

Investment adviser appointment for regular premium products

Who is this form for?

This form is for applicants or policyholders of regular premium products, who wish to appoint an investment adviser to their policy. Investment advisers may act on a non-discretionary or discretionary basis. This is your choice and an agreement that you must make with your investment adviser.

Completing this form

By completing this form you will be requesting the appointment of a company to act as an investment adviser to your policy. They will have the power to place dealing instructions on your behalf.

We can only accept original written instructions that have been signed by all policyholders, trustees or authorised signatories. Please complete in BLOCK capitals throughout.

Please make sure that you read the important notes below.

When you have completed this form

For all policies or applicants outside of Hong Kong

Please send it to:

Alterations Team, RL360°, RL360 House, Cooil Road, Douglas, Isle of Man, IM2 2SP.

For policies or applicants within Hong Kong

If you hold a Hong Kong Policy (a policy taken out whilst resident in Hong Kong), please send it to: RL360°, Suite 3605, The Center, 99 Queen's Road Central, Hong Kong.

Important notes

If you are a UK resident policyholder, withdrawals from your policy, to pay your investment adviser, may count towards your annual 5% tax deferred allowance. These will be added to any other withdrawals you have taken for the purpose of determining whether a chargeable event has occurred in a particular policy year. If you think this could affect you, please contact your financial adviser.

Please note that payments to your investment adviser may only commence once your policy fund value has exceeded a certain level. For our Paragon and Quantum (issued April 2010 onwards) products that level is currently GBP15,000 or currency equivalent. For any other regular premium product, please contact us to find out whether or not a minimum fund value applies.

It is not possible for us to pay an investment adviser fee on a LifePlan policy but you can still appoint one. In some cases, if you are attempting to appoint an investment adviser to an old policy, we may not be able to pay a fee.

Section 1 Investment adviser appointment

Applicant or policyholder to complete

I wish to appoint

Investment adviser company name

to act in the capacity of an investment adviser to my policy

Application dated (dd/mm/yyyy)

Policy number

I understand that my investment adviser will be able to act on my behalf, subject to the terms and conditions set out in Section 2 below, to advise on and change the funds to which the value of my policy is linked. I authorise RL360 Insurance Company Limited (RL360°) to release all relevant information relating to my policy to my investment adviser when requested.

Section 1 Investment adviser appointment continued

I understand that RL360° is not responsible for any loss or liability incurred to my policy as a result of advice given, or negligence by, my appointed investment adviser. I also understand that RL360° is not responsible for the performance of any investments linked to my policy.

I confirm that all communications in relation to investment instructions should be directed to my investment adviser.

Please confirm on what basis you wish your investment adviser to be appointed, non-discretionary or discretionary, by ticking the appropriate box below.

- I confirm that my investment adviser will be acting on a non-discretionary basis. Dealing instructions may only be forwarded to RL360° after my investment adviser has consulted me. My investment adviser has confirmed to me that they have the necessary regulatory authorisations in order to perform this role. I understand that RL360° is not required to obtain proof that my investment adviser has consulted with me, prior to acting on any instructions received.
- I confirm that my investment adviser will be acting on a discretionary basis. Dealing instructions may be forwarded to RL360° without my prior consultation. My investment adviser has confirmed to me that they have the necessary regulatory authorisations in order to perform this role.

I authorise RL360° to take a withdrawal from my policy in line with the following:

A percentage

% per year, taken quarterly as a percentage of my policy value

(the withdrawal should not be more than 1% per year for Paragon and Quantum (issued April 2010 onwards) policies, please check with us for any other regular premium policy).

I am aware that for as long as I have an appointed investment adviser I will be unable to access online dealing facilities.

I confirm that should I change my investment adviser, or bring this agreement to an end in the future, I agree to inform RL360° in writing (originals only), immediately.

I acknowledge that RL360° has the right to reject the appointment of my investment adviser at its discretion.

