

DEALING INSTRUCTION

DEALING INSTRUCTION FORM COMPLETION

Who is this form for?

This form is for Personal Investment Management Service (PIMS), Select and Choice plan owners who wish to change one or more of the investments to which the value of their plan is linked.

Completing this form

By completing this form you will be requesting a change to investments to which the value of your plan is linked. For more information about completing this form, please contact our Customer Services Team on +44 (0)1624 681682 or alternatively you can email dealing@rl360.com. If you are based in Hong Kong you can contact our Hong Kong office on +852 3929 4333.

We can only accept original written instructions (including faxed copies) that have been signed by all plan owners, trustees or authorised signatories. If you are the appointed investment adviser for the plan, you alone may sign on their behalf.

If you intend to send a faxed copy of this instruction, please ensure that it is clear and legible. We cannot be held responsible for the failure to action your instructions if they are unclear, incomplete or illegible. We recommend that you complete this form electronically to ensure the best possible clarity.

Actions – Tick to indicate whether you want us to sell or buy an investment.

Amount – Tell us how much you wish to sell or to buy of an investment. You can choose a cash amount (including the currency) or a number of units. Please note that some fund managers may impose a minimum deal amount and/or there may be a regulatory minimum that must be met. RL360 has no control over what those amounts may be.

ISIN/SEDOL/Ticker – Please provide us with the ISIN/SEDOL/Ticker code for your chosen investment. Generally, the ISIN/SEDOL/Ticker can be found on the factsheet appropriate to your chosen investment.

Investment name – Please tell us the name of your chosen investment including its currency, any class that may apply (for instance Class ‘A’, ‘B’ etc), and the type of units you require (‘Accumulation’ or ‘Income’). Please note that any income from distributing funds/shares will be paid back to the plan cash account. Income cannot be reinvested.

Settlement currency – If you do require money to be FX’d into a different currency please state the currency here.

When you have completed this form

Please send it to: Investment Dealing Team, RL360, International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles.

Or fax it to: +44 (0)1624 689211

Please note that we cannot be held responsible for deals that are delayed or missed as a result of dealing instructions being sent to any fax number, other than the one shown above.

Example of how to complete instruction

Action		Amount		ISIN/SEDOL/Ticker	Investment name (inc. currency, class and unit type)	Settlement currency
Buy	Sell	Currency and amount to invest/raise	OR units			
✓		GBP 100k		0049520	BlackRock European Dynamic A Acc GBP	GBP
	✓	USD 100k		BCZRQL2	BlackRock European Special Situations Fund A2H USD Acc	GBP

IMPORTANT NOTES

Any choice of investment is entirely at the risk of the plan owner/investment adviser. It is the responsibility of the plan owner/investment adviser to ensure that all available documentation has been read and understood in respect of any investment chosen. Whilst RL360 may allow an investment to be selected, it does not approve or endorse any investment that is available for selection. As such RL360 accepts no responsibility for losses, damages and/or costs (including but not limited to legal fees) that may be incurred as a consequence of subscribing to or otherwise acquiring an interest on your behalf.

Processing deals

We will process your instruction to deal on the day on which we receive it, subject to:

- your instruction being received by 9am (GMT) on that day
- our offices being open for work on that day
- all necessary documentation being supplied
- compliance with your plan Terms and Conditions.

If, for whatever reason and further to the above criteria, we are unable to process your instruction on the day on which we receive it, we will process it on our first working day thereafter.

Only written instructions (including facsimile copies) signed by the plan owner, trustees, appointed investment adviser or, if applicable, an authorised signatory of that company will be accepted. On no occasion will RL360 accept verbal or emailed dealing instructions. We cannot accept responsibility for any failure to action an instruction resulting from an error in transmission or if the fax is illegible, incomplete or unclear. Originals of faxes are not required.

Ordinarily, your chosen investments will receive the price on the next dealing day following your instructions being processed by us. For investments that are not priced on a daily basis, we require two full working days notice in advance of any dealing cut-off date. Where two working days notice has not been provided we will do our best to process your instructions, but we cannot guarantee that they will be processed in time, therefore your deals could be delayed until the next available dealing date.

