Friends Provident International

Additional single premium (top-up) open architecture products

For single premium products only.

This application form is only for use with the following products. Please tick the relevant box for your product and give the policy number.

International Portfolio Bond	☐	Policy number	
Managed Portfolio Account	☐	Policy number	
Reserve	☐	Policy number	
Reserve +	☐	Policy number	
Other	☐	Policy number	

Financial adviser details

Company name

Friends Provident International agency number

Contact details for acknowledgement/queries on the application.

Contact name

Telephone number

Email address

For Reserve +

Financial adviser should be UAE licensed. Reserve + is available only for non-UK residents.

Each policy is governed by and shall be construed in accordance with the law of the United Arab Emirates.

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

Details of Policyholder(s)

		Plan Owner 1	Plan Owner 2
1	Title	Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ☐	Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ☐
2	Surname (as shown on passport/ID card)		
3	First name(s) (as shown on passport/ ID card)		
4	Country of residence for tax purposes		
5	Tax Identification Number (TIN)? If unavailable, provide a functional equivalent (e.g. National Insurance Number, Social Security Number, Resident Registration Number).		
6	Are you a Specified US Person?	Yes ☐ No ☐	Yes ☐ No ☐

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.

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. FPI 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 for the country in which you have obtained new citizenship.

7	Do you want to update your contact/ address details as part of this application?	Yes ☐ No ☐	Yes ☐ No ☐
8	Additional information		

Total premium

I wish to pay GBP ☐ EUR ☐ USD ☐ Other ☐ Amount ☐

Please refer to the relevant principal brochure for the minimum premium.

Reserve/Reserve + : In the event of Asset Exchanges, please complete the asset exchange form.

For Reserve + : please note, minimum payment:

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

For Reserve + : If the amount of your additional contribution (top-up) is greater than 20% of the current value of your Reserve+ policy then you will be provided with a revised illustration by your UAE licensed Financial adviser or Friends Provident International Limited.

Payment methods

Use this option if you are paying by personal cheque or if you wish us to collect the payment from your bank on your behalf. Please tick the appropriate box and follow the instructions carefully.

By electronic transfer ☐ Please complete the **bank instruction letter** which is available on our website or from your financial adviser and return it to us with this application form.

By personal cheque ☐ Please make cheques payable to **Friends Provident International Limited**.

I have arranged for the payment to be made by **electronic transfer** and I have forwarded a certified copy of the bank application form to Friends Provident International. ☐

For **electronic transfer** reference, indicate your policy number _____ (Top-ups, plans already exist so policy number always known)

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 _____

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

Investor status

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

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

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

Retail Investor

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

Non-Retail Investor (Qualified/Professional)

1 A government, governmental institution or authority, or companies fully owned by any of the aforementioned.

2 International bodies and organisations.

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.

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.

Investor status (continued)

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

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

Retail ☐ Non-Retail ☐

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

Investment instructions for Reserve, Reserve +, International Portfolio Bond and Managed Portfolio Account

If you would like us to place the investments within your policy, and for our appointed custodian to hold custody of them, please state your chosen investments below. If you are using the services of a discretionary fund manager, external custodian or fund platform, please leave blank. If there is insufficient room, please use a separate sheet, signed by all applicants. **Charges will be deducted from the General Transaction Account; therefore, if an overdrawn balance is to be avoided, please ensure sufficient cash is retained in line with your investment strategy.**

Currency	Units Shares/Bonds/ Cash amount	SEDOL/ISIN (essential)†	Full security/fund name description

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

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 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

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

	Applicant 1	Applicant 2
Annual salary plus bonuses		
1 Annual salary this year (include currency)		
2 Annual income last year (include currency)		
3 Bonuses this year (include currency)		
4 Bonuses last year (include currency)		
5 Occupation		
6 Employer's company name		
7 Nature of business		
Other unearned income		
8 Amount received (include currency)		
9 Received from		
10 Date received (DD/MM/YYYY)		

If you intend to fund your plan from another source, please indicate which one from the list below for each applicant and provide the relevant information in the additional information box.

Source of funds	Applicant 1	Applicant 2	Information required
Savings	☐	☐	Amount* | Bank where savings held | How and over how long were savings accumulated?
Property of sale	☐	☐	Amount* | Address of property | How long held | Date of sale
Sale of assets	☐	☐	Amount* | Asset type | How long held | Date of sale
Company profits	☐	☐	Profits this year* | Profits last year* |Company name and industry
Company sale	☐	☐	Amount* | Company name and industry | Date of sale
Maturing investment	☐	☐	Amount* | From which company | Date of sale
Lottery / betting / casino	☐	☐	Amount* | Source of win | Date received
Compensation payment	☐	☐	Amount* | Reason for payment | Date received
Gift or inheritance	☐	☐	Amount* | Relationship to benefactor | Reason for gift | Date received
Other	☐	☐	Amount* | Reason for payment | Date received

***Please include currency**

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

Source of funds (continued)

Additional information

Declaration

I understand and acknowledge that this Single Premium top-up application form will form part of the original Application Form for my Reserve+ policy, and therefore all terms and conditions (including declarations) contained in such original Application Form are incorporated by reference and shall apply equally to this application form.

I declare that this application was signed in (country)

and the advice was received in (country)

I further declare that all the information provided in this form, including this Declaration, are complete and true to the best of my knowledge and belief.

	First (or only) applicant	Second applicant
Signature(s) of applicant(s)		
Name (block capitals)		
Date		

Cancellation rights for Reserve +

You can cancel your policy within 30 days from the day you receive notice from us of your cancellation rights and all contractual documents. These will be sent to you once your policy has been set up. If you exercise this right to cancel your policy, we will refund your premium, adjusted only to reflect the amount of any increase or decrease in the value of your policy's investments from any market movements in the interim. If you wish to cancel you should follow the instructions in the notice from us of your cancellation rights. Upon cancellation, the policy will terminate immediately. A separate cancellation right of 30 days will apply to any subsequent premium(s) in relation to that new premium only.

For Reserve + : Each policy is governed by and shall be construed in accordance with the law of the United Arab Emirates.

Important information

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

A copy of this application form and the documents submitted with your application will be provided to you with your policy documents. These are important and valuable documents and it is likely that you will need to refer to them in future. You are advised to keep them together with the policy documents and any further correspondence relating to your policy in a safe place.

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. Information on the most recent performance of the Top Five Funds is available from Friends Provident International Limited.

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

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

Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man.

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

Unless stated otherwise above, each policy is governed by and shall be construed in accordance with the law of the Isle of Man. However, this will not preclude the right to bring legal action in a Hong Kong court. If you effect a policy whilst resident in the United Arab Emirates, all disputes regarding your investment will be subject to the non exclusive jurisdiction of the courts of the United Arab Emirates.

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 from our Data Protection Officer.

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:** A122, 16/F, Tower 5, The Gateway, Harbour City, Tsim Sha Tsui, Kowloon, Hong Kong. Authorised by the Insurance Authority of Hong Kong to conduct long-term insurance business in Hong Kong. **Dubai branch:** PO Box 215113, Unit 706, One Za'abeel - The Offices, Za'abeel Palace Street, Za'abeel First, Dubai, UAE. Registered in the United Arab Emirates (UAE) with the Central Bank of the UAE 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..