

Application Form

Regular Premium Increase and  
Additional Single Premium



**FRIENDS PROVIDENT**  
INTERNATIONAL

# FAILURE TO DISCLOSE RELEVANT INFORMATION MAY DELAY THE PROCESSING OF YOUR APPLICATION

This Form is not applicable to persons resident in Hong Kong.

This Form should be read in conjunction with the current edition of the relevant product brochure, technical guide (if any), and policy document, which set out the terms and conditions of the contract and the various investment options available to you.

## Introducing Intermediary

Company name	<input type="text"/>
Intermediary account number	<input type="text"/>
Plan number allocated	<input type="text"/>

## Additional information/Special instructions

## Please complete all sections

Failure to provide all relevant information and documentation will result in a delay to the proposal being processed. Further information may be required during the validation process (i.e. questions arising from the information provided). **Please note that even if the premium has been received and banked, the policy will not be issued until all documentation has been received and validated.**

Tick Box

- Details of Applicant(s)
- Policy Details
- Declarations
- Certified copy of client identity\*
- Certified copy of utility bill (or suitable alternative)\*
- Method of payment details
- Source of Wealth evidence (if required)

\* if not already supplied with the original application

AJ Buckley Asset Management Ltd  
Robuck House, Brighton Road  
Godalming, Surrey GU7 1NS  
Tel (01483) 426300 Fax (01483) 426123

To be completed by each investor who is the current Policyholder

Please use BLOCK CAPITALS

CONTRACT NUMBER						
	First (or only) Policyholder			Second Policyholder		
1 Title	Mr		Mrs		Miss	
	Other Please Specify			Other Please Specify		
2 Surname						
3 First name(s)						
4 Country of residence						
5 Residence address						
6 Telephone number						
7 Fax number						
8 E-mail address						

## Minimum Contributions

	ADDITIONAL SINGLE PREMIUM	ADDITIONAL REGULAR PREMIUM*
Elite Investment Account	£20,000 (or currency equivalent)	-
Flexible Growth Plan	£500 (or currency equivalent)	£50 (or currency equivalent)
International Investment Account	£5,000 (or currency equivalent)	-
International Pension Plan	£500 (or currency equivalent)	£50 (or currency equivalent)
International Portfolio Bond	£10,000 (or currency equivalent)	-
Managed Portfolio Account	£10,000 (or currency equivalent)	-
Premier	US\$3,000 (or currency equivalent)	US\$50 (or currency equivalent)
Reserve	£10,000 (or currency equivalent)	-

\* Figures shown are monthly. Quarterly minima are monthly x 3; half-yearly minima are monthly x 6; and annual minima are monthly x 10.

## Contributions

Additional Single Premium	US\$/E/€/HK\$*
Additional Regular Premium	US\$/E/€/HK\$*
New Total Premium	US\$/E/€/HK\$*

The frequency of contributions must be on the same basis as the original premium frequency. Please indicate the date on which the increase is to apply (NB this must be the same day of the month as the current premium due date). If no date is quoted, the increase will be applied on the earliest possible premium due date subsequent to notification.

Date on which the increase is to apply

Please leave at least one month between the date of notification and the increase date to allow new payment arrangements to be processed. Annual payments can be increased only at the anniversary date of the contract.

## Source of Wealth (Single Premiums)

Please read the separate Source of Wealth table, available from Friends Provident International Limited, which details additional supporting information/documentation requirements.

<input type="checkbox"/>	Accumulated savings from salary	Current annual salary	<input type="text"/>
		Employer's name	<input type="text"/>

<input type="checkbox"/>	* Sale of investments	Date funds received	<input type="text"/>
<input type="checkbox"/>	* Sale of property	Total amount	<input type="text"/>
<input type="checkbox"/>	* Inheritance	Length of time held	<input type="text"/>

\* Please provide a description of the investments sold / property address / the Solicitor's details (refer to the Source of Wealth Table)

Other Source of Wealth (please specify)

## Source of Wealth (Regular Premiums)

Please read the separate Source of Wealth table, available from Friends Provident International Limited, which details additional supporting information/documentation requirements.

<input type="checkbox"/>	Regular savings from salary	Current salary	<input type="text"/>
<input type="checkbox"/>	*Pension provision by employer	Employer's name	<input type="text"/>

\* Please provide the Employer's Letter of Confirmation and Certificate of Incorporation

<input type="checkbox"/>	Other regular income	Amount of additional income	<input type="text"/>
		Details	<input type="text"/>

<input type="checkbox"/>	Regular savings from company profits	Amount of annual profit	<input type="text"/>
		Company name	<input type="text"/>
		Nature of company business	<input type="text"/>

Other Source of Wealth (please specify)

## Payment methods

<input type="checkbox"/>	BY CHEQUE. Please make cheques payable to Friends Provident International Limited.
<input type="checkbox"/>	BY BANKER'S DRAFT/TELEGRAPHIC TRANSFER. Please complete a <b>Bank Instruction Letter</b> . Where a bankers draft is chosen please ensure that your bank makes the draft payable to Friends Provident International Limited (Ref: Policyholder). Please also include a copy of the bank's acknowledgement letter when you forward the bank draft to us.
<input type="checkbox"/>	BY STANDING ORDER. Please complete a <b>Banker's Standing Order</b> .
<input type="checkbox"/>	BY CREDIT CARD. Please complete a <b>Credit Card Authority</b> (available on request).

