

Financial adviser

This form should only be completed if the policyholder(s) would like Friends Provident International Limited (FPIL) to create, change or cancel a fee payment to a financial adviser.

Important: This form should not be used for bonds written in trust. Please use the specific trustee charging instruction.

This form is for use with Reserve and Reserve Advance only. Fees can only be paid on premiums that were applied to policies from 31 December 2012 onwards.

Please write in black ink using BLOCK CAPITALS. Please cross out any mistakes and write the new information as clearly as possible. Please initial any corrections.

Section 1 is to be completed when creating or changing a fee payment to a financial adviser.

Section 2 is to be completed for the cancellation of an existing fee payment to a financial adviser.

Full name(s) of policyholder(s)
(‘the policyholder(s)’)

Policy number (‘the policy’)

Name of financial adviser (‘the adviser’)

FPIL agency number

Address

Section 1 – To create or change an existing ongoing financial adviser fee

Ongoing advice fees must be funded through available cash in the General Transaction Account (GTA). If the GTA does not have sufficient cash to pay a fee, a dealing instruction must be provided to instruct the sale of sufficient assets to cover the withdrawal request. Failure to ensure available funds within the GTA may lead to non payment, or delayed payment of fees. This fee will not be levied on premiums where trail commission is already being paid.

I/We authorise Friends Provident International Limited (amount)
to make a regular withdrawal from the bond of:

Option A – Fixed amount in the bond's valuation currency

Or

Option B – Percentage of value % of the bond value per year, payable at our stated valuation dates

(tick one box only) quarterly half-yearly yearly

Please note the minimum withdrawal from the bond as a fee is £250 or currency equivalent.

It must be made clear which premiums are to be included for the purpose of the fees, as different premium payments may have different adviser charges attached to them. We cannot facilitate an additional fee on premiums that currently have existing trail commission being paid.

Premium(s) the fee relates to

Please enter the start date(s) of the premium amount(s) that this new fee relates to. **If the fee is a monetary amount, then this amount will be taken from each premium amount indicated.**

Start date	Premium amount

Declaration

I/We understand that this withdrawal shall be payable by Friends Provident International Limited to the financial adviser on my/our behalf.

I/We understand that the above instruction will replace any current payment instruction, for the premium(s) identified above, payable by Friends Provident International Limited to the financial adviser on my/our behalf.

I/We understand that if I/we cash in the bond, any fee paid to my/our financial adviser must be recovered by me/us from my/our financial adviser directly. It is not Friends Provident International Limited's responsibility to recover any fees from my/our financial adviser.

I/We understand that Friends Provident International Limited accepts no liability for disputes between me/us and my/our financial adviser over payment or refund of this fee.

I/We understand that the withdrawal will count towards the 5% annual tax deferred withdrawal allowance and this will result in a reduced annual tax deferred withdrawal amount payable to me/us.

I/We confirm that any agreement governing the payment of an ongoing fee for ongoing investment service is subject to a formal written agreement between me/us and my/our financial adviser and that I/we will inform Friends Provident International Limited immediately on the amendment or termination of any agreement.

I/We understand that this fee will be deducted at the next valuation date in line with the fee frequency selected.

Section 1 – continued

	Policyholder	Second policyholder
Signature(s) of policyholder(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"/>

Your financial adviser must provide you with a new illustration if, at any time during the life of your bond, you authorise an ongoing fee to start or increase. Please ensure that you have seen and agree with the new illustration provided by your financial adviser.

Section 2 – Cancellation of existing ongoing financial adviser fee

Important Note: If you are cancelling your ongoing adviser fee as a result of changing your financial adviser, then please also complete a new Financial Adviser Charging Instruction Form if you would like Friends Provident International Limited to facilitate an ongoing adviser fee to your new adviser (where applicable).

I/We wish to stop the existing ongoing adviser fee payable by Friends Provident International Limited to the financial adviser. The fee will stop with immediate effect and no fee will be paid for the current valuation period.

	Policyholder	Second policyholder
Signature(s) of policyholder(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"/>

Important information

The information given in this document is based on Friends Provident International Limited's understanding of current law and Isle of Man taxation practice at January 2016, which may change in future. No liability can be accepted for any personal tax consequences of this policy or for the effect of future tax or legislative changes. We do not condone tax evasion and our products and services may not be used for evading your tax liabilities.

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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Friends Provident International Limited: Registered and 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. 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. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. **Singapore branch:** 4 Shenton Way, #11-04/06 SGX Centre 2, Singapore 068807. Telephone: +65 6320 1088 | Fax: +65 6327 4020 | Website: www.fpinternational.sg. Registered in Singapore No. T06FC6835J. Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme. **Hong Kong branch:** 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Telephone: +852 2524 2027 | Fax: +852 2868 4983 | Website: www.fpinternational.com.hk. Authorised by the Insurance Authority of Hong Kong to conduct long-term insurance business in Hong Kong. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. Telephone: +9714 436 2800 | Fax: +9714 438 0144 | Website: www.fpinternational.ae. Registered in the United Arab Emirates with the UAE Insurance Authority as an insurance company. Registration date, 18 April 2007 (Registration No. 76). Registered with the Ministry of Economy as a foreign company to conduct life assurance and funds accumulation operations (Registration No. 2013). Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.