



This Application Form is for individual applicants only. If you are a trustee or corporate applicant you should use the alternative Application Form which is available from your financial adviser.

# Old Mutual International Investment Portfolio+

for the individual  
investor

July 2020

This Application Form should only be used when applying for the Old Mutual International Investment Portfolio+, a Capital Redemption Contract issued as long-term insurance business under the Isle of Man Insurance Act 2008 by Old Mutual Isle of Man Branch of Old Mutual Life Assurance Company (South Africa) Limited, ("Old Mutual Isle of Man") and includes the Investment Portfolio+ Key Features Document & the Investment Portfolio+ General Conditions.

To complete this form:

- Complete all relevant sections
- Do not use correction fluid; any amendments should be crossed out and signed by all applicants
- Any incomplete information will need to be confirmed in writing by you to Old Mutual Isle of Man

**If this investment is to be linked to an existing Investment Portfolio (IP) or Investment Portfolio+ (IP+)**

**please state the number:**

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## Financial adviser's details

Name of financial adviser

OMLAC(SA) code (if known)

OMI Adviser code

Company name

Contact person

Contact number

E-mail address

FAIS licence number

OM Broker Consultant name (if applicable)

OM Broker Consultant number (if applicable)

OMI Offshore Specialist (OSS)

Old Mutual Isle of Man only accepts business introduced by intermediaries which have Terms of Business with us. All introducers must be appropriately FAIS licensed.

OLDMUTUAL

INTERNATIONAL



## A Details of all individual applicants

In this section, please give details of all individual applicants. The maximum age is 89 and the form will be required to be signed by a Parent/Legal Guardian for applicants that are younger than 18.

If there are to be any further applicants, please photocopy Section A, attach the details with this Application Form and tick here (✓) ☐  
(The maximum number of Contract Holders is six.)

	Applicant 1	Applicant 2 (if any)																
Title (✓)	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other <input type="text"/>	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other <input type="text"/>																
Full forename(s)	<input type="text"/>	<input type="text"/>																
Full surname(s)	<input type="text"/>	<input type="text"/>																
Previous name(s) or alias(s) (eg maiden name)	<input type="text"/>	<input type="text"/>																
Gender (✓)	<input type="radio"/> Male <input type="radio"/> Female	<input type="radio"/> Male <input type="radio"/> Female																
E-mail address (mandatory)	<input type="text"/>	<input type="text"/>																
Marital Status (Divorced; Married; Single; Widowed; Legally Separated; Common Law; Unknown)	<input type="text"/>	<input type="text"/>																
Date of birth	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y											
D	D	M	M	Y	Y	Y	Y											
Country of birth	<input type="text"/>	<input type="text"/>																
Nationality	<input type="text"/>	<input type="text"/>																
SA ID number	<input type="text"/>	<input type="text"/>																
Passport number (If no SA ID)	<input type="text"/>	<input type="text"/>																
Country of residence	<input type="text"/>	<input type="text"/>																
Residential address (where you currently live. This address must match the address given in the document to verify residential address.)	<input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode																
Correspondence Address	<input type="text"/> <input type="text"/> <input type="text"/> Postcode	<input type="text"/> <input type="text"/> <input type="text"/> Postcode																
Stand/Plot/Erf number	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>																
Telephone number	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>																
Cell number	<input type="text"/>	<input type="text"/>																
Reason for Investment	<input type="text"/>	<input type="text"/>																



## A Details of all individual applicants (continued)

**THIS SECTION MUST BE COMPLETED IN ALL INSTANCES.**

### Employment Details

Please give details of your employer or your own company, if self-employed.

If you have retired or are not currently employed, please include details of your last/previous employer or your own company. If you have never been employed, please state N/A. Please also enter your final year's salary/income and bonus, if any.

If there are any further applicants, please photocopy this page, attach details with this Application Form and tick here (✓) ☐

	Applicant 1	Applicant 2																
Occupation	<input type="text"/>	<input type="text"/>																
Industry	<input type="text"/>	<input type="text"/>																
Name of employer or your own company	<input type="text"/>	<input type="text"/>																
Address of employer or your own company	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>																
	Postcode	Postcode																
Country	<input type="text"/>	<input type="text"/>																
Website address of employer or your own company (if any)	<input type="text"/>	<input type="text"/>																
Type of employment (✓) <input type="radio"/> Salaried <input type="radio"/> Self-Employed <input type="radio"/> Other	<input type="radio"/> Salaried <input type="radio"/> Self-Employed <input type="radio"/> Other	<input type="radio"/> Salaried <input type="radio"/> Self-Employed <input type="radio"/> Other																
Last year's gross salary/ income amount (specify currency)	<input type="text"/>	<input type="text"/>																
Last year's bonus amount (specify currency)	<input type="text"/>	<input type="text"/>																
Date of retirement (if applicable)	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y											
D	D	M	M	Y	Y	Y	Y											
Final salary (if applicable. Please specify currency)	<input type="text"/>	<input type="text"/>																

### Politically Exposed Persons (PEP)

If the applicant(s), or any other party connected to this application either now or in the past/future, could be classed as a PEP, or connected with a PEP, please provide details.

A PEP is an individual or entity that is, or has been, entrusted with a prominent public function or such parties associated with them.

Applicant 1 ☐ Yes ☐ No  
Applicant 2 ☐ Yes ☐ No

Reason for (PEP) status

Please note that Old Mutual Isle of Man will need further documentary evidence on the origin of wealth to support applications from parties who are, or are connected to PEPs.



