

I/We agree that the Friends Provident International shall not be responsible for any loss or liability to my/our Global Portfolio 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 my/our Global Portfolio policy howsoever arising.

I/We and my estates promise to repay or reimburse Friends Provident International for 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 and the cost of recovering the investments held by the adviser). I/We authorise Friends Provident International to act upon this authority until I revoke this authority in writing.

## Section B

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

Other  Amount  per quarter

I/We authorise Friends Provident International to make a quarterly withdrawal from the Global Portfolio policy of

USD  GBP or  % per annum, up to maximum of 1.5%, of the value of the Global Portfolio policy at the quarterly valuation point.

I/We understand that an amount equivalent to this withdrawal shall be payable by Friends Provident International to the Adviser on my/our behalf.

## Section C

**Investment restrictions**

I/We agree to the investment options listed on page 22 and 23.



## Section D

**Fees and commissions**

I am/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 my/our Adviser. I/We understand that full details of any commissions paid in respect of certain investments held within the Global Portfolio policy are available on request from my/our Adviser.

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

	First applicant (Director)	Second applicant (Director)
Signature(s) of director(s)	<input type="text"/>	<input type="text"/>
Name (block capitals)	<input type="text"/>	<input type="text"/>
Position	<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"/>
	Third applicant (Director)	Fourth applicant (Director)
Signature(s) of director(s)	<input type="text"/>	<input type="text"/>
Name (block capitals)	<input type="text"/>	<input type="text"/>
Position	<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"/>

**Part 2 – For completion by the Adviser on page 25.****Important Note**

**Financial Advisers must be regulated by the Monetary Authority of Singapore (MAS) – and hold a Capital Markets Services (CMS) license to provide delegated advice.**

I confirm that I will comply with all legal and regulatory requirements of Singapore. I confirm that I will notify you of any changes to the brokerage including any disciplinary action taken against me or the company.

Signature(s) of Adviser	<input type="text"/>
Name of Adviser	<input type="text"/>
For and on behalf of (Name and address of firm)	<input type="text"/>

**Declaration**

On behalf of the 'Investment Adviser' named in Part 1, Section A, I have read and understood the Investment Options specified on page 17 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.**

I confirm that I hold the appropriate authorisation from the Monetary Authority of Singapore (MAS), to provide ongoing investment advice to the Applicant(s). I understand that Friends Provident International can only act upon investment instructions that have been signed by the Applicant(s).

My MAS license number is

**Delegated Basis.**

I confirm that I hold a CMS license enabling me to provide investment instructions to the Company, and that I have the agreement of the Applicant(s) to issue investment instructions on their behalf.

My CMS license number is

## Section 3: Appointment of Discretionary Fund Manager and custodian

## Section A

## For completion by the Applicant(s)

Global Portfolio Policy Number

Name of Discretionary Fund Manager &amp; Custodian ('the Manager')

Address

- 1 I/We declare that I/we wish for the underlying assets held within my/our Global Portfolio policy to be placed in a discretionary account, which will be managed on a discretionary basis by the Manager. I/We further declare that I/we wish for the custodian or any other legal or natural person appointed by the custodian to hold safe custody of these assets.
- 2 I/We acknowledge that these investments are held in the name of Friends Provident International and therefore it is necessary for Friends Provident International to enter into a formal agreement (the Agreement) appointing the Manager. I/We acknowledge that Friends Provident International 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 my/our Global Portfolio policy.
- 3 I/We acknowledge that Friends Provident International is only prepared to enter into the Agreement as a result of my/our request to appoint the Manager to manage the assets and for the custodian to hold safe custody of the assets.
- 4 I/We agree that Friends Provident International shall not be responsible for any loss or liability to my/our Global Portfolio 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 my/our Global Portfolio policy howsoever arising.
- 5 I/We and my/our estates promise to repay to or reimburse Friends Provident International 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 and the cost of recovering the investments). I/We agree that if Friends Provident International is obliged to pay any money to the Manager or custodian or any legal or natural person appointed by the Manager or custodian under the terms of the Agreement, such money shall be deducted from my/our Global Portfolio policy.
- 6 I/We acknowledge that Friends Provident International may terminate the appointment.

## Section B

I/We acknowledge that the Manager will deduct a fee of

USD  GBP  Other  Amount  a quarter

or  % per annum, of the value of the discretionary account at the quarterly valuation point, plus VAT. I 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. I/we agree that if Friends Provident International is obliged to apply VAT for discretionary fund management services, such money shall be deducted from my/our Friends Provident International Policy.

I/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 C

I/We acknowledge that Friends Provident International may if it so wishes but without being under an obligation to do so, agree the investment criteria, risk criteria, and investment restrictions set out below:

1 **Investment Criteria** (for example Cautious, Balanced, Aggressive)

2 **Risk Criteria** (for example Low, Medium, High)

3 **Investment restrictions** I/We agree to the investment restrictions listed on page 22 and 23.

