

Additional Loan Agreement

The purpose of this deed is for the Settlor(s) of an existing Friends Provident International Loan Trust to make an additional loan to the trustees.

This additional loan agreement is provided as a draft to be considered by you and your professional adviser. We can accept no responsibility for the tax or any other consequences arising out of you executing this, or for ensuring that the additional loan agreement meets with your requirements.

When the additional loan agreement is complete, it should be retained by the Lender(s) (the Settlor(s) of the trust), with a copy being provided to Friends Provident International.

Loan Trust

Please complete this form using **BLOCK CAPITALS** throughout.

Additional Loan Agreement

Plan number(s)

THIS AGREEMENT for an Additional Loan is made on 20 by the following parties, that is:

Insert the name and address of the Lender(s):

Full name

Residential address

(the "Lender"), and

Insert the names and address of the Trustees under the Trust.

Full name

Residential address

and

Full name

Residential address
and

(the "Trustees")

Additional Loan Agreement (continued)

Insert the date of the trust and the amount of the loan in the spaces provided.

CONSIDERING THAT the Settlor(s) and Trustees executed a Declaration of Trust on

20 (the "Declaration of Trust"), that the Settlor(s) desire(s) to lend the Trustees the sum of

GBP/EUR/USD/JPY/HKD* () (the "Additional Loan") of which sum the Trustees hereby acknowledge receipt and that the Additional Loan is to be applied by the Trustees to one or more policies with Friends Provident International.

* delete as applicable.

NOW THEREFORE the Settlor and Trustees hereby agree that the Additional Loan is subject to the following terms:

- A. The Additional Loan shall be repayable by the Trustees on written demand by the Settlor, and as a whole or in such instalments as are specified by the Settlor.
- B. The Additional Loan shall be repayable as stated in A. without interest.
- C. The Additional Loan is granted to the Trustees (and their successors) in their capacity as trustees under the Declaration of Trust and their liability in respect of the Loan shall be limited therefore to the extent from time to time of the Trust Fund as defined in the Declaration of Trust, plus any property distributed to the beneficiaries.

Lender(s)

Signed and delivered by

Lender 1

Lender 2

Full name

Witness

Full name

Residential address

Signature

Trustees

Signed and delivered by

Trustee 1

Trustee 2

Full name

Witness

Full name

Residential address

Signature

Additional Loan Agreement (continued)

Signed and delivered by

Trustee 3

Trustee 4

Full name

Witness

Full name

Residential address

Signature

OR in the case of a corporate trustee:

Name of company

Acting by:

Authorised Signatory 1

Authorised Signatory 2

Full name

Signed

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.

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