## B Beneficiary Nomination

### 1. The Nomination request ("the Nomination")

Where Applicants wish to transfer the ownership of the Contract on the death of the relevant Applicant, and this does not bring the Contract to an end.

### 2. Definitions

All terms and expressions used in the Investment Portfolio+ General Conditions shall have the same meaning and effect when used in this form and shall apply to this Nomination.

All terms and expressions which are not defined in the Investment Portfolio+ General Conditions are defined below:

**Beneficiary** The person(s), corporation or trustee identified in section 3, below.

**Relevant Contract Holder** The Contract Holder, or where there are two Contract Holders, the last of them to die.

**Transfer Date** The date of death of the Relevant Contract Holder, provided this occurs before the Investment Portfolio+ comes to an end by way of the total surrender or maturity.

The singular includes the plural, the masculine includes the feminine and vice versa, unless the context infers otherwise.

### 3. Beneficiaries

Listed below are the Beneficiaries who will be entitled to the Investment Portfolio+ and benefits arising on the Transfer Date.

#### Primary Beneficiaries

	Nomination 1	Nomination 2
<b>Beneficiary interest *</b>	<input type="text"/> %	<input type="text"/> %
Title (✓)	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss
Forename(s)	<input type="text"/>	<input type="text"/>
Full surname(s)	<input type="text"/>	<input type="text"/>
Date of birth	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y
Relationship to Contract Holder	<input type="text"/>	<input type="text"/>
Current residential address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	Country <input type="text"/>	Country <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
E-mail address	<input type="text"/>	<input type="text"/>



## B Beneficiary Nomination (continued)

### Primary Beneficiaries (continued)

#### Beneficiary interest \*

Nomination 3

%

Title (✓)

☐ Mr ☐ Mrs ☐ Miss

Forename(s)

Full surname(s)

Date of birth

Relationship to Contract Holder

Current residential address

Country

Postcode

E-mail address

Nomination 4

%

☐ Mr ☐ Mrs ☐ Miss

Country

Postcode

\* Total must add up to 100% across all Primary Beneficiary nominations

☐ If there are more than 4 nominations please photocopy this page and add it to the form.

On the Transfer Date the Investment Portfolio+ and all benefits and rights attached to it shall be transferred to the Primary Beneficiaries in the proportions indicated.

If one or more of the Primary Beneficiaries do not survive the Transfer Date, their share(s) will be distributed between the Primary Beneficiaries alive or still in existence on the Transfer Date and, if more than one, on a pro rata basis.

If no Primary Beneficiaries survive the Transfer Date, the Investment Portfolio+ and all benefits and rights attached to it, shall be transferred to the Secondary Beneficiaries in the share(s) indicated.

### Secondary Beneficiaries

#### Beneficiary interest \*

Nomination 1

%

Title (✓)

☐ Mr ☐ Mrs ☐ Miss

Forename(s)

Full surname(s)

Date of birth

Relationship to Contract Holder

Current residential address

Country

Postcode

E-mail address

Nomination 2

%

☐ Mr ☐ Mrs ☐ Miss

Country

Postcode

#### Beneficiary interest \*

Nomination 3

%

Title (✓)

☐ Mr ☐ Mrs ☐ Miss

Full forename(s)

Full surname(s)

Date of birth

Relationship to Contract Holder

Current residential address

Country

Postcode

E-mail address

Nomination 4

%

☐ Mr ☐ Mrs ☐ Miss

Country

Postcode

\* Total must add up to 100% across all Secondary Beneficiary nominations

If, on the Transfer Date, there are (i) no Primary or Secondary Beneficiaries then living or in existence or (ii) who, if then living disclaimed in writing their interest in the Investment Portfolio+, then the Investment Portfolio+ and all benefits and rights attached to it shall be transferred to the relevant Contract Holder's deceased estate.



## C Source of Wealth and Funding

### Overall Wealth

Important: In order to manage your account Old Mutual Isle of Man need to understand your wealth and how this was acquired. Please complete this section where applicable to ensure that your application can be effectively processed.

Please include the total wealth of all applicants added together and provide approximate value.

Applicants wealth	Currency and value	Details
Bank deposits/life savings		Bank(s) and their location in which deposits are held
Property (Less mortgage)		Residential property type and location (e.g. apartment in London) and/or buy-to and commercial property description and location (e.g. flat for let in London).
Other assets or investments (including stock market and private company shares)		Description of stocks held and any other high value assets or possessions not covered in the sections above. For self employed applicants please state the percentage of the business which you own.

Over how many years has your total wealth been accumulated?	
How was your wealth acquired? (e.g. savings from salary/ bonus, asset/property sale, gift/inheritance, redundancy/ pension)	

Your income	Amount	Currency
Salary		
Property (rental income)		
Other (e.g. pension payment, dividends, interest)		

Please include the total income of all applicants added together and provide approximate value. If you are retired or unemployed please provide details of your salary prior to retirement or unemployment commenced.



