

Appointment of individual fund investment adviser form

Before completing this form please read all the guidance notes at the end of this form carefully.

Contact details

We adhere to strict confidentiality procedures when we communicate with our clients. For security purposes, we will regard the details you provide as your authorised contact details; it is therefore important that they are accurate and that you let us know if any of these details change.

1. Policy details

Policy number _____

Policy owner 1

Title Mr Mrs Miss Ms Dr
 Other (please give details) _____

Family name _____

Forename(s) _____

Please give details of any previous names or aliases used (including maiden name)

Telephone number _____

Mobile number _____

Is this a US* based telephone number? Yes No

*The definition of US includes the 50 United States of America, the District of Columbia, Guam, Puerto Rico, US Virgin Islands, American Samoa and the Northern Mariana Islands.

Email address _____

Policy owner 2

Title Mr Mrs Miss Ms Dr
 Other (please give details) _____

Family name _____

Forename(s) _____

Please give details of any previous names or aliases used (including maiden name)

Telephone number _____

Mobile number _____

Is this a US* based telephone number? Yes No

Email address _____

This section is only for completion by those acting on behalf of a company or trust

Name of the company/trust (policy owner) _____

Registered company number (if applicable) _____

Name of company/trustee representative for correspondence _____

2. Fund adviser details

I/We appoint:

Name of fund investment adviser

Individual adviser's regulation number and regulatory body (if applicable)

Please use brokerage name which is currently registered with Zurich International Life (Zurich). Using a different name will cause a delay in processing this request.

Brokerage name

Brokerage regulation number and regulatory body

As (please tick one only)

a) Advisory (with written client instruction)
This appointment is made on the basis of advice provided to me/us about the investment choices on the Zurich platform in my/our policy. I/We will provide written instructions to vary these choices to Zurich;

or

b) Advisory (without written client instruction)
This appointment is made on the basis of advice provided to me/us about the investment choices on the Zurich platform in my/our policy. I/We authorise Zurich to accept written instructions from the investment adviser to vary these choices on my/our behalf;

or

c) Discretionary investment management
This appointment is made on the basis that the investment adviser can act with full discretion to vary my/our investment choices on the Zurich platform in my/our policy. I/We authorise Zurich to accept the written instructions of the adviser to alter these investments.

It is agreed and understood by the policy owner(s) and fund investment adviser with discretionary powers that the Company will not be liable for any loss caused to the policy as a consequence of the Company acting on any bona fide instructions from either party or by the negligence of the fund investment adviser.

3. Fund investment adviser remuneration

Your fund investment adviser may receive an amount, agreed by you both, raised from the deduction of units from your policy (this can be nil if you wish). If you wish to remunerate your fund investment adviser by means other than the deduction of units from the policy enter 'nil' in section three of this form.

The effect of signing this agreement is that you are giving your adviser either:

a) absolute discretion to view your investment, including its overall value, fund holdings and transactions (fund investment adviser **without** discretionary power);

or

b) absolute discretion to view your investment, including its overall value, fund holdings and transactions and, at any time, vary the funds held within the policy (fund investment adviser **with** discretionary power).

This agreement between you and your fund investment adviser will be confirmed to you in writing.

I/We agree to authorise the partial surrenders of the policy value each year.

Enter the percentage of the policy value as applicable. This may be NIL if you have agreed to remunerate your investment adviser directly.

- Up to 1% on an International Wealth Account or Elite International Bond (EIB).
- Up to 1.5% on a Vista policy where the application was received on or after 1 January 2005 or on a Wealth Accumulation Plan.

The amount can be specified up to two decimal places and will be at the value _____ %
of accumulation units or the monetary equivalent if the level amount is chosen.

Please note for Vista policies, the remuneration will only be paid after the relevant initial contribution period of your policy, once your policy has accumulation units. The remuneration will be calculated and deducted monthly using the current value of the accumulation units held in the policy at the time. If there are insufficient accumulation units to deduct the remuneration then no payment will be generated.

Fund investment adviser payments on the EIB will form part of a UK taxpayer's tax-deferred allowance.

4. Confirmation details

Please confirm the contact details for all fund investment adviser related information.

Postal address

Email address

5. Guidance notes for policy owner(s)

You may appoint a fund investment adviser to review the holdings within your policy.