	Applicant or Policyholder/Trustee/ Authorised Signatory 1	Applicant or Policyholder/Trustee/ Authorised Signatory 2
Signed	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
Full name	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Trust or Company name (if applicable)	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
Date (dd/mm/yyyy)	<input style="width: 25px; height: 20px;" type="text"/> <input style="width: 25px; height: 20px;" type="text"/> <input style="width: 60px; height: 20px;" type="text"/>	<input style="width: 25px; height: 20px;" type="text"/> <input style="width: 25px; height: 20px;" type="text"/> <input style="width: 60px; height: 20px;" type="text"/>
	Trustee/ Authorised Signatory 3	Trustee/Authorised Signatory 4
Signed	<input style="width: 100%; height: 40px;" type="text"/>	<input style="width: 100%; height: 40px;" type="text"/>
Full name	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Trust or Company name (if applicable)	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
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Section 2 Investment adviser details and conditions

Investment adviser to complete

Full name	<input type="text"/>
Company name	<input type="text"/>
RL360° adviser number	<input type="text"/>
Investment adviser company address	<input type="text"/>
Email address	<input type="text"/>
Telephone number	<input type="text"/>
Fax number	<input type="text"/>
Name of regulatory or authorising body (if applicable)	<input type="text"/>
Regulatory number (if applicable)	<input type="text"/>
Category of authorisation and relevant permitted activity	<input type="text"/>

If you do not have Terms of Business with RL360°, please contact your Regional Sales Manager before submitting this form.

In accepting the appointment of investment adviser to the above stated policy, I agree to the following terms and conditions:

1. All instructions relating to the purchase, sale or switching of investments will be in respect of the range agreed by RL360° as being eligible for the policy.
2. All instructions should be provided to RL360° in a format as agreed by RL360°.
3. RL360° will purchase, sell or switch investments at the open market price as available at the time of placing an instruction.
4. RL360° has the right to accept or reject any instruction from the investment adviser at its own discretion.
5. RL360° has the right to request evidence of the investment adviser's discussions with the Policyholder where the investment adviser is acting on a non-discretionary basis. It is the duty of the investment adviser to maintain these records.
6. The investment adviser must maintain such authorisation as is necessary to act as an investment adviser under the legislation and regulation in the country in which advice is given. Where the investment adviser is carrying on investment business in the United Kingdom, under the terms of the Financial Services and Markets Act 2000, they must have the necessary authorisation for the activity of "Managing Investments".
7. RL360° and the Policyholder cannot be held responsible for any future tax liability, that may accrue to the investment adviser, as a result of a failure to levy VAT where it later transpires that VAT should have been charged. The investment adviser is responsible for deciding whether or not the service they are providing is subject to VAT.
8. The investment adviser must notify RL360° in writing, immediately, should their authorisation change, cease or the regulator takes or threatens disciplinary action.
9. RL360° has the right to remove the investment adviser from the policy, without specifying a reason, and on giving one month's written notice to the Policyholder and the investment adviser.
10. The investment adviser may resign their appointment by giving one month's written notice to the Policyholder and RL360°.
11. This investment adviser appointment shall cease immediately upon the death, bankruptcy, dissolution or insolvency of the investment adviser, or any composition with creditors, or if the investment adviser is in breach of any regulatory requirement, or it becomes illegal for the investment adviser to act in this capacity.
12. This appointment and agreement shall be subject to, and interpreted in, accordance with the laws of the Isle of Man.

Section 2 Investment adviser details and conditions continued

Please submit a current certified copy of your company's Authorised Signatory list with this form. If you have an additional list for persons authorised to sign dealing instructions, please also submit a certified copy with this form.

If your company is not regulated in the UK, Isle of Man, Channel Islands, Hong Kong or Gibraltar, please provide identification and address verification for each person on the Authorised Signatory list.

Investment adviser

Signed

Date (dd/mm/yyyy)