## C Source of Wealth and Funding (continued)

Full details of wealth activity generating the source of funds

**PLEASE TICK THE DESCRIPTION OPTION(S) RELATING TO THE ORIGINAL SOURCE OF THE ADDITIONAL CONTRIBUTION FOR YOUR INVESTMENT PORTFOLIO+ (✓).**

**YOU MUST FULLY COMPLETE EACH RELEVANT SECTION RELATING TO THE DESCRIPTION OPTION(S) YOU HAVE TICKED.**

- ☐ **Regular income from employment** As per last year's gross income and bonus details declared under Employer details above
- OR**
- ☐ **Regular income from your business (for example if self-employed)** As per last year's gross income and bonus details declared under Employer details above

**THIS SECTION MUST BE COMPLETED IN ALL INSTANCES.**

<input type="radio"/> Sale of shares	Name of company/Financial Institution that held your shares/investment/policy (for example bank stockbroker or insurance company)									
<input type="radio"/> Dividends										
<input type="radio"/> Maturing investments	Name of person who held the shares/investment/policy/Savings									
<input type="radio"/> Liquidation of Investments										
<input type="radio"/> Replacement policy	Account/Policy/Investment/Portfolio number									
<input type="radio"/> Savings	How accumulated									
	Description of shares sold (if applicable)									
	Reason for policy liquidation or replacement policy (if applicable)									
	Total amount paid out/Total amount of savings (please specify currency)									
	Surrender penalty incurred (if any)									
	Date received	<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y			
	Savings/Shares/investment/policy held for	<table><tr><td></td><td></td></tr></table> years <table><tr><td></td><td></td></tr></table> months								

<input type="radio"/> Sale of property/interest in company/company dividends	Name of company (if applicable)	
	Address of property/company sold (including postcode if applicable)	



## C Source of Wealth and Funding (continued)

Connection to Company/Property  
(ie, owner, shareholder)

Total sale amount/dividend declared  
payment  
(please specify currency)

Nature of business  
(if company sale)

Total sale amount  
(please specify currency)

Date of Sale

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date declared (dividends)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Amount received from sale  
(Please specify currency)

Date received

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

☐ Other unearned  
income

Origin of wealth  
(if ticked gift or other)

☐ Inheritance

From which organisation or whom  
(state the relationship if applicable)

☐ Loan

☐ Gift

☐ Compensation

☐ Competition or  
gambling win

Name of donor/deceased

☐ Donation

Relationship to donor/deceased

☐ Other

Details  
(including reasons where applicable, how the  
money was acquired, etc.)

Amount  
(please specify currency)

Date received

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Date of death (Inheritance)

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**We may also require additional documentary evidence to support your application, particularly in relation to your country of residence, source of funding and investment amount, before we can process it.**

**Your financial adviser can establish if further documentary evidence is needed by contacting us before sending in your Application Form.**

**Please enter what documentary evidence you are enclosing with this Application Form (if applicable).**






## C Source of Wealth and Funding (continued)

### THIS SECTION MUST BE FULLY COMPLETED IN ALL INSTANCES.

The investment amount will be invested after all requirements have been met and, where applicable, after the SARS (South African Revenue Service) Application for a Tax Clearance Certificate has been received.

#### Source of funding Account to Old Mutual Isle of Man

Please detail the account from which payment is being made to Old Mutual Isle of Man. Please complete (a) and/or (b) as appropriate.

For Contributions from multiple bank accounts, please photocopy this page and complete for each bank account and provide reasons for multiple payments.

#### (a) Payment from Applicant

Payment amount	<input type="text"/>	Payment currency	<input type="text"/>
Bank name	<input type="text"/>		
Bank address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Account holder's name (as stated on bank account)	<input type="text"/>		
Bank account number/ IBAN*	<input type="text"/>		
Sort code** (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>	SWIFT or BIC code** (if applicable)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Bank account currency	<input type="text"/>		

\* IBAN stands for International Bank Account Number and is always used in conjunction with a bank identifier code (BIC).

\*\* A sort code is used in the UK in conjunction with a bank account number. A SWIFT code is used outside Europe in conjunction with a bank account number. A BIC code is used in Europe in conjunction with an IBAN.

#### FX provider (Please ensure this section is completed where an FX provider is used and differs to the account detailed above).

Premium being paid using an FX provider ☐

Bank name

☐ Account opened to facilitate tax clearance and currency conversion, therefore account details are not known.

#### (b) Payment from third-party

Third-party payments, such as payments made by persons other than the Applicant(s), are not normally acceptable. However, we may accept payments in the following situations and with the following additional documentation. Please tick as applicable (✓) "Please ensure that any third party payment is correctly referenced"

☐ **Payment from an account in the client's name at a reputable, regulated financial institution.**

Copy documentation showing details of the investment and the payment transfer may be requested.

(Note payment from unregulated companies or from certain jurisdictions may not be accepted)

☐ **Payment by one spouse to another spouse for investment not in payor's name.**

The Payor's valid passport or national identity card plus residential address evidence. Complete Payor details in Section A above

For each individual payor you will need to provide a certified copy of the valid passport or national identity card and evidence of residential address.

☐ **Payment from an executor as a result of an inheritance, a settlement, a property sale, or other legitimate source.**

A letter (or certified copy) from the executor confirming the source of funds.



## D Contract Information

### Contribution

Currency (✓)	Amount													
<input type="radio"/> £	<table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>													
<input type="radio"/> US\$	<table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>													
<input type="radio"/> €	<table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>													
<input type="radio"/> CHF	<table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>													
<input type="radio"/> AU\$	<table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>													
<input type="radio"/> ZAR	<table><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>													

Minimum initial investment amounts

- Internal Funds - £ 35,000 or 52,500 for other currencies
- Authorised Custodian Facility - £ 100,000 or 150,000 for other currencies

### Contract Currency

I request my Contract Currency to be (please tick one of the following).

Contract Currency (✓)   ☐ £                      ☐ US\$                      ☐ €                      ☐ CHF                      ☐ AU\$

The Contract Currency cannot be changed once the Contract has been issued.

Your Plan valuation will be summarised in your chosen Contract Currency.