There are two levels of involvement to which you can assign your adviser. Both types of adviser can review your holdings, transactions and fund value to advise when it would be beneficial to alter the holdings within your policy, but neither can fully or partially surrender (cash-in) your policy.

A fund investment adviser who can review your policy, but cannot alter it, is called a fund investment adviser **without** discretionary power. Under no circumstances is a fund investment adviser without discretionary power given the authority to conduct discretionary portfolio management (i.e. alter your fund portfolio).

Advisers with the additional authority to vary the fund(s) to which the policy is linked should be nominated as a fund investment adviser **with** discretionary power.

The parties to this agreement are you, the policy owner(s), and the nominated fund investment adviser.

You should ensure that the fund investment adviser has the proper authorisation in their country of authorisation to act in the capacity appointed.

Zurich cannot accept any responsibility in respect of your choice and appointment of fund investment adviser, although we may be able to provide you with the addresses of the appropriate authorities to enable you to verify any authorisation credentials yourself.

6. Data protection/Declaration for policy owner(s)

Data protection

The personal information that is supplied or is derived from relevant background checks may be held and used by Zurich International Life Limited (the Company) in the following ways:

- to process, evaluate and administer the contracts/policies/claims
- to prevent and detect fraud and financial crime
- to perform accounting, statistical and research activities.

In order to carry out the above the Company may need to pass the information to:

- Zurich Insurance Group companies, re-insurers, reference agencies, auditors, third parties who provide relevant services to the Company and relevant financial professionals
- countries outside the Isle of Man (or the Company's regional branches) that may not have equivalent levels of data protection; however the Company would be responsible for ensuring that equivalent levels of protection are maintained
- public bodies including the police, or insurers' database
- any relevant tax authority or governmental, regulatory or other bodies as required by law, regulation, codes or guidelines and/or pursuant to any order of a court of competent jurisdiction and the information may be transmitted by any usual means including the internet.

Where more than one form of contact details have been provided, the most appropriate method of communication will be used depending on the urgency and sensitivity of the information.

Telephone calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

Individuals are entitled to receive (from the Company's Data Protection Officer) a copy of their personal data held by the Company (and may be charged the statutory fee for this) and to have any errors corrected.

Declaration for policy owner(s)

The policy owner(s) agrees and understands that:

- a) the fund adviser fee, if selected, will be deducted at each automatic valuation and the policy owner(s) hereby authorises the Company to make payment of such fees direct to the fund investment adviser;
- b) their signature to this form confirms that they have read and understood the terms of appointment of a fund investment adviser with or without discretionary powers and agrees to be bound by them;
- c) the fund investment adviser has fully and comprehensively advised them of nature and extent of appointing a fund investment adviser with or without discretionary powers to advise on their policy;
- d) the Company will not be liable for any loss caused to their policy as a consequence of the Company acting on instructions in respect of variations from the fund investment adviser with discretionary power or by the negligence of the fund investment adviser with discretionary power;
- e) the Company does not give advice on the financial or tax implications of variations to their policy;
- f) all instructions to vary the apportionment of their policy will be subject to the terms and conditions of the policy;
- g) the agreement to appoint a fund investment adviser may be terminated on one [1] months written notice.

Policy owner 1

Signature

Print name

Date

Policy owner 2

Signature

Print name

Date

7. Declaration for fund investment adviser

The fund investment adviser agrees and understands that:

- a) they are solely responsible for the financial advice given to the policy owner(s);
- b) any instruction to vary the apportionment of the policy owner(s) policy will be accepted, subject to the terms and conditions of the policy;
- c) subject to appointment with discretionary power, they have the necessary level of authorisation from the regulatory organisation to act in the capacity they are appointed and that notification will be provided to the policy owner and the Company if their level of authorisation changes or any disciplinary action is brought by their regulatory organisation;
- d) the Company has an absolute discretion to reject or accept variations from the fund investment adviser with discretionary power;
- e) in the event of death, bankruptcy, administration, receivership or other form of insolvency of the fund investment adviser with discretionary power or upon the fund investment adviser's wilful misconduct or negligent act or omission, this agreement will terminate immediately without notice;
- f) upon receipt of written notice from the policy owner(s), their appointment as fund investment adviser will be terminated;
- g) notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

Fund investment adviser

Signature

Print name

Date

Zurich International Life Limited (Singapore branch) is 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.

Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

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