



Starting your Old Mutual International Investment Portfolio+

for the Trustee investor

November 2019

Financial adviser's details

OMI broker number	<input type="text"/>
Name of financial adviser	<input type="text"/>
OMI consultant code (if applicable)	<input type="text"/>
OMLAC(SA) code (if known)	<input type="text"/>
Corporate adviser code (if applicable)	<input type="text"/>
Company name	<input type="text"/>
Address	<input type="text"/>
Telephone number	<input type="text"/>
Cell number	<input type="text"/>
E-mail address	<input type="text"/>
FAIS licence number	<input type="text"/>
Categories of FAIS licence held	<input type="text"/>

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

This Application Form is for Trustee (Individual or Corporate) applicants only. If you are an individual or corporate applicant, you should use the alternative Application Forms that are available from your financial adviser. Please check with your financial adviser that this is the latest available document.

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 should be read in conjunction with the:

- Investment Portfolio+ Key Features Document
- Investment Portfolio+ General Conditions
- Investment Portfolio+ Investment Choices Brochure

(Please refer to our website www.oldmutualinternational.com or your financial adviser for the above literature).

You will also need to complete the 'Tax declaration for Trustees and corporates' located at the end of this Application Form.

To complete this form:

- Use BLOCK CAPITALS only.
- Use blue or black ink.
- Complete all relevant sections.
- Do not use correction fluid; any amendments should be crossed out and initialled by the company's authorised signatories.
- 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 or Investment Portfolio+, please state the Plan number:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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A Details of the Trust

Trust name

Trust number

Created on
(please enter date)

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

Please state
jurisdiction of Trust

Correspondence address

Postcode

Reason for investment
(for example, inheritance tax planning)

Please explain the reason for the establishment of the Trust, what type of trust it is and detail the source/origin of the Trust assets.

Please state if a protector has been appointed and is required to sign on behalf of the Trust.

Details of Donor(s)/
Settlor(s)
(Please state the name, address and date of birth for each Donor/Settlor. ID and proof of residential address should be provided with this application. If the Donor is deceased, please provide name, last address, date of birth and date of death)

Beneficiary 1

Class of beneficiary

Name

Date of birth or death

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

☐ Birth

☐ Death

Residential address

Postcode

Beneficiary 2

Class of beneficiary

Name

Date of birth or death

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

☐ Birth

☐ Death

Residential address

Postcode

Beneficiary 3

Class of beneficiary

Name

Date of birth or death

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

☐ Birth

☐ Death

Residential address

Postcode



A Details of the Trust (continued)

Beneficiary 4											
Class of beneficiary											
Name											
Date of birth or death	<table><tr><td><input type="text" value="D"/></td><td><input type="text" value="D"/></td><td>/</td><td><input type="text" value="M"/></td><td><input type="text" value="M"/></td><td>/</td><td><input type="text" value="Y"/></td><td><input type="text" value="Y"/></td><td><input type="text" value="Y"/></td><td><input type="text" value="Y"/></td></tr></table> <input type="radio"/> Birth <input type="radio"/> Death	<input type="text" value="D"/>	<input type="text" value="D"/>	/	<input type="text" value="M"/>	<input type="text" value="M"/>	/	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
<input type="text" value="D"/>	<input type="text" value="D"/>	/	<input type="text" value="M"/>	<input type="text" value="M"/>	/	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>		
Residential address	<table><tr><td></td></tr><tr><td></td></tr><tr><td>Postcode</td></tr></table>			Postcode							
Postcode											

B Details of the Trustee (Individual/Corporate) Applicant

Details of Corporate Trustee Applicant

Corporate Trustee name					
Contact person					
Country of registration					
Registered office address <small>(The information must be provided in full. We are unable to accept PO Boxes and 'care of' addresses)</small>	<table><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr><tr><td>Postcode</td></tr></table>				Postcode
Postcode					
Correspondence address	<table><tr><td></td></tr><tr><td></td></tr><tr><td></td></tr><tr><td>Postcode</td></tr></table>				Postcode
Postcode					
Telephone number					
E-mail address					
Corporate website address					

Authorised signatories

Please confirm the minimum number of authorised signatories of the Corporate Trustee needed to give instructions.

Please provide a copy of the authorised signatory list, including signing powers.



B Details of the Trustee (Individual/Corporate) Applicant (continued)

Details of Individual Trustee Applicant(s)

In this section, please give details of all Trustee Applicant(s).

	Trustee Applicant 1	Trustee Applicant 2																
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)	<input type="text"/>	<input type="text"/>																
Gender (✓)	<input type="radio"/> Male <input type="radio"/> Female	<input type="radio"/> Male <input type="radio"/> Female																
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"/>																
Dual nationality (if applicable)	<input type="text"/>	<input type="text"/>																
Passport number/ID number	<input type="text"/>	<input type="text"/>																
Residential address (where you currently live. Please provide proof of residential address with this application.)	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>																
Country of residence	<input type="text"/>	<input type="text"/>																
Stand/Plot/Erf number	<input type="text"/>	<input type="text"/>																
Telephone number	<input type="text"/>	<input type="text"/>																
Fax number	<input type="text"/>	<input type="text"/>																
Cell number	<input type="text"/>	<input type="text"/>																
E-mail address	<input type="text"/>	<input type="text"/>																

Old Mutual Isle of Man or the Reinsurer (where applicable) accepts no responsibility for the consequences of sending documentation to the Trust's correspondence address, or to an address notified subsequently. Old Mutual Isle of Man or the Reinsurer (where applicable) reserves the right to send correspondence to your residential or registered office address where regulations prevent it being sent to an alternative address.

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 (examples of PEP: Heads of State or Government, judicial or military officials, senior politicians or senior executives of publicly owned corporations).

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

ALL APPLICANTS MUST COMPLETE AND SIGN THE DECLARATION IN SECTION H



C Contribution and Investment Options

Contribution

Please complete your Contribution(s) below:

Currency (√)	Amount
<input type="radio"/> £	<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"/> <input type="text"/> <input type="text"/>
<input type="radio"/> US\$	<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"/> <input type="text"/> <input type="text"/>
<input type="radio"/> €	<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"/> <input type="text"/> <input type="text"/>
<input type="radio"/> CHF	<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"/> <input type="text"/> <input type="text"/>
<input type="radio"/> AU\$	<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"/> <input type="text"/> <input type="text"/>
Or enter the Rand amount	<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"/> <input type="text"/> <input type="text"/>

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

Your Contribution will be held in the Transaction Account held with Old Mutual Isle of Man. Depending on your investment selection, the Contribution will be invested in Internal Funds and/or transferred to the Transaction Account with your selected Authorised Custodian, awaiting investment instructions. Therefore there may be a delay between our acceptance of your Contract and your Contribution being invested.

Transaction Account

We recommend that you keep approximately 2% of your Contribution in the Transaction Account held with Old Mutual Isle of Man to cover ongoing charges.

What proportion, if any, of your Contribution would you like allocated to the Transaction Account held with Old Mutual Isle of Man?

%

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 detail.

Contract Currency

The Trustee Applicant requests the 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.

Please note, if no currency is selected your Contract Currency will be Pound Sterling (£).

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

In addition, the total value of your Plan will also be valued in South African Rand.

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 that 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 which is the maximum number allowed.