If you choose a Contract Currency other than that in which you made your Contribution, you should be aware that we will notionally convert the Contribution into your chosen Contract Currency. This means we will not physically convert the Contribution; but the converted amount will be the amount which is shown in your Plan Summary.

Any conversions that we make will be based on the closing 'market mid-rate'\* provided to us by a third-party currency rate provider, on the working day before we allocate your Contribution to your Contract.

If additional currency conversions are required as a result of transactions within your Contract, you should be aware that delays may occur.

\* All Currencies have a market rate. Any provider dealing with Currencies will independently set different 'buy' and 'sell' rates, which include overheads and profit margins.

The market mid-rate is derived from the mid-point between the 'buy' and 'sell' rates used in the global markets.

### Number of Contracts

You will be allocated 1000 Contracts the maximum number allowed.



## E Charges (continued)

The charging structure and currency that you choose for your Investment Portfolio+ cannot be changed once the Investment Portfolio+ has started and will apply to any additional Contributions which are made.

We will charge a Custodian Access Fee depending on the account you choose.

Please refer to the Investment Portfolio+ Investment Choices Brochure for these fees.

### Financial adviser Commission and Fees

**Please see Terms 18 to 21 of the General Conditions for information on charges which may apply to your Investment Portfolio+ or speak to your financial adviser.**

VAT will be included in commission payments where applicable. The charges/fees will be levied at the end of the relevant calendar quarter.

Please indicate your chosen charging structure and complete the relevant information (✓)

**(If no box is ticked, the application cannot be processed)**

#### INITIAL FEES

☐

##### CHARGING OPTION 1

###### Commission payable to your financial advisor

Maximum of 3% of your contribution amount. **(VAT will be automatically added if applicable.)**

Initial Commission to be paid  %

Any commission being waived should be used to (✓) ☐ Reduce the Contract Establishment Charge or

☐ Enhance the Allocation Percentage

OR

☐

##### CHARGING OPTION 2

###### Advice Fee

Subject to a maximum of 3% **(VAT will automatically be added if applicable.)**

- The Advice Fee is an amount that you have agreed to pay your financial adviser for providing you with advice.
- This amount will be deducted by Old Mutual Isle of Man on your instructions prior to investing the Contribution on the Contract Commencement Date and is based on your Contribution.
- For clarity, the Advice Fee is not a commission payment paid by Old Mutual Isle of Man.

Advice Fee  %

#### ONGOING FEE

##### Investment Review Fee – if selected, payable from inception, or from the date agreed below

- The Investment Review Fee is an additional ongoing fee that you have agreed to pay your financial adviser for providing you with ongoing advice.
- You have instructed Old Mutual Isle of Man to pay this Fee to your financial adviser by making partial surrenders (refer to the Investment Portfolio+ General Conditions) from your Plan.
- For clarity, this is not a commission payment paid by Old Mutual Isle of Man.
- **Subject to a maximum equivalent of 1% per annum (VAT will automatically be added if applicable.) and minimum payment of £ 250.**
- Payment will be payable quarterly.

Investment Review Fee starts at inception.

of  % per annum of the value of my Portfolio Fund to be taken



## F Investment Choices

Please choose **ONE** of the following options: (If no option is ticked, the application cannot be processed)

1. ☐ **Direct Funds**

Available on a Plan with an initial Contribution of at least £ 35,000 or 52,500 for other currencies.

- Please complete Direct Funds section below ONLY.

Please refer to Investment Portfolio+ Investment Choices list for relevant Fund Codes.

2. ☐ **Authorised Custodian Facility**

Available on a Plan with an initial Contribution of at least £ 100,000 or 150,000 for other currencies.

- Please complete Authorised Custodian Facility section below and Section G overleaf.

Please select your Contribution payment method (✓)

- ☐ Electronic bank transfer to Old Mutual Isle of Man
- ☐ Asset transfer (Asset Statement required)

All assets to be transferred will be reviewed and are subject to Old Mutual Isle of Man acceptance. All stocks and shares must be quoted on a stock exchange recognised by Old Mutual Isle of Man. Old Mutual Isle of Man will confirm to you when the asset transfer process can start. It is your responsibility to start and monitor the transfer process.

**You can only transfer assets if:**

- the total value of assets is more than £ 50,000 (or currency equivalent) in total, and
- each stock to be transferred has a value greater than £ 5,000 (or currency equivalent)

3. ☐ **Combination of Authorised Custodian Facility and Direct Funds**

Authorised Custodian Facility and Direct Funds can be held within the same Plan subject to a minimum of £ 100,000 (or 150,000 for other currencies) being invested in the Authorised Custodian Facility.

The £ 35,000 (or 52,500 for other currencies) minimum for Direct Funds will not apply to a Plan that holds the Authorised Custodian Facility, provided the £ 1,000 (or 1,500 for other currencies) minimum investment amount per Direct Fund is met.

- Please complete BOTH Authorised Custodian Facility and Direct Funds sections below and Section G.
- Please confirm the Currency and amount to be held in the Authorised Custodian Facility

(the remaining contribution to be invested as per the funds indicated in the Direct Funds section below)

### Direct Funds

Fund code	Fund name	Currency	Proportion%
<b>Authorised Custodian*</b>			
<b>Transaction account percentage**</b>			
<b>Total</b>			<b>100%</b>

\* Please provide the asset statement containing the asset name, Sedol/ISIN Number/Book Value/units & custodian currency. (Please complete sections G, H & Letter of Authority)

\*\* Please indicate the % of your Contribution that should be kept in your Transaction Account held with Old Mutual Isle of Man to cover ongoing charges. No interest will be paid for any cash balance in the Transaction Account held with us. Please note, it is your Fund Adviser's, also known as your Discretionary Investment Manager's, responsibility to ensure liquid assets are available to pay ongoing charges. Where the deduction of charges leads to a debit balance in the Transaction Account, please see the Investment Portfolio+ General Conditions for further details.