4 **Investor Status** Non-Accredited Investor  Accredited Investor

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

**Non-Accredited Investor:**

A non-Accredited Investor is an investor who is not an Accredited Investor.

**Accredited 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 non-Accredited or Accredited Investor.

**If a material fact is not disclosed in this application, any policy issued may not be valid. If you are in doubt as to whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the financial adviser but was not included in the application. Please check to ensure that you are fully satisfied with the information declared in this application.**

	<b>Director</b>	<b>Director</b>
Signature(s) of Director(s)	<input style="width: 270px; height: 50px;" type="text"/>	<input style="width: 270px; height: 50px;" type="text"/>

	<input style="width: 270px; height: 20px;" type="text"/>	<input style="width: 270px; height: 20px;" type="text"/>
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	<input style="width: 60px; height: 20px;" type="text"/>	<input style="width: 60px; height: 20px;" type="text"/>	<input style="width: 120px; height: 20px;" type="text"/>	<input style="width: 60px; height: 20px;" type="text"/>	<input style="width: 60px; height: 20px;" type="text"/>	<input style="width: 120px; height: 20px;" type="text"/>
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	<b>Director</b>	<b>Director</b>
Signature(s) of Director(s)	<input style="width: 270px; height: 50px;" type="text"/>	<input style="width: 270px; height: 50px;" type="text"/>

	<input style="width: 270px; height: 20px;" type="text"/>	<input style="width: 270px; height: 20px;" type="text"/>
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	<input style="width: 60px; height: 20px;" type="text"/>	<input style="width: 60px; height: 20px;" type="text"/>	<input style="width: 120px; height: 20px;" type="text"/>	<input style="width: 60px; height: 20px;" type="text"/>	<input style="width: 60px; height: 20px;" type="text"/>	<input style="width: 120px; height: 20px;" type="text"/>
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† Important Note: If the Discretionary Fund Manager is resident in Singapore and does not hold a Capital Markets Services (CMS) license, we will not be able to accept their appointment. Discretionary Fund Manager is not licensed by the Monetary Authority of Singapore, the Discretionary Fund Manager will not be advising/dealing with customer such that there are infringements against the Financial Advisers Act and/or the Securities and Futures Act.

## Section 4: Asset exchange scheme

This section must be completed if an existing asset/share portfolio is to be transferred into a new bond. A Power of Attorney is included to enable the transfer on your behalf if you wish (not suitable for use by Trustees, certain Jersey-based securities or for US securities).

This section should be completed once you have read the Asset Exchange sales aid, which can be obtained from your Financial Adviser.

### Guidance notes to assist you to complete the form

The authority for asset exchange, which includes a power of attorney, is intended, once signed, to be a legally binding document. Consequently, it is essential that a number of formalities are complied with. We have set out below what we believe to be the matters which will apply to every case. There may however be other issues which apply because of your circumstances or the laws of the country in which you sign the document, and we would therefore suggest that if you have any queries you seek professional advice. The power of attorney included within this form is granted to Friends Provident International.

- 1 The document must be signed in ink by every person who is a registered holder of any of the assets listed in point 8 on page 29, in the presence of a witness.
- 2 The witness must sign the document in ink and should give his or her full name, address and occupation.
- 3 Each signature must be witnessed separately. If the same person witnesses more than one signature, the witness must give the details in respect of each signature.
- 4 If there are any alterations or changes to the document, each one should be initialled (in the margin) by all signatories and all witnesses.
- 5 If it is necessary to use any supplementary sheets, these should also be signed by all signatories and witnesses, and dated.

### Authority for asset exchange

- 1 As the registered owner(s) of the assets listed below ('the assets') I/we  in connection with our application for a Global Portfolio policy we hereby irrevocably authorise Friends Provident International and Citibank\*\* (as Friends Provident International's appointed nominee/custodian):
  - a) To enter in the schedule printed after this authority the current holdings of assets represented by the certificates listed below.
  - b) To transfer any or all of these funds to the relevant managers on my behalf at its absolute discretion and to account to me for the full value of the transfer.
  - c) To transfer any or all of these securities on my behalf at its absolute discretion.

\*\*Citibank may also operate under the name VIDACOS, and/or Fundsettle.
- 2 I/We understand that the exchange of these assets/shares may result in a tax liability, depending on my/our country of residence, and I/we further understand that no allowance will be made for the discharge of this liability, which I/we shall have to meet from other sources.
- 3 I/We understand that any transfers effected under 1(b) or (c) above will normally take place as soon as possible following receipt of this completed authority, the relevant share certificates and/or other documents of title and signed application form(s).
- 4 I/We undertake that I/we shall account to Friends Provident International for all dividends, interest or other rights or benefits received or receivable by me/us and to which the purchaser or transferee of the said assets is entitled, and to ensure that such purchaser or transferee shall be entitled to exercise all rights, whether voting or otherwise, in respect of the said assets.
- 5 Power of attorney †
 

For the purpose of carrying the foregoing into effect I/we hereby appoint Friends Provident International and Citibank (as Friends Provident International's appointed nominee/custodian) as my/our attorney on my/our behalf to execute or sign any such deed, transfer or other document as may be required for carrying into effect any of the transfers or other matters authorised hereunder in the same manner and as fully and effectively in all respects as I/we could do if personally present.