C Contribution and Investment Options (continued)

Investment Options

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

1. ☐ **Internal Funds**
Available on a Plan with an initial Contribution of at least £ 35,000 or 52,500 for other currencies.
• Please complete Internal Funds section overleaf ONLY.
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 D.
3. ☐ **Combination of Authorised Custodian Facility and Internal Funds**
Authorised Custodian Facility and Internal 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 Internal 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 Internal Fund is met.
• Please complete BOTH Authorised Custodian Facility and Internal Funds sections and Sections C and D.
• 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 Internal Funds section below)

Currency	Amount

Authorised Custodian Facility

Please select your Contribution payment method (✓) ☐ Electronic bank transfer to Old Mutual Isle of Man
☐ Asset transfer (please complete the table below)

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)

Number of shares/units/nominal asset value	Security identifier SEDOL/ISIN	Full name and type of asset	Please indicate: certificated, non-certificated or held by agent	Account number of non-certificated securities	Approximate value



C Contribution and Investment Options (continued)

Internal Funds

Payment to be made by electronic bank transfer to Old Mutual Isle of Man.

Please indicate the Contribution selected for your initial investment. For a list of available funds, please refer to the Investment Choices list available on our website.

Fund Name ¹	Fund Identifier ²	Fund Currency	Proportion (%)
Funds must total 100%			100%

¹ For a list of available funds, please refer to the Fund Factsheets and Investment Choices list available from your financial adviser.

² Please refer to Fund Factsheets and Investment Choices list for relevant Fund Identifier.



D 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 the correct region on our website www.oldmutualinternational.com, click on Our products, 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 to appoint them, to ensure they satisfy your requirements.

Old Mutual Isle of Man is the provider of the Investment Portfolio+ and will issue the Contract. All the assets held in the Investment Portfolio+ will legally be owned by Old Mutual Isle of Man. However, Old Mutual Isle of Man is entitled to reinsure its obligations under the Investment Portfolio+ to an appropriate Reinsurer, in which case the Assets will legally be held by the Reinsurer.

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 the details in the 'Authorised Custodian' part of Section H for more information on opening an Authorised Custodian account.

Appointment of Authorised Custodian

The Trustee Applicant

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

On appointing the Authorised Custodian, the Trustee Applicant requests that the Authorised Custodian be permitted to discuss transactions with the appointed financial adviser.

Authorised Custodian
contact person

Telephone number

E-mail address

Internet Request (Authorised Custodian Facility)

Where the Authorised Custodian offers Internet Services we may on your request authorise view-only access to another party.

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

Does the Trustee require their financial adviser as detailed on page 1 to have view-only access to the Internet Service provided by the Authorised Custodian? ☐ Yes ☐ No

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

Details of third party requiring access

Title (√)

☐ Mr ☐ Mrs ☐ Miss ☐ Other

Full forename(s)

Surname

Address

Postcode

Telephone number

E-mail address

I request that you connect the Trustee Applicant's financial adviser or, if applicable, the third party I have named, to the Internet Service provided by the Authorised Custodian.



E Charges

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 that 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 details of these fees.

Financial adviser Commission and Fees

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

Please also see 'Commission, charges and fees' in Section H of this Application Form, for a full explanation of the commission and authorisation to pay fees 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, half-year or year.

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

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

CHARGING OPTION 1

Commission payable to your financial adviser

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

Initial Commission to be paid %

Initial Commission being waived %

(Total 3%)

Any commission being waived should be used to (✓) ☐ reduce the Contract Establishment Charge
or
☐ enhance the Allocation Percentage

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 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 or 1.15% if VAT is applicable, and minimum payment of £ 250.**

Investment Review Fee starting on

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

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

- ☐ Quarterly
☐ Half-yearly
☐ Yearly

CHARGING OPTION 2

Advice Fee

Subject to a maximum of 3% or 3.45% if VAT is applicable. Please note – only the % sum stated in the box below will be paid

- 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 %

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 or 1.15% if VAT is applicable, and minimum payment of £ 250.**

Investment Review Fee starting on

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

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

- ☐ Quarterly
☐ Half-yearly
☐ Yearly



Please tick as appropriate (✓) and read point 8 in the 'Discretionary Investment Manager' part of Section H, for more information relating specifically to the fees payable.

- OR**

- OR**

- Name of Discretionary Investment Manager firm

--

Discretionary Investment
Manager Fee starting on

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

□

C

C

C

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 Investment Manager Fee at the earliest opportunity following the next Quarterly Date on which the minimum partial surrender is met, subject to point 7 (on page 11);

Country

[illegible]

$$\begin{array}{|c|c|} \hline & \\ \hline \end{array} - \begin{array}{|c|c|} \hline & \\ \hline \end{array} - \begin{array}{|c|c|} \hline & \\ \hline \end{array}$$

[illegible]

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

Acceptance of appointment

The Trustee Applicant, the authorised signatories 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 Trustee Applicant 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 Trustee Applicant 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 and is aware of 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 Trustee Applicant confirm that:
 - i. a Mandate has been agreed and signed by the Trustee Applicant;
 - ii. the Mandate authorises the above-named Discretionary Investment Manager to act on behalf of the Trustee Applicant with full discretion;
5. The Trustee Applicant has completed the Letter of Authority form (on page 28) that, once completed by Old Mutual Isle of Man or the Reinsurer, enables 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 Investment 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 Investment 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 Investment Manager Fee will have to be paid directly by the Trustee Applicant.

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"/>									

An authorised signatory list including signing powers will be required.

INTERNATIONAL

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.

IP+TTA/Nov19



G Source of Funding and Origin of Wealth

THIS SECTION MUST BE COMPLETED IN ALL INSTANCES. PLEASE NOTE THIS SECTION CONTINUES ON THE FOLLOWING THREE PAGES.
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 funds

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.

Reasons for multiple payments:

(a) Payment from Trust

Please complete the information below. Payment should be received from a Trust bank account or from the Donor/Settlor's account (not from the Trustee bank account or third-party bank account).

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"/>	SWIFT or BIC code** (if applicable)	<input type="text"/>
Bank account currency	<input type="text"/>	How long has the account been held?	<input type="text"/> years <input type="text"/> months

Would you like to nominate the bank account above as the account to be used to receive payments out of your Investment Portfolio+? ☐ Yes ☐ No

If you do not wish to nominate the bank account above as the account to be used to receive payments out of your Investment Portfolio+, you can nominate a different account in the name of the Trust, below. We will keep these details on our records.

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"/>	SWIFT or BIC code** (if applicable)	<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.

OR A BIC code is used in Europe in conjunction with an IBAN

(b) Third-party payments

Third-party payments, such as payments made by persons other than a Applicant, are not normally acceptable. However, we may accept payments from other financial services institutions, where the previous investment was held in respect of the Trust.

Please tick if this is the case (✓) ☐

Copy documentation showing the investment and the payment will be required.

(Note: payment from unregulated companies or from certain jurisdictions may not be acceptable.)

Trust assets

Please provide an indication of the value of the Trust's assets (please specify Currency)



G Source of Funding and Origin of Wealth (continued)

Full details of origin of wealth

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

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

☐ **Accumulated savings/investments**

Amount of savings/
investments
(Please specify currency)

If more than one account/investment

Savings/investments
held for

years

months

years

months

Details of where funds are held:

Account holder
(name as stated on account)

Account number

Name of financial
institution/bank

☐ **Regular income from employment**

Details of last year's income and bonus, if applicable. If retired please enter final year's income.