## **G Request to open an Authorised Custodian account - Authorised Custodian Facility ONLY**

**For an up-to-date list of Authorised Custodians that we have terms of business with, please go to [www.oldmutualinternational.com](http://www.oldmutualinternational.com), click on Investment Portfolio+ and then select the Investment Portfolio+ Investment Choices Brochure.**

We strongly recommend you complete your own due diligence on the Authorised Custodian, seeking advice if necessary, before you request us or the Reinsurer to appoint them, to ensure they satisfy your requirements. Full details of the Authorised Custodian and services can be found on the Authorised Custodian's own website.

The fact that we may allow or refuse a particular Authorised Custodian does not indicate any judgement by us about its financial stability, services or suitability for you.

Please see Section G 'Authorised Custodian' for more information on opening an Authorised Custodian account.

### **Appointment of Authorised Custodian**

I request that Old Mutual Isle of Man or the Reinsurer appoints   
with the intent that the Authorised Custodian shall be responsible for the safe custody of Assets.

On appointing the Authorised Custodian, I request that the Authorised Custodian be permitted to discuss transactions with my appointed financial adviser.

### **Internet Request (Authorised Custodian Facility)**

Where the Authorised Custodian offers online services, we may, on your request, authorise view-only access to certain parties.  
(If not ticked automatic access will be provided).

Does applicant 1 require view-only access to the Internet Service provided by the Authorised Custodian? ☐ Yes ☐ No

Does applicant 2 require view-only access to the Internet Service provided by the Authorised Custodian? ☐ Yes ☐ No

Does the applicant(s) require their financial adviser to have view-only access to the Internet Service provided by the Authorised Custodian? ☐ Yes ☐ No

Does the applicant(s) require a third party to have view-only access to the Internet Service provided by the Authorised Custodian? ☐ Yes ☐ No

	<b>Details of 1st Third Party requiring access</b>	<b>Details of 2nd Third Party requiring access</b>
Title (√)	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other <input type="text"/>	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other <input type="text"/>
Full forename(s)	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>	Postcode <input type="text"/>
Telephone number	<input type="text"/>	<input type="text"/>
E-mail address	<input type="text"/>	<input type="text"/>

**I request that you connect me or, if applicable, the third party I have named, to the Internet Service provided by the Authorised Custodian.**



## H Appointing a Fund Adviser, also known as a Discretionary Investment Manager – Authorised Custodian Facility ONLY

A Discretionary Investment Manager is a person or firm which acts as your agent and provides investment advice to you, or is able to act on your behalf under a discretionary mandate and which gives investment instructions to the Dealing Desk.

Please tick as appropriate (✓) for more information relating specifically to the fees payable.

☐ I  have not appointed a Discretionary Investment Manager and I will act on an "execution only basis".

- This means that I, as the Contract Holder, will issue dealing instructions directly to the Authorised Custodian's Dealing Desk.

(You do not need to complete the rest of this section, but please ensure the Letter of Authority at the end of the Application Form is completed)

OR

☐ I  appoint my financial adviser as indicated on page 1 of this Application Form to act as my Discretionary Investment Manager (must be appropriately FAIS licensed – Category II)

- Financial advisers acting as Discretionary Investment Managers cannot choose both the Investment Review Fee and the Discretionary Manager Fee.

OR

☐ I  appoint a third party, which may be a company linked to the Authorised Custodian, to act as my Discretionary Investment Manager as specified below.

Name of Discretionary Investment Manager firm

Contact person

Address

  

E-mail address

Telephone number

### Discretionary Manager Fee

- The Discretionary Manager Fee is an additional ongoing fee that you have agreed to pay your Discretionary Manager for providing you with ongoing advice.
- You have instructed Old Mutual Isle of Man to pay this fee to your Discretionary Manager by making partial surrenders from your Plan (refer to the Investment Portfolio+ General Conditions).
- For clarity, this is not a commission payment paid by Old Mutual Isle of Man.
- Payment will be payable quarterly.
- **Subject to a maximum equivalent to 1% per annum exclusive of VAT.**

VAT to be added: ☐ Yes ☐ No  
(If not ticked Vat will not be added.)

Discretionary Investment Manager Fee starting on

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

of

% per annum of the value of my Portfolio Fund to be taken

If the amount to be paid is below the minimum partial encashment amount then Old Mutual Isle of Man will accrue the calculated value and pay the Discretionary Manager Fee at the earliest opportunity following the next Quarterly Date on which the minimum partial surrender is met.