If you are increasing a regular contribution, please cancel the existing payment arrangement and set up a replacement payment method for the total amount.



## 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 usual Financial Adviser as to the suitability of the policy to your own particular circumstances.
4. Information which you provide in connection with this Application and any subsequent Policy will be held (whether stored electronically or otherwise), used or disclosed by Friends Provident International Limited or any associated company that exists from time to time. You have the right to obtain access to and to request a correction of any personal information about you. Requests can be made to the Compliance Officer at Royal Court, Castletown, Isle of Man, British Isles IM9 1RA or the Regional Sales Director, Suites 1203-1211, Two Pacific Place, 88 Queensway, Hong Kong.
5. Each policy is governed by and shall be construed in accordance with the law of the Isle of Man.

### 6. FUND ACKNOWLEDGEMENT

Friends Provident International Limited offers products that give you an investment choice from a very wide-ranging menu of investments. Investment may be direct through our Reserve product, or indirect through our other products, via a range of internal mirror funds that Friends Provident International Limited has created. Some of these funds which are available to you, are categorised as specialist or alternative investment funds. If you were investing in a specialist fund directly yourself, rather than through one of our products, 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 link part of your policy to it.
- You are eligible and able to invest into the fund and meet any declarations that are required by the fund managers.
- You meet certain minimum financial requirements.

Ordinarily some of these funds would only be permitted to market themselves to Professional/Experienced Investors rather than to the general public. Also, information relating to such investments may not be available for distribution in certain jurisdictions. However, when the investment is made through your Friends Provident International Limited Life Assurance Policy, Friends Provident International Limited is treated as the professional or experienced investor and this enables policyholders that may not otherwise have been able to do so, to access these funds.

Please note that different jurisdictions may impose different criteria on the generally accepted definition of a Professional Investor we have provided below. Full definitions, restrictions and investor requirements can be found in each fund's documentation, which is available from the Fund Manager or from your financial adviser. Friends Provident International Limited recommends that you obtain, read and fully understand a full copy of the Prospectus and Fund Literature, for your chosen fund.

#### • Professional Investor Funds

A Professional Investor Fund ("PIF") is available only to professional investors who are generally market professionals. Often investors are required to have a net worth requirement that is typically in excess of US\$1 million. The typical minimum investment in a Professional Investor Fund is US\$100,000. There are limited regulations covering formal content of fund literature and documents. It is not subject to any regulatory restrictions on its investment and borrowing powers. The Offering Document must contain sufficient information to enable an informed investment decision and must contain risk warnings.

#### • Isle of Man Experienced Investor Funds

An Isle of Man Experienced Investor Fund ("EIF") is designed for the experienced investor, defined as "a person who, in relation to any experienced investor fund, is sufficiently experienced to understand the risks associated with an investment in that fund". The typical minimum investment in an EIF is US\$15,000. There are limited regulations covering formal content of fund literature and documents. It is not subject to any regulatory restrictions on its investment and borrowing powers. The offering document must contain all material information to enable an informed investment decision and must contain risk warnings.

Regulation of an EIF centres on the operator rather than the fund content itself.

#### • Irish Qualifying Investor Funds

An Irish Qualifying Investor Fund ("QIF") is only available to investors that meet minimum criteria. A QIF is only available to:

- Any individual with a minimum net worth (which excludes main residence) in excess of €1,250,000.
- Any institution
  - which owns or invests on a discretionary basis at least €25,000,000 or its equivalent in other currencies or
  - the beneficial owners of which are qualifying investors in their own right.

Please note that this list is indicative of the types of professional and experienced schemes that exist. It is not exhaustive and you should consult any documents you have to determine if your investment falls into such a category.

#### • Liquidity Information

Some of our mirror funds, particularly our specialist ones, and also some of the underlying funds may have restrictions on their ability to pay cash due to the type of investments they hold. This could limit your ability to raise cash from the fund in the future, although any restriction is only likely to occur in extreme market conditions. Information and definitions for our specialist mirror funds are available on [www.fpinternational.com](http://www.fpinternational.com). Friends Provident International Limited recommends that you visit our website and take time to read and understand the definitions if you intend to invest into our mirror fund range. Investment into specialist funds either directly, or via our mirror funds, should be considered as a long-term investment. You, in conjunction with your Independent Financial Adviser, should consider the amount you invest via your policy if it is likely that you will need access to your capital quickly in the future.