† N.B. This authority is not suitable for use by trustees, or for certain Jersey-based securities, or for US Securities. Please provide a signed cover letter from the directors.
- 6 I/We hereby undertake to ratify everything that Friends Provident International shall do or purport to do under the said power and upon request, to sign and return to Friends Provident International forthwith, all documents necessary to effect such transfers. I/ We hereby confirm that I/we have all the necessary power and authority to transfer the assets and that none of them is subject to any lien, charge or encumbrance or third party rights. I/We confirm that I am/we are not a director/directors (or closely related to a director) of or employed by a company which has issued any of the assets nor of a subsidiary (as defined in Section 154 of the United Kingdom Companies Act 1948) of such company. I/We promise to repay to or reimburse Friends Provident International in respect of all losses, damages, liabilities, actions, proceedings, claims, costs and expenses (including legal expenses) arising from or in connection with this authority.
- 7 I/We understand that for the purpose of the Asset Exchange Scheme I am/we are execution only customer(s) of Friends Provident International (within this context, 'execution only' means that advice is not sought by the investor or given to the investor by Friends Provident International in relation to the transfer of these assets).

## Section 4 : Asset exchange scheme (continued)

### Source of funds

Please explain how the monies used to acquire the assets to be transferred were initially accumulated.

How long have you held these assets? Or, if the assets are held through an investment wrapper/product, how long has that been held?

Additional supporting documentation will be required if the asset (or product/wrapper) has been held for less than two years. Full details of on the source of funds procedures can be obtained from your financial adviser or can be downloaded from <https://advisers.fpinternational.com/documents/source-of-funds.pdf>.

Please note that every case is reviewed on a case by case basis. Therefore Friends Provident International reserves the right to request additional information or documentation where it is felt that this may be warranted.

#### 8 Provisional List of assets for exchange (Note: minimum value USD7,500)

Please enclose relevant certificates, up to date statements and contact details for all assets shown. (If there is insufficient space, please continue on a separate sheet of paper, which should also be signed.)

A Bonds/Number of Shares/Units to be exchanged	B Full name of asset	C SEDOL/ISIN number of asset

Note: If you previously enjoyed special concessions in respect of any of the assets intended for exchange and listed above, these will cease when the exchange takes place. Dividends will be requested as CASH.

#### 9 I/We hereby request the transfer of the assets listed above on the terms set out in this Asset Exchange Authority.

## Important notes

- a) This form must be signed by every person who is a registered holder of any of the assets listed on previous page Paragraph 8.
- b) The form must also be signed by a witness.
- c) List the funds you wish to transfer into your Global Portfolio bond. Each fund **must** have a **minimum value of USD 7,500** or the equivalent in other currencies.
- d) The stock transfer forms may be sent to HMRC Stamp Duty Office. When they are received back from HMRC (this can take several weeks) the following documents are sent to the Registrars for re-registration:

- i) Stock transfer form  
 ii) Certificate  
 iii) Certified true copies of the power of attorney and form of authority for fund transfer.

Confirmation should then be issued by the registrar that the stock is registered into the nominee name of Citibank (as Friends Provident International's appointed nominee/custodian), and sent to us for retention.

### Signed as a deed and delivered

	Signature	Signature
Signatures	<input type="text"/>	<input type="text"/>
Date	Dated this <input type="text"/> day of <input type="text"/> 20 <input type="text"/>	Dated this <input type="text"/> day of <input type="text"/> 20 <input type="text"/>
Full name	<input type="text"/>	<input type="text"/>

### In the presence of

	Signature	Signature
Signatures of witness	<input type="text"/>	<input type="text"/>
Date	Dated this <input type="text"/> day of <input type="text"/> 20 <input type="text"/>	Dated this <input type="text"/> day of <input type="text"/> 20 <input type="text"/>
Full name	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Occupation/capacity <sup>†</sup> of witness	<input type="text"/>	<input type="text"/>

<sup>†</sup> If a Jersey stock is included in the schedule, the witness must be one of the following:

- a notary public
- a judge
- a justice of the peace
- a magistrate
- the mayor or chief officer of any city or municipal corporation
- a commissioner authorised to take oaths or affidavits
- a barrister
- a Solicitor of the Senior Courts of England and Wales
- the British consulate, consul or vice-consul (or a person for the time being discharging the duties of any such officer) in any foreign country.