## H Appointing a Fund Adviser, also known as a Discretionary Investment Manager – Authorised Custodian Facility ONLY (continued)

### Acceptance of appointment

I, the authorised signatory for the Discretionary Investment Manager named above, agree that:

1. The Discretionary Investment Manager has the necessary regulatory permission to carry out this activity and will inform Old Mutual Isle of Man and the Contract Holder if this stops being the case. For example in South Africa this would be a licensed Discretionary Financial Services Provider or an authorised member of the Johannesburg Stock Exchange Limited;
2. The Discretionary Investment Manager will be responsible to the Contract Holder for investment decisions in relation to the Investment Portfolio+ or certain assets in the Investment Portfolio+ depending on the licence conditions of the Discretionary Investment Manager e.g. Johannesburg Stock Exchange Authorised Investments;
3. The Discretionary Investment Manager has obtained and read a copy of the Investment Portfolio+ General Conditions to familiarise themselves with the responsibilities and requirements of those Investment Portfolio+ General Conditions and agrees to act in accordance with them at all times as applicable;
4. Where the Discretionary Investment Manager is subject to South African regulation, the Discretionary Investment Manager and Contract Holder confirm:
  - i. a Mandate has been agreed and signed by the Contract Holder;
  - ii. the Mandate authorises the above-named Discretionary Investment Manager to act on behalf of the Contract Holder with full discretion;
5. I have completed the Letter of Authority form (on page 19) which, once completed by Old Mutual Isle of Man or the Reinsurer, provides the 'Authorised Individual' to give instructions to the Authorised Custodian subject to the terms and conditions specified in the Letter of Authority;
6. The Discretionary Manager Fee will be taken as a partial surrender in accordance with the Investment Portfolio+ General Conditions. If the amount to be paid is below the minimum partial encashment amount then Old Mutual Isle of Man will accrue the calculated value and pay the Discretionary Manager Fee at the earliest opportunity on the Quarterly Date on which the minimum partial surrender is met, subject to point 7 below;
7. If the Plan is in the Restricted Period as defined in the General Conditions and no further encashments are allowed at that time, then payment of any outstanding Discretionary Manager Fee will have to be paid directly by the Contract Holder.

Name of Discretionary Investment Manager firm	<input type="text"/>		
Signature	<input type="text"/>	Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Name of signatory	<input type="text"/>		
Position	<input type="text"/>		



## I Declaration and application

**THIS SECTION MUST BE READ, UNDERSTOOD AND COMPLETED IN ALL CASES.**

### TAX RESIDENCY DETAIL

Each country has its own rules for whether a person is resident for tax purposes or not. It is possible to be resident for tax purposes in more than one country. Depending on the rules of the country, tax residency may be determined by factors such as where you permanently live, where you were born, or if you live and work in the country for more than half the year. If you are a US citizen or hold a US passport or green card, you will also be considered resident for tax purposes in the US even if you live outside the US, unless you have given up your citizenship.

	Applicant 1		Applicant 2	
SA Resident for Tax	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Income Tax Reference Number	<input type="text"/>		<input type="text"/>	
USA citizen and /or Tax Resident	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Income Tax Reference Number	<input type="text"/>		<input type="text"/>	
Tax Resident in any other Country	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
Income Tax Reference Number	<input type="text"/>		<input type="text"/>	
Country	<input type="text"/>		<input type="text"/>	

I declare that:

- The information provided above is correct. If I am a tax resident of any country other than or in addition to South Africa, I have stated this above. I undertake to advise Old Mutual Isle of Man within 30 days should information contained in this form change.
- The Premium detailed in this application and any other premium tendered in respect of this application are derived solely from the source of funding provided and have, where required, been declared to the relevant tax authority in my country of residence for taxation.
- The application for an Old Mutual Isle of Man policy is not being made for the purpose of concealing funds, assets or wealth with a view to the evasion of any taxes I am obliged to pay.
- The information provided is correct and true and that I will immediately inform Old Mutual Isle of Man of any change in the information provided for update, including a change in address or residency.

I CONFIRM THAT I HAVE READ AND UNDERSTOOD ALL DETAILS SUPPLIED IN THE APPLICATION FORM INCLUDING SECTION J IN ITS ENTIRETY AND UNDERSTAND ITS IMPLICATIONS AS WELL AS THE INFORMATION INCLUDED IN THE KEY FEATURES AND GENERAL CONDITIONS DOCUMENTS RESPECTIVELY.

### Signature(s) of Applicant(s)

Signature of applicant 1	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country where signed	<input type="text"/>								
Signature of applicant 2 (if any)	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country where signed	<input type="text"/>								

If there are more than two applicants, please attach a further copy of this page to the Application.

**Please note that we may require additional documentation to verify the applicant(s) identity and address if the documentation we currently hold does not meet with any current regulatory requirements.**

OLDMUTUAL

### INTERNATIONAL

[www.oldmutualinternational.com](http://www.oldmutualinternational.com)

Old Mutual Isle of Man, Branch of Old Mutual Life Assurance Company (South Africa) Limited, is registered in the Isle of Man under number 005664F and whose principal place of business is 5A Village Walk, Onchan, Isle of Man, IM3 4EA, British Isles.

Permitted to carry on long-term Insurance Business in and from the Isle of Man by the Isle of Man Financial Services Authority.

Old Mutual Life Assurance Company (South Africa) Limited is incorporated in South Africa (reg. number: 1999/04643/06). Registered office: Mutualpark, Jan Smuts Drive, Pinelands, Cape Town, South Africa. Old Mutual Life Assurance Company (South Africa) Limited is a registered long-term insurer and a licensed financial services provider.





## J Verification of customer identity – financial adviser to complete

Old Mutual Isle of Man is subject to anti-money laundering and countering terrorist financing legislation in South Africa and the Isle of Man, in terms of which applicants and related parties must submit suitably certified proof of identity and original or suitably certified verification of residential address.

Please note that we will not be able to set the Plan live until the necessary identification documentation has been provided.

Outlined below are the standard minimum requirements. In some circumstances we may need additional information.

**Please tick (✓) to indicate that identification has been supplied for each individual party to the Plan.**

If a Discretionary Investment Manager has been appointed we may need to verify the identity of the appointee.