OR

☐ **Regular income from own business
(for example if self-employed)**

Donor/Settler

Name and address of employer or own company

Website address of employer
or own company (if any)

Occupation

Gross salary (please specify currency)

Bonus (if any. Please specify currency)

☐ **Sale of shares**

Name of company that held your
shares/investment/policy (for example
bank stockbroker or insurance company)

☐ **Dividends**

☐ **Maturing
investments**

Name of person who held the shares/
investment/policy

☐ **Policy claim**

☐ **Replacement policy**

How were they sold? (i.e. bank, stockbroker or
other agent, if applicable)

Description of shares sold (if applicable)

Reason for policy claim or replacement
policy (if applicable)

Total amount paid out
(please specify currency)

Surrender penalty incurred (if any)

Date received

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

Shares/investment/policy held for

years

months



G Source of Funding and Origin of Wealth (continued)

Full details of origin of wealth (continued)

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

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

<input type="radio"/>	Sale of property/ interest in company	Name of company (if applicable)	<input type="text"/>
		Address of property/company sold (including postcode if applicable)	<input type="text"/> <input type="text"/> <input type="text"/>
		Nature of business (if company sale)	<input type="text"/>
		Total sale amount (please specify currency)	<input type="text"/>
		Amount received	<input type="text"/>
		Date received	<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="radio"/>	Other unearned income	Origin of wealth (if ticked 'Gift' or 'Other')	<input type="text"/>
<input type="radio"/>	Inheritance	From which organisation or whom (state the relationship if applicable)	<input type="text"/>
<input type="radio"/>	Loan		<input type="text"/>
<input type="radio"/>	Gift		<input type="text"/>
<input type="radio"/>	Compensation	Details (including reasons where applicable, how the money was acquired, etc)	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="radio"/>	Other		<input type="text"/> <input type="text"/> <input type="text"/>
		Amount (please specify currency)	<input type="text"/>
		Date received	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

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).

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>



H Declaration and application by the Trustees

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

Application

I hereby request the Investment Portfolio+ to be issued as the number of Contracts specified in Section C. I request that each of these Investment Portfolio+ Contracts is invested in the Portfolio Fund. I acknowledge that this Application Form and all statements contained herein apply to all such Contracts issued under the Plan and the initial Contribution will be split equally between them.

Warranty

I warrant that all the information given in this Application Form, and in all documents that have been or will be signed by the authorised signatories for the Trustee Applicant in connection with the Contract(s), whether in their handwriting or not, is true and complete.

Declarations

I understand and agree that:

1. The information provided by me referred to in the Warranty above forms the basis on which Old Mutual Isle of Man decides whether to enter into the proposed Contract(s).
2. Any mis-statement or omission herein may lead to any Contract(s) made being declared void by Old Mutual Isle of Man or the Investment Portfolio+ General Conditions being varied by Old Mutual Isle of Man. In such an event, the Trustee Applicant will not be entitled to more than the Contribution(s) received by Old Mutual Isle of Man minus all charges, costs and currency and/or investment losses incurred.
3. Should this Application Form be accepted by Old Mutual Isle of Man, it will be conditional upon there having been no material alteration to the facts on which the acceptance was based.
4. No statement, whether made by me or by the person canvassing for or handling this Application Form or by any other person, shall be binding upon Old Mutual Isle of Man unless the same be in writing, submitted to Old Mutual Isle of Man and made part of the Contract(s).
5. The Contract(s) will be concluded in the Isle of Man upon acceptance of the application by Old Mutual Isle of Man and will be governed by the laws of the Isle of Man.
6. Communication of acceptance by Old Mutual Isle of Man will not be given and I do not require such communication for the Contract(s) to come into effect.
7. The issuing of this/these Contract(s) creates an asset in the Isle of Man for the Trustee Applicant and Old Mutual Isle of Man reserves the right to receive an Isle of Man Grant of Probate.
8. No representation, guarantee or warranty is made by Old Mutual Isle of Man as to the performance or investment returns of the underlying investment options selected by me. Old Mutual Isle of Man shall have no liability to the Trustee Applicant for any losses suffered by the Trustee Applicant as a result of the Trustee Applicant's failure:
 - i. to appreciate the nature of investment in the underlying investment options,
 - ii. to have read and understood the information provided to the Trustee Applicant concerning investment in the Contract(s) and its underlying investment options,
 - iii. to have acquainted the Trustee Applicant with all charges payable in respect of investment in the Contract(s) and its underlying investment options,
 - iv. to have obtained (or, having obtained, to have acted upon) advice concerning the appropriateness of the Contract(s) for the Trustee Applicant's financial circumstances (including, but not limited to, the legislative and fiscal regimes of the Trustee Applicant's country of establishment and registration, which might affect the Contract(s) and any benefits payable thereunder), or
 - v. to have reviewed regularly the continued suitability of the Contract(s).
9. Due to fluctuations in relative values of international currencies, there may be a risk of a reduction in the value of the capital invested when measured in any particular currency and after currency conversions the Contract minimum investment amount must be attained as per the Investment Portfolio+ Key Features Document.
10. The Trustee Applicant bears the risk of changes in fund price or foreign exchange rates (if any) that may occur from the date of completion of this Application Form to the date Allocated Units are purchased or Contribution being exchanged to a different currency.
11. All Contributions and benefits are payable and have to be accepted in the Isle of Man in US Dollars, Euro, Sterling, Australian Dollars or Swiss Francs as denominated in the Contract(s) Summary.
12. Old Mutual Isle of Man's obligation is to pay proceeds to the Trustee Applicant in the Contract Currency and, should the Trustee Applicant request payment outside the Isle of Man and/or in a currency other than the Contract Currency, the Trustee Applicant assumes the risk associated with the transfer and/or currency conversion and any delays that may occur in this process.
13. The Trustee Applicant bears the risk of the method selected for communicating this application and/or any further application or communication with Old Mutual Isle of Man and Old Mutual Isle of Man will not be liable for any loss suffered by the Trustee Applicant as a result of the use thereof.
14. The Trustee Applicant is entitled to ask for a copy of this Application Form and the Trustee Applicant must be given a copy within a reasonable period.



H Declaration and application by the Trustees (continued)

Declarations (continued)

15. The Trustee Applicant confirms that the Trustee Applicant has not been and is not in the process of being liquidated, dissolved, struck off, wound up or terminated.
16. The Trustee Applicant confirms that investment into an Investment Portfolio+ is within the investment powers available to the directors under the constitutional documentation of the Trustee Applicant.
17. The Trustee Applicant confirms that it is not incorporated in Hong Kong or Singapore.
18. The authorised signatory(ies) is/are signing this Application Form and entering into this Contract on behalf of the Trustee Applicant named in Section A.

Confirmations

The authorised signatories on behalf of the Trustee Applicant confirm they have received, read and understood the:

- Investment Portfolio+ Key Features Document
- Investment Portfolio+ General Conditions
- Investment Portfolio+ Investment Choices Brochure

Commission, charges and fees

Commission (Charging Option 1 only)

1. The Trustee Applicant understands that Old Mutual Isle of Man will pay commission to the Trustee Applicant's financial adviser as indicated in Section E. Old Mutual Isle of Man pays commission for introducing the Trustee Applicant's business to Old Mutual Isle of Man.