## Section 4: Asset exchange scheme (continued)

The following section is to be completed by the adviser. Failure to do so could result in delays to the transfer process.

10 In order for us to arrange delivery of the holdings in a timely manner, please provide the following:

- Up-to-date statement of holdings
- ISIN or applicable identifier code for each holding
- How are the client's holdings currently held?

In the client's own name

Via a counterparty/  
other service provider

- Contact details

**Registrar** – The company responsible for the upkeep of a company's register.

Name

Address

Telephone number

Email address

**Fund manager** – The company responsible for the administration of a particular fund.

Name

Address

Telephone number

Email address

**Counterparty** – A service provider, offering investment services.

Name

Address

Telephone number

Email address

- Re-registration details for the necessary parties, for each of the holdings (available from the applicable registrar/fund manager/counterparty).

The benefit of providing this information at the outset is that it will decrease the settlement period applicable to the asset Transfer.

**Please note** – the settlement period of transfers may vary significantly, as once our instruction is in place there is reliance upon third party administrators to complete the process.

## Bank details for bank transfer

For setting up a recurring Bank Standing Order (BSO) or one-time remittance with your bank directly, please quote our bank details below.



Kindly also take note on the following points.

1. Use the bank details in the same currency as your premium currency.
2. To facilitate matching of premium received to the correct plan, please quote your plan number as the reference number.
3. To ensure the full premium is received and applied to the policy without delay, kindly include any bank and agent bank charges in the total amount transferred. For the relevant charges, please check with your bank directly.
4. Provide us a copy of the set-up/remittance document proof showing these details:
  - a. Your bank name
  - b. Your bank account holder(s) name(s)
  - c. Your account number
  - d. Amount and date of transfer
  - e. Reference number quoted

### Only applicable to applicants paying Singapore dollars

Account Name : Friends Provident International Limited (Singapore branch)  
Account Number : 147-110001-002  
Bank Address : HSBC Singapore, 10 Marina Boulevard, Marina Bay Financial Centre Tower 2, #44-01, Singapore 018983  
SWIFT Code : HSBCSGSG

### Only applicable to applicants paying other currencies

If remitting **Sterling** from a **UK/Channel Island or Isle of Man** bank account, send the payment by CHAPS direct to the Isle of Man Bank Limited, East Region, Douglas, Sort Code 60-95-45.

For all **other currencies**, please remit a SWIFT Payment Order.

Our bank details are as follows:

Account Name : Friends Provident International Limited (Singapore Branch)  
Multi-Currency Account number : 9545-40219633  
Bank Address : Isle of Man Bank Limited, East Region, Douglas  
SWIFT Code : RBOSIMD2  
IBAN : GB83RBOS60954540219633



## What you need to provide

### Please tick which documents you have sent us

	Type of document	Conditions
<input type="checkbox"/>	A recent account statement from a regulated bank, building society or credit card company	The document must be no more than 6 months old If the statement or bill has been issued electronically, it must clearly show the address of your property
<input type="checkbox"/>	A recent mortgage statement from a regulated lender	
<input type="checkbox"/>	A recent rates, council tax or utility bill (mobile phone bills are not acceptable)	
<input type="checkbox"/>	Correspondence from a central or local government agency	The document should be no more than 6 months old, or the most recent version where issued annually
<input type="checkbox"/>	A photographic driving licence	The document must be in date and valid
<input type="checkbox"/>	A photographic national identity card	The same document cannot be used to evidence your identity
<input type="checkbox"/>	A full tenancy agreement	The agreement must be in date The agreement must be signed by all parties
<input type="checkbox"/>	Proof of ownership of your property, such as lawyer's confirmation of a property purchase or a legal document recognising title to the property	The document must be signed by all appropriate parties

## Further information

The information given in this document is based on the understanding of Friends Provident International 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 policy or for the effect of future tax or legislative changes.

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.

Investors should be aware that specific investor protection and compensation schemes that may exist in relation to collective investments and deposits accounts are unlikely to apply in the event of failure of such an investment held within investment-linked life insurance policies.

Complaints we cannot settle may be referred to the Financial Insurance Disputes Resolution Centre Limited ('FIDReC') for assistance within six months from the date you failed to reach an agreement with Friends Provident International. You can contact FIDReC at:

36 Robinson Road  
#15-01

City House

Singapore 068877

Tel: +65 6327 8878; Fax: +65 6327 8488 / 6327 1089

Website: [www.fidrec.com.sg](http://www.fidrec.com.sg)

Email: [info@fidrec.com.sg](mailto:info@fidrec.com.sg)

Some telephone communications with Friends Provident International are recorded and may be randomly monitored.

The legal interpretation is that each policy is governed by and shall be construed in accordance with the laws of Singapore.

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