### Verification of identity

- ☐ A suitably certified copy of a valid Passport OR a bar-coded Identity Document (ID) OR Smart Card ID (front and back) for each Contract Holder with Visually clear and legible photo likeness. The certifier must certify that the ID is a **true likeness of the person represented and that it is a true copy of the original document.**

### Verification of proof of residence

- ☐ Original or suitably certified copy of proof of residential address, **not older than three months from date of issue**, for each applicant (Postal or P.O. Box addresses will not be accepted unless a supply address is shown).

#### Acceptable documents:

- A recent utility, rates or council tax bill (cell phone bills not acceptable)
- A recent mortgage statement, evidencing the residential address
- A state pension, benefit or other government produced document showing benefit entitlement
- A recent tax assessment document
- A recent account statement from bank or credit card (store cards not acceptable)
- Proof of ownership or rental of the residential address

### Certification requirements

In the certification, preferably but not necessarily in the form of a stamp, the certifier must:

- state that he/she is a Commissioner of Oaths, Advocate, Lawyer, Solicitor, Accountant or Notary Public,
- certify that he/she has seen the original document, and that the copy is a true copy of the original,
- sign and date the certification, and
- provide his/her full name and contact details in the form of a physical address.

### Additional requirements

Old Mutual Isle of Man will apply additional requirements if any of the following additional risk factors are present:

- The applicant is employed in certain industries which may be considered to be high-risk or sensitive;
- The applicant is classified as a PEP (Politically Exposed Person); i.e. a person who holds or has held high political office, or is or has been employed in a prominent public capacity, or the applicant is closely related to or associated with such a person;
- The applicant is resident in, or the investment funds are sourced from certain territories or countries which may be considered to be high-risk or sensitive.

### OMI for office use only

Offshore Specialist/OMI Employee

Confirmation that you have met with the client

☐ Yes ☐ No

D	D	M	M	Y	Y	Y	Y
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## J Verification of customer identity – financial adviser to complete (continued)

### 1 Declarations – Must be completed by the financial adviser, Old Mutual PFA or OMI Offshore Specialist

I declare that:

- I have met and discussed with the applicant(s) in person. ☐ Yes ☐ No  
or I have met and discussed with the applicant(s) through electronic video conferencing means. ☐ Yes ☐ No
- I have taken reasonable steps to make sure that the funding is legitimate and in line with the applicant's circumstances.
- To the best of my knowledge and belief, all the information provided in and with this application is true and complete and was obtained from the applicant(s) who is/are of good standing. I also confirm that I will provide further information if required.
- I have not made any changes to the Application Form after the applicant(s) has signed it.

I confirm that I gave advice concerning this investment to the applicant(s) in  country

on 

D	D	M	M	Y	Y	Y	Y
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I confirm that all information provided was received directly from the applicant(s).

Signature of financial adviser  Date 

D	D	M	M	Y	Y	Y	Y
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Signature of OMI Offshore Specialist  Date 

D	D	M	M	Y	Y	Y	Y
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# Old Mutual International Investment Portfolio+ Letter of Authority – Authorised Custodian Facility ONLY

Date

D	D	M	M	Y	Y	Y	Y
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Dear

Name and Address of Authorised Individual (who could be either the Discretionary Investment Manager or the Applicant)

Name
Address

Name and Address of Custody Service Provider – the 'Custodian'

Name
Address

## Investment Portfolio+ Restricted Letter of Authority

Reference is made to the following accounts (the 'Accounts')

Old Mutual Isle of Man to insert the Account Number(s) of the Account(s) opened with the Custodian									
Old Mutual International Investment Portfolio+ Number:									
Custodian Account Numbers	Cash							Custody	

Old Mutual Isle of Man may reinsure its policies with a reinsurer.

Old Mutual Isle of Man hereby authorises the 'Authorised Individual' to give instructions to the 'Authorised Custodian' in respect of the Accounts, subject to the terms and conditions of this Letter of Authority.

This Letter of Authority authorises the Authorised Individual to carry out any of the following actions in respect of the Accounts (designated with the above-referenced Investment Portfolio+ number) opened by Old Mutual Isle of Man with the Authorised Custodian:

- to obtain details of cash balances and safe custody holdings on the Accounts; and
- to give instructions to acquire, sell and otherwise dispose of for value investment assets (subject to the investment restrictions set out herein (the 'Investment Restrictions') and as may be changed by Old Mutual Isle of Man from time to time) any such acquisition or proceeds of disposition to continue to be held for the benefit of the Accounts.

**PROVIDING** that, and for the avoidance of any doubt, this Letter of Authority does not extend to or give authority to the Authorised Individual to:

- Give instructions in respect of Assets that are not permitted by the Investment Restrictions
- Withdraw money or securities from the Accounts
- Pledge any money or security in the Accounts
- Overdraw an Account(s) or issue any form of credit line or borrowings against the Accounts
- Issue or use a cheque book on the Accounts or
- Represent Old Mutual Isle of Man at shareholders' meetings.

The Investment Restrictions specify certain classes of Assets which can and cannot be held within the Accounts. These restrictions are made for administrative and/or regulatory reasons only and do not reflect any guidance from Old Mutual Isle of Man on risk or potential performance. The Authorised Individual is responsible for his or her choice of investment, not Old Mutual Isle of Man. The value of the Investment Portfolio+ referenced above is linked to the value of the Assets held within the Accounts.