Investment Review Fee

1. Where indicated in Section E, the Trustee Applicant has agreed to pay the financial adviser an Investment Review Fee.
2. The Trustee Applicant instructs Old Mutual Isle of Man to disinvest enough of the Portfolio Fund value on the frequency stated and pay this fee to the Trustee Applicant's financial adviser on the Trustee Applicant's behalf for as long as this instruction remains in force.
3. The Trustee Applicant understands that Old Mutual Isle of Man can only pay this fee on the Trustee Applicant's behalf to the Trustee Applicant's financial adviser providing they have terms of business with Old Mutual Isle of Man and there is no legal or other limitation on disinvestments from the Trustee Applicant's Plan.
4. Should there be a limitation on payment from the Trustee Applicant's Plan then the Trustee Applicant will pay the Trustee Applicant's financial adviser.

Advice Fee (Charging Option 2 only)

1. Where indicated in Section E, the Trustee Applicant has agreed to pay an Advice Fee to the Trustee Applicant's financial adviser for providing the Trustee Applicant with advice to invest in this Plan.
2. The Trustee Applicant instructs Old Mutual Isle of Man to deduct this Advice Fee from the Initial Contribution and to pay this Fee to the Trustee Applicant's financial adviser on the Trustee Applicant's behalf prior to the investment being made with Old Mutual Isle of Man.

Authorised Custodian

The Trustee Applicant confirms that:

1. The Trustee Applicant has obtained, read and understood all relevant documents regarding the Authorised Custodian, including details of the services and charges that apply.
2. The Trustee Applicant understands and agrees that Old Mutual Isle of Man or the Reinsurer bears no legal or other responsibility if at any time the Authorised Custodian:
 - i. fails to meet any of its obligations, and/or
 - ii. acts in a fraudulent, incompetent or negligent manner, and/or
 - iii. enters into liquidation and/or receivership or enters into a voluntary arrangement with its creditors and/or is unable to pay its debts.
3. By making this request to Old Mutual Isle of Man or the Reinsurer to appoint the Authorised Custodian, they understand that the Trustee Applicant shall not be entitled to make any claim against Old Mutual Isle of Man or the Reinsurer relating to the custody of the investments of the Trustee Applicant's Portfolio Fund irrespective of any express or implied obligation that exists in the Investment Portfolio+ General Conditions.
4. The Trustee Applicant understands that any charges payable to the Authorised Custodian will be deducted from the Portfolio Fund. This is in addition to a Portfolio Fund Charge which will apply, and where the Trustee Applicant chooses to access the Authorised Custodian Facility as detailed in the Investment Portfolio+ General Conditions and Investment Portfolio+ Key Features Document.



H Declaration and application by the Trustees (continued)

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

Authorised Custodian (continued)

5. The Trustee Applicant agrees that Old Mutual Isle of Man or the Reinsurer can release the Trustee Applicant's personal data and documentation to the Authorised Custodian should it be required to do so by the Authorised Custodian to enable it to comply with local laws or anti-money laundering or countering terrorist financing practices.
6. The Trustee Applicant understands that all investment instructions must be sent to the Dealing Desk at the Authorised Custodian and any investment instructions sent to Old Mutual Isle of Man principal place of business will not be actioned in relation to the Authorised Custodian Facility.
7. Internet Service declaration:
 - i. The Trustee Applicant confirms that the Trustee Applicant has received, read and understood and agrees to the terms on which the Custodian is prepared to offer the Trustee Applicant and the named third party, if applicable, the Internet Service. By allowing the named third party to access the Internet Service on the Trustee Applicant's behalf, the Trustee Applicant understands that they are responsible for the actions of that third party.
 - ii. The Trustee Applicant accepts that the Reinsurer/Old Mutual Isle of Man is not responsible for any losses that may be suffered directly or indirectly as a result of the Trustee Applicant or (if applicable) the named third party using the Internet Service and the Trustee Applicant understands that any losses incurred may be taken from the value of the Contract.
 - iii. The Trustee Applicant understands that the Authorised Custodian will contact the Trustee Applicant or the named third party directly with a generic user ID and password.

Fund Adviser, also known as Discretionary Investment Manager

Where the Trustee Applicant has appointed a Fund Adviser/Discretionary Investment Manager, the Trustee Applicant confirms that:

1. The Trustee Applicant appoints the above-named Discretionary Investment Manager to act as the Trustee Applicant's agent to provide investment advice to the Trustee Applicant. Where indicated the Trustee Applicant requests Old Mutual Isle of Man and/or the Dealing Desk to accept investment instructions directly from the Discretionary Investment Manager. Old Mutual Isle of Man confirms by providing details of the Discretionary Investment Manager to the Dealing Desk that Old Mutual Isle of Man or its Reinsurer confirms the Discretionary Investment Manager is able to act in relation to the account that has been referenced to the Trustee Applicant.
2. The Trustee Applicant has agreed with the Trustee Applicant's Discretionary Investment Manager the investment objectives and risk profile for the Trustee Applicant's Investment Portfolio+. This has been documented in the investment mandate between the Trustee Applicant and its Discretionary Investment Manager. The Trustee Applicant understands that it is the Trustee Applicant's responsibility to monitor and manage its relationship with, and the performance of, the Discretionary Investment Manager. Old Mutual Isle of Man or their Reinsurer is in no way responsible for the acts or omissions of the Discretionary Investment Manager.
3. Old Mutual Isle of Man will not be responsible for any of the consequences arising as a result of the Discretionary Investment Manager's exercise or failure to exercise any options or acting outside the limits of a mandate, a letter of authorisation or terms of business, or not having, or losing, any necessary authorisation.
4. The Trustee Applicant understands that the Dealing Desk of the Authorised Custodian will act exclusively upon the instructions of the Discretionary Investment Manager unless and until the Trustee Applicant has revoked these powers by written notice received by Old Mutual Isle of Man at its Head Office, as defined in the Investment Portfolio+ General Conditions.
5. The Discretionary Investment Manager and the Trustee Applicant have terms of business that detail their joint roles and responsibilities. The Trustee Applicant has read and understood these. The Trustee Applicant also confirms the Trustee Applicant's Discretionary Investment Manager has explained and the Trustee Applicant has agreed the Charges and Fees set out in Section E.
6.
 - i. If the Trustee Applicant's Discretionary Investment Manager is licensed in terms of the Financial Advisory and Intermediary Services Act 2002 (FAIS) then the Trustee Applicant has signed a Mandate as provided for in the relevant FAIS Code of Conduct.
 - ii. The Mandate authorises the named Discretionary Investment Manager in Section F to act on behalf of the Trustee Applicant with full discretion. If a limited discretion has been provided, Old Mutual Isle of Man and the Dealing Desk will only be able to accept instructions from the Trustee Applicant.
7. The Trustee Applicant's Discretionary Investment Manager or the Trustee Applicant has completed the Letter of Authority form which, once completed by Old Mutual Isle of Man or its Reinsurer, provides the 'Authorised Individual' to give instructions to the Authorised Custodian subject to the terms and conditions specified in the Letter of Authority.
8. Discretionary Investment Manager Fee
 - i. Where indicated in Section F, the Trustee Applicant has agreed to pay the Discretionary Investment Manager a Discretionary Investment Manager Fee.