**DECLARATIONS**

Attention is drawn to the following Declarations. If the Application Form requests information which has to be assessed by the Company before acceptance, then: You must disclose all facts which are material. Such facts are those which an insurer would regard as likely to influence the assessment and acceptance of a proposal. If you are in doubt as to the relevance of any particular information you should disclose it, as failure to do so could result in you being quoted the wrong terms, a claim being rejected or reduced, or the policy being invalid.

**1. FUND ACKNOWLEDGEMENT**

Before you invest in any specialist funds through your policy, Friends Provident International Limited wishes 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\* acknowledge that it is my/our\* responsibility to ensure that the fund is suitable bearing in mind my/our\* investment objectives and attitude to risk.
- (ii) I/We\* confirm that I/we\* understand that certain funds may have restrictions on their ability to raise cash in the future, and that further details are included in the Prospectus issued by the respective Fund Manager. I/We\* further understand the risks associated with investment in these funds and understand that I/we\* may be investing into funds not aimed at the general public and agree to investments in such funds.
- (iii) I/We\* acknowledge that Friends Provident International Limited is not responsible for any loss suffered or reduction in the value of my/our policy arising from my/our\* investment. Friends Provident International Limited does not have any responsibility for the management of the underlying fund and Friends Provident International Limited does not approve any asset as a suitable investment.
- (iv) I/We\* acknowledge that Friends Provident International Limited reserves the right to reject any asset at the time of investment if certain administration and due diligence criteria are not met.

**2. DECLARATIONS**

I/We\* declare that this Application was signed in  (country)

and the advice was given in  (country)

and that, to the best of my/our\* knowledge and belief, all the above statements are true. I/We\* agree that they, together with any other statements made to a medical examiner in the event of a medical examination or to the Company, now or in the future, shall form the basis of the contract under the law of the Isle of Man. I/We\* have read and understood all the printed materials relevant to this contract and I/we\* have acquainted myself/ourselves\* with the management charges made by Friends Provident International Limited.

I/We\* understand that I/we\* may choose the investments to which my/our\* Policies are to be linked. Consequently, Friends Provident International Limited shall not be responsible for the investment performance or for any loss or liability arising from my/our\* choice of investment, however arising.

I/We\* understand that this application can only be accepted by employees of Friends Provident International Limited situated at the Company's Head Office in the Isle of Man and that no other employees or third parties have the necessary authority to create a binding contract.

**3. DATA PROTECTION**

I/We\* consent that any personal information collected or held by Friends Provident International Limited (whether contained in this Application or otherwise) is provided and may be held (whether stored electronically or otherwise), used or disclosed to enable Friends Provident International Limited to:

- (i) transfer the information between its offices wherever they are situated; and
- (ii) provide me/us\* with information about other products or services which it believes may be of interest to me/us\*; and
- (iii) communicate with me/us\* , my/our\* independent financial adviser and fund adviser whether directly or indirectly for any purpose; and
- (iv) to supply the details or provide a copy of the information to any financial services company wherever they are situated to enable the purchase of assets requested to be linked to the policy.

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

Signature(s)  
(All Policyholders must sign this form)

**Policyholder**

**Second Policyholder**

Signature
Date

Signature
Date

Copyright © 2004 Friends Provident International Limited. All rights reserved.

## **Important Information**

THE INFORMATION GIVEN IN THIS DOCUMENT is based on the understanding of Friends Provident International Limited of current law 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.

Fund prices may go down and up depending upon investment performance. Past performance is not necessarily a guide to the future. You may get back less than you have paid in. Please note that securities held within a fund may not be denominated in the currency of that fund and, as a result, fund prices may rise and fall purely on account of exchange rate fluctuations.

Holders of policies issued by the Company will not be protected by the UK Financial Services Compensation Scheme if the Company should become unable to meet its liabilities to them. Policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man.

Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man or the Financial Ombudsman Scheme in the UK, depending on the parties involved.

Some telephone communications with the Company are recorded and may be randomly monitored or intruded into.

## **LEGAL INTERPRETATION**

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

Friends Provident International Limited  
Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA  
Telephone: +44(0) 1624 821212 Fax: +44(0) 1624 824405  
Website: [www.fpinternational.com](http://www.fpinternational.com)  
Incorporated company limited by shares.  
Registered in the Isle of Man No. 11494  
Authorised by the Isle of Man Insurance & Pensions Authority and regulated by the Financial Services Authority for the conduct of investment business in the UK.  
Provider of life assurance and investment products.

**The rules and regulations made by the Financial Services Authority for the protection of investors will not normally apply to persons resident outside the United Kingdom**

The appointed representative of the Company in Hong Kong is  
Friends Provident International Limited's branch office:  
Friends Provident International Limited  
Suites 1203-1211, Two Pacific Place, 88 Queensway, Hong Kong  
Telephone: +852 2524 2027 Fax: +852 2868 4983



**FRIENDS PROVIDENT**  
INTERNATIONAL