Sale proceeds will always be received in the currency in which the investments were purchased, unless you state otherwise.

Purchases will only be made where there are sufficient funds within your plan cash account to cover the purchase, and related dealing costs. If you are purchasing an investment that is not in the same currency as your plan currency, and there are insufficient funds to proceed with the purchase, then we will require a foreign exchange instruction prior to placing the deal.

General

The investments linked to your plan are owned by us, and in most cases will not be eligible for compensation under investment compensation schemes.

Some assets may be subject to withholding taxes and it is unlikely that RL360 will be able to reclaim any amount deducted.

If you link your plan to a cash deposit account your investment may not be covered by any depositors compensation scheme, should the deposit account provider become insolvent. This is because you are not the owner of the account(s) linked to your plan, we are. Therefore the amount (if any) which we recover under any depositors compensation scheme could be substantially less than the amount you might have been able to recover had you owned the cash deposit account(s) yourself. Where any cash deposits are chosen, we will require the plan owner to provide us with a declaration in addition to this form to confirm they understand the risks involved.

Where the provider of an investment linked to your plan becomes insolvent, your plan will incur the loss.

It is the responsibility of the plan owner(s) and (where applicable), their appointed investment adviser, to read the prospectus and any other documentation associated with the asset being selected, including any risk warnings.

Some investments are designed for Experienced, Professional, Qualified or Sophisticated Investor Funds as defined under their applicable legislation and are not intended for general sale to retail investors. Where we are required under a jurisdiction's regulations to give an undertaking to the asset provider that the plan owner has sufficient investment

experience and/or knowledge of the risks associated with the purchase, we will require the plan owner to provide us with a declaration to that effect at the time the investment instruction is submitted to RL360. RL360 will require this declaration prior to carrying out the purchase of the asset.

All investments must be acceptable to us and compliant with any regulations that may apply. We cannot accept responsibility for any losses incurred whilst determining if an investment is acceptable, or should we decide not to allow a particular investment.

You should make yourself aware of the fees payable in relation to your chosen investments. You should note that these fees are required to cover the costs of promoting and distributing the investments including, in some cases, commission to your financial adviser and/or investment adviser. Where applicable, please ensure that the authorised signatory list(s) that we hold for this plan are up-to-date before submitting dealing instructions. Where authorised signatories have changed and we are unable to match those on this form with our records, this will delay deals being placed.

Any choice of investment is entirely at the risk of the plan owner/investment adviser/trustees. It is the responsibility of the plan owner/investment adviser/trustees to ensure that any prospectus or other offering document has been read and understood in respect of any investment chosen. RL360 accepts no responsibility for losses, damages and/or costs (including but not limited to legal fees) that may be incurred as a consequence of subscribing to or otherwise acquiring an interest on your behalf.

We are not authorised to provide you with investment advice, and we would always recommend that you consult a professional before making investment decisions.

Privacy policy

Our full privacy policy can be viewed at www.rl360.com/privacy or can be obtained by requesting a copy from our Data Protection Officer.

PLAN OWNER CASH DEPOSIT DECLARATION

Plan number

I fully acknowledge and accept the risks associated with linking the value of my plan to a cash deposit account, and I am aware that my deposit may not be covered under any depositor compensation scheme should the deposit account provider become insolvent. I understand that this is because RL360 Insurance Company Limited holds this account on my behalf. Therefore the amount (if any) which is recoverable under any scheme could be substantially less than the amount I might have been able to recover had I owned the cash deposit account directly.

I accept that in the event of the insolvency of my chosen deposit account provider, RL360 Insurance Company Limited will have no responsibility for any loss. By signing below I acknowledge the above statements and request that a deposit is made with the provider and account named below.

I am aware and acknowledge that the institution(s) and/or their subsidiaries which I choose to invest in may not be institutions or subsidiaries where RL360 would normally hold balances or deposits.

Provider

Deposit account

Plan owner/Trustee

Full name

Signature

Date (dd/mm/yyyy)

Plan owner/Trustee

Full name

Signature

Date (dd/mm/yyyy)

Plan owner/Trustee

Full name

Signature

Date (dd/mm/yyyy)

Plan owner/Trustee

Full name

Signature

Date (dd/mm/yyyy)