H Declaration and application by the Trustees (continued)

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

- ii. The Trustee Applicant instructs Old Mutual Isle of Man to disinvest enough of the Portfolio Fund value on the frequency stated and pay this Fee to the Trustee Applicant's Discretionary Investment Manager on the Trustee Applicant's behalf for as long as this instruction remains in force.
- iii. The Trustee Applicant understands that Old Mutual Isle of Man can only pay the Discretionary Investment Management Fee provided there is no legal or other limitation on disinvestments from the Trustee Applicant's Plan.
- iv. Should there be a limitation on payment from the Trustee Applicant's Plan then the Trustee Applicant will pay the Trustee Applicant's Discretionary Investment Manager.

Investment Risk

1. The Trustee Applicant acknowledges that, by requesting to invest in the Investment Portfolio+, the Trustee Applicant accepts the investment risk.
2. The Trustee Applicant has acquainted itself with and understood:
 - i. the Assets available, their associated risk ratings and risk factors,
 - ii. the unique characteristics, liquidity constraints, notice periods and risk warnings associated with Assets that invest in alternative investment strategies, and
 - iii. all charges taken by Old Mutual Isle of Man, the financial adviser, the Authorised Custodian and, where applicable, the Discretionary Investment Manager.
3. The Trustee Applicant has been advised, and accepts that:
 - i. By asking Old Mutual Isle of Man either directly or through the Trustee Applicant's Discretionary Investment Manager to include an Asset in the Trustee Applicant's Portfolio Fund, they agree to accept the risk that, for any reason whatsoever, management of the Asset may not be in accordance with its objectives and parameters. This includes negligent and fraudulent activity. In addition, the Trustee Applicant accepts any risk entailed in any change to such objectives and parameters and that it is the Trustee Applicant's responsibility to monitor the fund or deposit in which they are invested. The value of shares and units can fall as well as rise and they, as well as bank deposits and any balance on the Transaction Account held with Old Mutual Isle of Man or the Authorised Custodian, could in exceptional circumstances become valueless either temporarily because of suspension, or permanently. In the event of the insolvency of the Authorised Custodian, any cash held by them may be at risk. The fact that Old Mutual Isle of Man may allow or refuse a particular external fund or bank deposit as an Asset does not indicate any judgement by Old Mutual Isle of Man about its investment potential or the propriety of the provider of the Asset.
 - ii. The Investment Portfolio+ may:
 - a. be invested in a variety of Asset classes and, depending on the Assets selected, they may:
 - carry no underlying guarantees, and
 - be at risk of reduction in the value of the capital invested, and
 - have limitations on liquidity.
 - b. invest in Assets that have redemption restrictions applied from time to time. If such restrictions are applied, this may significantly delay the processing of encashments, benefits and claims.
 - iii. Past performance of the Assets is not a guarantee of future returns.
4. The Trustee Applicant understands that investments in the alternative investment strategy funds expose investors to additional risks that are not normally associated with investments in traditional asset class funds and are only suitable for the sophisticated investor who is able to and willing to accept the risks associated with such an investment, including a substantial or complete loss of capital.
5. The Trustee Applicant may wish to invest into professional/non-retail type investment schemes and, if so, the Trustee Applicant will make sure that they have had the opportunity to read the offering documents for funds of this nature. Where the Trustee Applicant decides to invest in professional/non-retail type investment schemes, the Trustee Applicant accepts the levels of risk associated with these, including the risk that the investment into such schemes could result in a loss of a significant proportion, or all of the sum invested.
6. The Trustee Applicant confirms that the Trustee Applicant is aware of the fees (if applicable) payable for the chosen investment(s) to be held in the Trustee Applicant's Investment Portfolio+. The Trustee Applicant understands that the fees exist partly to meet promotion and distribution expenses of the product, including commission paid to a financial adviser and/or Discretionary Investment Manager.

Country Specific

1. The Trustee Applicant acknowledges that the Contract shall be interpreted in accordance with and governed by the laws of the Isle of Man and shall comply with applicable South African legislation, rules and regulatory requirements.
2. The Trustee Applicant is not a national of, or resident in the United States of America or its territories and possessions.
3. This/These Contract(s) is/are not available in the United States of America or its territories and possessions, nor is the Contract(s) available to residents of the United States of America or its territories and possessions. Any Trustee who later becomes resident in the United States of America, its territories and possessions, will be subject to restrictions placed on the Contract(s).
For the duration of residence, these restrictions include the suspension of the ability to buy or sell Assets.



H Declaration and application by the Trustees (continued)

Data Protection

The Trustee Applicant consents to the Trustee Applicant's personal data being used in accordance with the Data Privacy Notice.

HOW THE COMPANY USES INFORMATION

Details about how we use your information, your rights over this information and how you can exercise your rights can be found in our Privacy Notice. We publish our Privacy Notice on our website at www.oldmutualinternational.com or you can contact us on +27 (0) 27 509 2187 and request a copy. All persons whose details are collected on this form should read the Privacy Notice to understand how the data provided about them will be used.

Right to Cancel

1. The Trustee Applicant acknowledges that the Trustee Applicant is able to cancel this/these Contract(s) during a 31-day period from receipt of the Plan Summary that will be sent to the Trustee Applicant together with the Investment Portfolio+ General Conditions governing the Contract(s). This right shall be exercised by giving written notice to Old Mutual Isle of Man, 5A Village Walk, Onchan, Isle of Man, IM3 4EA, British Isles. In such an event, the Trustee Applicant will not be entitled to more than a refund of any Contribution, less a deduction for any shortfall resulting from a fall in the markets during this period, any loss as a result of exchange rate movements, any market value adjustor on fixed rate accounts and charges incurred. This option is not available where, during the 30-day period, the Trustee Applicant has bought or sold Assets and/or any benefit has been paid or claimed.
2. The Trustee Applicant understands and accepts that the following process will apply to a request to withdraw from this/these Contract(s), in terms of this clause:
 - i. All Assets will be encashed after the date on which the above written notice is received and accepted by Old Mutual Isle of Man, and subject to the conditions applicable to the Assets chosen, including any restrictions on the timing of encashments.
 - ii. Payment will only be made to the Trustee Applicant after a minimum period of 40 calendar days after the acceptance of the applicable Contribution. However, the payment may be significantly delayed should a redemption restriction apply to the Asset(s) that the Trustee Applicant has selected.
 - iii. No interest or return of whatever nature will be paid and/or accrue to the Trustee Applicant on the amount encashed during the period from date of encashment to date of payment to the Trustee Applicant.
 - iv. Where Old Mutual Isle of Man assisted the Trustee Applicant in converting cash from a currency other than the Contribution Currency, the Trustee Applicant hereby authorises Old Mutual Isle of Man to convert Assets encashed back to the original currency and pay that money to the Trustee Applicant. The Trustee Applicant accepts all liability for all costs so incurred and for the risk of any changes in foreign exchange rates.
 - v. Where Old Mutual Isle of Man agreed to payment of all or part of the Contribution by a transfer into Old Mutual Isle of Man's ownership of units or shares in an Asset, Old Mutual Isle of Man may transfer those assets into the Trustee Applicant's legal ownership to fulfil all or part of the Trustee Applicant's cancellation requests.
3. The Trustee Applicant may invest immediately into non-daily dealing funds with the understanding that, in the event of cancellation or requiring early access:
 - i. the Trustee Applicant may not get its money back immediately and payment may be delayed for some time,
 - ii. the institution may impose penalties and therefore the Trustee Applicant may get back less than it invested, and
 - iii. the only way in which to receive value may be through a transfer of the ownership of that Asset into the name of the Trustee Applicant.