### Permitted investments

- Regulated Collective Investment schemes from the following jurisdictions:
- UK Authorised Unit Trusts/ OEICs
- UK Authorised Investment Trusts
- FSA Recognised funds in other jurisdictions
- Funds with UCITS status
- Luxembourg SICAVs, Fonds Commun de Placement (FCPs) and SIF Schemes
- Exchange Traded Funds (providing the exchange is one Old Mutual Isle of Man deals on)
- Irish Collective Investment Schemes
- Isle of Man Collective Investment Schemes International Schemes
- EU Registered Funds
- Channel Islands Collective Investment Schemes
- Australian Mutual Funds
- Swedish Funds
- Cayman Islands Mutual Funds
- BVI Public Funds
- Bermuda Collective Investment Schemes
- Bahamas Collective Investment Schemes
- Singapore Unit Trusts
- Hong Kong Unit Trusts
- Mauritius Collective Investment Schemes
- Gibraltar Collective Investment Schemes
- Malta Collective Investment Schemes
- Luxembourg SICAV SIF

### Other Securities

- Equities/stocks on a stock exchange recognised by Old Mutual Isle of Man.
- Bonds with minimum rating of Baa3 (Moody's)/BBB- (Standard & Poors) and that a regular secondary market exists in order to sell holdings.
- Medium Term Notes providing the Issuer of the Notes is rated at least Baa3 (Moody's)/BBB- (Standard & Poors) or higher and that a regular secondary market exists in order to sell holdings.
- Medium Term Notes or Bond products issued by any of the following five banks are permitted and Investment Grade requirements do not apply: ABSA, Standard Bank, First Rand, Nedbank and Investec.
- Exchange Traded Commodities (providing the exchange is one Old Mutual Isle of Man deals on).
- Certificates providing the Issuer of the Certificate is rated A or higher and that a regular secondary market exists in order to sell holdings.
- Cash deposits, provided the institution has a credit rating of at least A.

### The following types of investments are expressly NOT permitted

- Securities with excessive charging/commission structures. In particular funds which pay >4% initial commission to brokers and/or entry/exit penalties >5%
- Funds that can borrow cash of more than 100% of the NAV
- Illiquid assets, i.e. where the price or dealing point is not readily available
- Assets where no accurate value can be established on at least a quarterly basis
- Commodities
- Gold and precious metals
- Options/Derivatives including futures, currency forwards, short selling, Covered Warrants
- Private company shares
- Shares in Old Mutual PLC and an interest in whatever form in any Old Mutual Group company
- Contingent liability transactions
- Our CIA (Collective Investment Account) providing the institution has a credit rating of at least A, with interest paid gross and maximum term five years subject to individual review.

### Old Mutual Isle of Man may change the Investment Restrictions from time to time.

This Letter of Authority is personal to the Authorised Individual and is given without right of assignment or substitution; therefore the Authorised Individual may not assign this Letter or appoint another party to act in his place. This Letter of Authority shall remain in force until such time as Old Mutual Isle of Man revokes it in writing.

This Letter of Authority shall be governed by and construed in all respects in accordance with Isle of Man law and the parties agree to submit to the non-exclusive jurisdiction of the Isle of Man Courts as regards any claim or matter arising in relation to this Letter of Authority.

Old Mutual Isle of Man is not responsible for the acts or omissions of the Authorised Individual. Accordingly, Old Mutual Isle of Man is not responsible for any reduction in the value of the Accounts arising directly or indirectly from the Authorised Individual's instructions.

Old Mutual Isle of Man is not responsible for any adverse tax effects suffered at any time by the Contract Holder.



**It is the Authorised Individual's responsibility to ensure that, at all times, they act within the limits of this Letter of Authority and, in particular, in accordance with the Investment Restrictions. Old Mutual Isle of Man accepts no responsibility or legal liability whatsoever for loss, damages or expenses which the Authorised Individual or any other party may suffer or incur directly or indirectly as a result of the Authorised Individual acting outside the limits of this Letter of Authority.**

The Authorised Individual undertakes at all times fully and effectively to indemnify Old Mutual Isle of Man from and against all present or future liabilities, losses, charges, costs, claims, demands and expenses howsoever arising as a consequence of a breach by the Authorised Individual of the terms and conditions of this Letter of Authority and, without prejudice to the generality of the foregoing, of the Investment Restrictions set out herein or as may be notified to the Authorised Individual from time to time by Old Mutual Isle of Man.

**ACKNOWLEDGEMENT AND ACCEPTANCE (PLEASE SIGN TWO COPIES OF THIS LETTER, RETAIN ONE FOR YOUR RECORDS AND RETURN THE OTHER TO OLD MUTUAL ISLE OF MAN)**

I have read this Letter of Authority and, by signing and delivering this Letter of Authority as a Deed, I acknowledge, accept and agree to be bound by the terms and conditions hereof and to provide the indemnity set out herein.

**IN WITNESS WHEREOF** the Authorised Individual has executed this document as a Deed at the date below.

**Authorised Individual – Natural Person**

**SIGNED and DELIVERED  
AS A DEED by**

Name of Authorised Individual  Signature

in the presence of:

Name of witness  Signature

DATE 

D	D	M	M	Y	Y	Y	Y
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**OR**

**Authorised Individual – Limited Company**

**EXECUTED and DELIVERED  
AS A DEED by**

Full name of Company

acting by:-

Director name  Signature

Director/secretary name  Signature

DATE 

D	D	M	M	Y	Y	Y	Y
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**Signed for and on behalf of Old Mutual Isle of Man or their Reinsurer**

Name of Authorised Signatory  Signature

Name of Authorised Signatory  Signature

DATE 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

**Signed for and on behalf of Custodian (acknowledging receipt)**

Name of Authorised Signatory  Signature

DATE 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---