Complaint Resolution Process

Old Mutual Isle of Man provides a complaint resolution process that aims to address any dissatisfaction you may have with your transaction. You can write to Old Mutual Isle of Man, 5A Village Walk, Onchan, Isle of Man, IM3 4EA, British Isles.

Complaints & the Isle of Man Financial Services Ombudsman Scheme

Our commitment to you

We at OMLACSA IoM Branch are committed to providing high standards of service and support, but there may still be occasions when you are dissatisfied. We take complaints seriously and want to hear your concerns in order to improve our service further. This document outlines our commitment to you and what you should do if you wish to make a complaint.

What should you do?

You can make a complaint in writing (give address if not in header or footer), by letter or e-mail - service@omi-int.com alternatively you can complain by telephone +27 21 509 2187. You should write down or explain the facts in a logical order and remember to provide your policy number.

Not satisfied with our response?

If you remain unsatisfied once you have reviewed our final response letter you can refer your complaint to the Financial Services Ombudsman Scheme which provides an independent service for consumers with unresolved complaints for eligible complainants. In our final response letter, we will provide you with details of how to contact the scheme, or you can view their website at www.gov.im/oft.

Complaints - South Africa

The insurer's complaint resolution process aims to address any dissatisfaction that you may have with a transaction. You can write to our Complaints Officer at PO Box 207, Cape Town 8000, email service@omwealth.co.za or send a fax to 0860 999 197.



H Declaration and application by the Trustees (continued)

You may contact the FAIS Ombud should you have any complaints about the advice you receive or the implementation of your investment.

Postal address

The FAIS Ombud, PO Box 74571, Lynwood Ridge 0040

Tel: 0860 324 766

Fax: (012) 348 3447

Email: info@faisombud.co.za

Website: www.faisombud.co.za

You may contact the Ombudsman for Long-Term Insurance for any long-term insurance related complaints at the following address:

Postal address

The Ombudsman for Long-Term

Insurance, Private Bag X45, Claremont 7735

Tel: (021) 657 5000

Fax: (021) 674 0951

Email: info@ombud.co.za

Website: www.ombud.co.za

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Not satisfied with our response?

If you remain unsatisfied once you have reviewed our final response letter you can refer your complaint to the Financial Services Ombudsman Scheme which provides an independent service for consumers with unresolved complaints for eligible complainants. In our final response letter, we will provide you with details of how to contact the scheme, or you can view their website at www.gov.im/oft.

Assurance Replacement Policy

IMPORTANT NOTE: REPLACEMENT OF ANY INSURANCE MAY BE TO THE DISADVANTAGE OF THE TRUSTEES

If this is a replacement policy, your adviser must discuss and complete the whole or any part of your existing insurance with any insurer (whether replacement is to occur immediately or to replace an insurance discontinued within the past four months or within the next four months). Please state Yes or No if this a replacement policy.

If "Yes", the adviser must discuss and complete the Replacement Policy Advice Record, which is available from your adviser, and attach it to this Application Form.

Does this application constitute a replacement of an investment policy with a recurring premium investment or risk policy that will lead to or has led to the levying/deduction of a termination charge (casual event charges and administration charges) or more than 15% of the replaced policy's fund value? Refer to the definitions in Part 3 of the Regulations to the Long-Term Insurance Act, 1998 (commission regulations) (not required if replacement policy effected as a result of the internet, telephone or direct marketing).

(√) ☐ Yes

☐ No



H Declaration and application by the Trustees (continued)

WE, AS THE TRUSTEE APPLICANT(S), CONFIRM THAT WE HAVE READ AND UNDERSTOOD ALL DETAILS SUPPLIED IN THE APPLICATION FORM, INCLUDING SECTION I IN ITS ENTIRETY, AND UNDERSTAND ITS IMPLICATIONS.

Individual Trustee Applicant(s)

Name													
Signature of Trustee 1					Date	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
Country where signed													
Name													
Signature of Trustee 2					Date	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
Country where signed													

Individual Trustee Applicant(s) (continued)

Name													
Signature of Trustee 3					Date	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
Country where signed													
Name													
Signature of Trustee 4					Date	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
Country where signed													

If there are more than four signatories, please attach a copy of this page to the Application.

Authorised signatories for Corporate Trustee Applicant(s)

Name													
Capacity													
Signature					Date	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
Country where signed													
Name													
Capacity													
Signature					Date	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
Country where signed													

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



I Verification of customer identity - financial adviser to complete

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

Please note that we will not be able to set the Plan live until this section has been completed and you have provided the necessary identification documentation. Outlined below are the standard minimum requirements. In some circumstances we may need additional information.

Requirements for a Trust

- 1) A suitably certified copy of the Trust Deed, or extract thereof, showing:
 - a. Evidence of the appointment of the Trustees.
 - i. If changes to the appointed Trustees have been made, proof will be required that the new Trustees are authorised
 - b. Evidence of the appointment of the Protector (For Offshore Trusts - this may be expressed in the Trust Deed)
 - c. Signing powers; this may be expressed in the Trust Deed or a resolution
 - i. Evidence that the Trustees are empowered to provide investment instructions.
 - ii. Signing arrangements.
 - iii. A current authorised signatory list.
 - iv. Specimen signatures of the authorised signatories
 - v. Resolution, if applicable, where only one of the authorised signatories is entitled to sign.
 - d. If any amendments have been made to the Trust Deed, acknowledgment by the Master's Office will be required where applicable.
- 2) For a South African Trust – a suitably certified copy of Master of High Court's Letters of Authorisation (Magtigingsbrief) authorising the Trustees to act in that capacity,
 - a. If changes to the appointed Trustees have been made, proof will be required that the new Trustees are authorised; this will be in the form of an amended Letter of Authority by the Master's Office.
- 3) A suitably certified true copy of ID and proof of residential address will be required for all applicable parties in the Trust, namely:
 - a. All of the Trustees
 - b. All the Donors/Settlers
 - c. All the Protector(s) if appointed
 - d. All the named beneficiaries

Requirements if the Trustee is a Corporate

- 1) A suitably certified copy of the Certificate of Incorporation or other equivalent official registration documentation.
- 2) Evidence of the registered office and place of business, if different.
- 3) A list of directors' names.
- 4) A current authorised signatory list.
- 5) Specimen signatures and signing power arrangements of the authorised signatories.
- 6) A suitably certified true copy of ID and proof of residential address will be required for the following parties of the Corporate Trustee, namely:
 - a. At least two Directors, one of whom must be an Executive Director
 - I. The manager of the Corporate Trustee Company in South Africa
 - II. The person authorised to establish a relationship or enter into the single transaction on behalf of the Company or Close Corporation
 - b. Shareholders holding of 25% or more of the company shares.
 - c. Those who signed this application (if different from Directors)
- 7) Printout from regulator website or registry to evidence licensed/regulated entity or certificate of good standing – if applicable.

All information should be provided on letterhead.

Confidentiality

Any information given by the client(s) or their financial adviser will be used solely by members of the Old Mutual groups of companies.

We require one document from Part A and one from Part B.

Identification documentation should be current and valid. Evidence of address should be the latest available, but no more than three months old.

Please tick (✓) to indicate the identification you have supplied for each individual party to the Plan. If a Fund Adviser has been appointed, we may need to verify the identity of the appointee.

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

Part A	Individual whose identity is being verified
1. Name	<input type="text"/>
Capacity	<input type="text"/>
Type of document	<input type="text"/>
Document reference	<input type="radio"/> Passport <input type="radio"/> National Identity Document
2. Name	<input type="text"/>
Capacity	<input type="text"/>
Type of document	<input type="text"/>
Document reference	<input type="radio"/> Passport <input type="radio"/> National Identity Document



I Verification of customer identity - financial adviser to complete (continued)

Part A Individual whose identity is being verified	
3. Name	<input type="text"/>
Capacity	<input type="text"/>
Type of document	<input type="text"/>
Document reference	<input type="radio"/> Passport <input type="radio"/> National Identity Document
4. Name	<input type="text"/>
Capacity	<input type="text"/>
Type of document	<input type="text"/>
Document reference	<input type="radio"/> Passport <input type="radio"/> National Identity Document

Part B Individual whose identity is being verified				
These must be no more than three months old	1	2	3	4
1. A recent utility, rates or council tax bill (cell phone bills are not acceptable)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. A recent mortgage statement, evidencing the residential address	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. A state pension, benefit or other government produced document showing benefit entitlement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. A recent tax assessment document	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. A recent account statement from bank or credit card (store cards not acceptable)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. Proof of ownership or rental of the residential address	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Part C Financial crime – risk rating

To prevent financial crime, Isle of Man regulated entities may adopt a 'risk-based approach' when obtaining evidence of the origin of a client's wealth. In order to speed up the application process, we have provided you with the table below to allow you to find out your client's risk rating before submitting the Application Form to us. We highly recommend that you complete the risk rating as it allows you to determine if you need to enclose further documentary evidence with the Application Form or not. If we do not receive the necessary documentary evidence with the Application Form, then it will take longer to process the business.

Please refer to the Origin of Wealth Guidelines (available on our website www.oldmutualinternational.com) for information on how to complete the table below.

In order to decide what risk rating applies to your client's investment, you need to take into account the following factors:

- The Trustee(s)' country of residence
- which country the Contribution is paid from
- (a) + (b) = total risk rating

Applicant(s)	Trustee country of residence (a)	Country of Contribution funding (b)*	Total risk rating
Example	South Africa (1)	Mauritius (2)	(3)

* If paying from multiple jurisdictions, the country of funding rating needs to reflect the highest rated country.

Old Mutual Isle of Man reserves the right to request further documentation if it is felt appropriate.

Please note that each new application, or application for an additional investment, will be reviewed individually. If you are unsure about a particular application, please contact your Offshore Specialist or your local office.



I Verification of customer identity - financial adviser to complete (continued)

Financial adviser declaration

Please ensure that the Declaration in section A below is signed and dated.

Complete the relevant sections as detailed below:

- | | |
|---|--|
| Financial advisers | - Complete sections A, B1 and C as appropriate |
| Old Mutual PFA (Personal Financial Advice) | - Complete sections A, B2, and C |
| Old Mutual International Offshore Specialists | - Complete sections A and B2 |

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

I declare that:

- I have verified the contents of the original documents where copies have been enclosed and confirm that they are true copies of the originals.
- I have taken reasonable steps to make sure that the funding is legitimate and in line with the client'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 Trustee 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 Trustees have signed it.

I confirm that I gave advice concerning this investment to the Trustee Applicant(s) in

 country

on

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

I confirm that, if applicable, all information was received directly from the Trustee Applicant(s).

Signature

Date

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

Country where signed

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

B To be completed by financial adviser

B.1 Old Mutual Broker Division

Broker Consultant name

Broker Consultant number

B.2 Old Mutual International Offshore Specialist (if known)

Specialist name

Location

Code

C To be completed by Old Mutual PFA only

Information supplied by financial adviser

(All information provided is for Old Mutual PFA use only and is not part of the Contract)

Name(s) of introducer(s)

(If Independent Contractor, include address)

**Codes
Sales Centre**

**% Split
Intermediary**

Commission

Figures



Old Mutual Isle of Man
5A Village Walk,
Onchan, Isle of Man,
IM3 4EA,
British Isles.

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 Trustee Applicant)

Name
Address

Name and address of Custody Service Provider – the ‘Authorised 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 Authorised 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:

- i. to obtain details of cash balances and safe custody holdings on the Accounts, and
- ii. 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) with 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:

- i. give instructions in respect of Assets that are not permitted by the Investment Restrictions,
- ii. withdraw money or securities from the Accounts,
- iii. pledge any money or security in the Accounts,
- iv. overdraw an Account(s) or issue any form of credit line or borrowings against the Accounts,
- v. issue or use a cheque book on the Accounts, or
- vi. represent Old Mutual Isle of Man at shareholders’ meetings.

The Investment Restrictions specify certain classes of Assets that 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 their 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
- FCA 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 a 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, FirstRand, 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, with interest paid gross and maximum term five years subject to individual review

The following types of investments are expressly NOT permitted

- Securities with excessive charging/commission structures, in particular funds that 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

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 their 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 Applicant of the Investment Portfolio+ as a result of Old Mutual Isle of Man agreeing to grant this Letter of Authority.



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 that 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)

The Trustee Applicant has read this Letter of Authority and, by signing and delivering this Letter of Authority as a Deed, the Trustee Applicant acknowledges, accepts and agrees 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

Trustee Name 1/ Authorised Signatory (delete as appropriate)	<input type="text"/>	Signature	<input type="text"/>								
Date	<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				

Trustee Name 2/ Authorised Signatory (delete as appropriate)	<input type="text"/>	Signature	<input type="text"/>								
Date	<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				

Trustee Name 3/ Authorised Signatory (delete as appropriate)	<input type="text"/>	Signature	<input type="text"/>								
Date	<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				

OR

Trustee Name 4/ Authorised Signatory (delete as appropriate)	<input type="text"/>	Signature	<input type="text"/>								
Date	<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				

AS A DEED by

Name of Authorised Individual	<input type="text"/>	Signature	<input type="text"/>								
Date	<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				

in the presence of:

Name of witness	<input type="text"/>	Signature	<input type="text"/>								
Date	<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				



OR

Authorised Individual – Limited Company

**EXECUTED and DELIVERED
AS A DEED by**

Full name of Company

acting by:
Director/Authorised Signatory Signature

Date

D	D	M	M	Y	Y	Y	Y
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Director/Authorised Signatory Signature

Date

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

Signed for and on behalf of Old Mutual Isle of Man or their Reinsurer

Name of Authorised Signatory Signature

Date

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

Name of Authorised Signatory Signature

Date

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

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

Name of Authorised Signatory Signature

Date

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



Tax Declaration

for Trustees and corporates

November 2019

Regulations governing automatic exchange of information, including the US Foreign Account Tax Compliance Act (FATCA) and Tax Information Agreements (TISAs) between the UK and its Crown Dependencies and Overseas Territories, require Old Mutual Isle of Man, a branch office of Old Mutual Life Assurance Company (South Africa) Limited, to collect information from you to determine your tax status.

Collection and Disclosure of Information

Juristictions in which we have regulated businesses have agreed a number of inter-governmental agreements (IGAs) to share tax information with tax authorities in other jurisdictions. The requirement to collect and report information about customers' tax arrangements is now a legal requirement and as a financial services company we are legally obliged to comply. We are therefore asking for your tax residency and tax reference numbers (where applicable) and will note this on our records.

Depending on the information collected we may be required to report details about you and your investment to our local tax authority who may exchange this information with overseas tax authorities. To enable us to do this, please answer the questions below so we may correctly classify your entity and determine if any reporting is required.

Policy number (if known)

Policy holder name

1 Entity & Trust Classification

Please tick which of the following entity categories applies to you.

Tick
one

1.1 Financial Institution

A Financial Institution is an entity that carries out activity related to deposit taking, investment activity, insurance or custody services.

☐

This includes:

- Banks
- Insurance Companies
- Custodial Institutions
- Investment Entities

An entity is an Investment Entity that primarily conducts as a business one or more of the following activities on behalf of a customer:

- trading in money market instruments, foreign exchange, exchange, interest rate and index instruments, transferable securities or commodity future trading,
- individual and collective portfolio management, or
- otherwise investing, administering or managing financial assets or money on behalf of other persons.

In some circumstances it may be possible that a trust holding an insurance policy will be treated as an Investment Entity, particularly where a professional trustee service provider is acting as trustee.



1 Entity & Trust Classification (continued)

1.2 Non-trading Entity (Passive Non-Financial Foreign Entity) ☐

This is an entity that is not actively trading, for example where the entity only exists to hold investments or income on behalf of another, such as:

- a private company,
- a partnership, and
- other legal arrangements such as a non-professionally managed trust.

1.3 Actively Trading Entity (Active Non-Financial Foreign Entity) ☐

This is an entity that actively engages in trading activity, trades or professions that generates the majority of the income of the entity. If the majority of the income of the entity is generated from passive investments then you should tick 1.2. If you are an entity that is established for religious, charitable, scientific, artistic, cultural, athletic or educational purposes, please select 1.4.

1.4 Other Non-Financial Foreign Entity ☐

If you do not fall into any of the above three categories please describe in the space below the nature of the activity carried out by the entity and if you are claiming exemption from FATCA, please detail the reason. Examples of such entities could be charitable trusts, organisations, sports, clubs, associations and government agencies.

2 Tax Residence

Tax residency rules for entities vary from country to country and can be complicated. For instance, companies may be tax resident in the country where they are incorporated but may also be tax resident in countries in which they operate. The rules relating to the tax residency for trusts can be equally complex. If you are in doubt as to your country of tax residence, professional advice may be required.

Please list below the country or countries in which the entity is resident for tax purposes and the tax reference number of the entity, if relevant.

Country/Countries of Tax Residence	Tax Reference Number

3 Further Information

Part 3 MUST be completed if you ticked 1.1 or 1.2 in Part 1.

A. Financial Institutions

This MUST be completed if you ticked 1.1 in Part 1.

Please tick to indicate which of the following best describes the entity/Trust, in accordance with the Regulations:

Tick
one

3.1 Financial Institution in a Model 1 or Model 2 IGA country* ☐

You can find a list of Model 1 and Model 2 countries at <http://www.treasury.gov/resource-center/tax-policy/treaties/Pages/FATCA-Archive.aspx>

3.2 Participating Financial Institution in a non-IGA country* ☐

This is a Financial Institution in a non-IGA country that has entered into an agreement with the US Internal Revenue Service (IRS) to comply with the FATCA Regulations.

3.3 Registered Deemed Compliant Financial Institution* ☐

This is a Financial Institution that has registered in accordance with the FATCA regulations to declare its status. This includes certain local banks, qualified collective investment vehicles (including non-profit organisations and certain retirement funds), restricted funds and Financial Institutions that comply with the regulations.

3.4 Certified Deemed Compliant Financial Institution ☐

This is a Financial Institution which is not required to register under the regulations. For example, this includes non-registered local banks.



A. Financial Institutions (continued)

3.5 Exempt Beneficial Owner



The term Exempt Beneficial Owner means a government entity, an international organisation, a central bank or a UK registered pension scheme, or non-UK pension scheme falling within the definition of Exempt Beneficial Owner for the purpose of the Regulations.

3.6 Non-Participating Foreign Financial Institution (NPFFI)



An NPFFI is a Financial Institution that has not entered into an agreement to comply with the Regulations and is not a Registered Deemed Compliant Financial Institution or a Certified Deemed Compliant Financial Institution.

*IRS Global Intermediary Identification Number (GIIN)

A GIIN is issued by the US Internal Revenue Service to Financial Institutions that are complying with the Regulations.

If you have ticked 3.1, 3.2 or 3.3 please provide your GIIN.

If you do not yet have a GIIN, please advise us when you have been issued with one.

B. Controlling Persons

Part B MUST be completed if you ticked 1.2 in Part 1.

We must obtain information about the underlying Controlling Persons. A Controlling Person is any individual who exerts control over, or has a majority ownership interest in an entity.

For companies this includes shareholders who own or control more than 25% of the shares or voting rights or otherwise exercise control over the company. For example, an individual who exercises control over a company is where an individual has less than 25% of the shares or voting rights but who has a percentage ownership or voting right that is significantly higher than other shareholders.

For trusts this includes settlors, trustees, protectors (if any) and any beneficiary entitled to 25% or more of the trust property. Please complete the relevant details in the following table in relation to the persons who have ownership or control of the entity.

Please complete the relevant details in the table below in relation to the persons who have ownership or control of the entity.

Full name	Date of birth	Full address	What makes this individual a controlling person? <ul style="list-style-type: none">• Settlor• Trustee• Protector• Beneficiary or included in a class of beneficiaries• Shareholder	Country/ countries of tax residency	Tax Reference Number(s)*

* In the UK this is known as a National Insurance Number. In Guernsey, Jersey and the Isle of Man this is called a Social Security Number. In the United States this is known as a Tax Identification Number.



4 Declaration and Certification

1. We, as Directors, Controllers, Trustees or Persons Acting on Behalf of the Entity declare that the information provided in this Tax Declaration is, to the best of our knowledge and belief, accurate and that the statements made by us are true and complete.
2. We agree to notify you if any information contained in this Tax Declaration changes, for example where the Controlling Persons change. We understand that this may require us to complete a new Tax Declaration form.
3. We understand that the information collected in this Tax Declaration may be disclosed to the collecting institution's home state tax authority which may, under a relevant inter-governmental agreement, provide the information to an overseas tax authority.

By signing this declaration we confirm that we have read the above declaration and, if a third party has completed this form on behalf of the Trustee applicant, that all the information provided within it is correct.

Signed on behalf of (entity name)	<input type="text"/>			
Signed by (please print name)	<input type="text"/>	Signed by (please print name)	<input type="text"/>	
Capacity in which you are signing	<input type="text"/>	Capacity in which you are signing	<input type="text"/>	
Signature	<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"/>	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"/>	
Signed by (please print name)	<input type="text"/>	Signed by (please print name)	<input type="text"/>	
Capacity in which you are signing	<input type="text"/>	Capacity in which you are signing	<input type="text"/>	
Signature	<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"/>	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"/>	
Signed by (please print name)	<input type="text"/>	Signed by (please print name)	<input type="text"/>	
Capacity in which you are signing	<input type="text"/>	Capacity in which you are signing	<input type="text"/>	
Signature	<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"/>	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"/>	