

novia



Offshore Bond Application for
Individual/Joint use including
Additional Investments

Provided by RL360 Insurance Company
Limited (RL360)

To: Novia Client Services, PO Box 4328, Bath, BA1 0LR

Please indicate where applicable and ensure that the 'Declaration' in Section 10 is signed. Copies of the Novia Terms & Conditions are available on request, as is a copy of your completed application form(s). The contract could be invalidated by any failure to disclose facts which might influence RL360 Insurance Company Limited's (RL360) assessment of this application. If you have any doubt whether a fact is relevant then you should disclose it. Please ensure that appropriate supporting documents are forwarded in all cases.

PLEASE COMPLETE THIS FORM IN CAPITALS USING BLACK INK.

Guidance Notes

Verification of your Identity and Address

In order to satisfy the Isle of Man's Insurance (Anti-Money Laundering) Regulations 2008, RL360 are required to check the identity and address of each Applicant. For your convenience, a complete checklist of all requirements can be found at the back of this application form.

Guidelines for Satisfactory Evidence

Verification of Identity

Documents that will be accepted as satisfactory evidence of identity are:

- > A valid 'full' passport
- > A national ID card (carrying a photograph)
- > Where the above documents are not available, two formal documents with appropriate reference numbers will be considered

Verification of Residential Address

To confirm your residential address details the following documentation is acceptable:

- > A utility, rates or council tax bill. Unfortunately, mobile telephone bills are not acceptable as evidence of address
- > An entry in a local telephone directory
- > An extract from the official register of electors
- > A current driving licence (both photographic and printed sections, if applicable)
- > A tax assessment document
- > An account statement from a bank or bank credit card. Statements featuring a 'care of' or accommodation address are not acceptable. Non-bank cards, such as store cards are not acceptable
- > Proof of ownership or rental of the residential address
- > Proof of payment for a PO Box service (which must also show the residential address), where the PO Box shown is also your correspondence address
- > A mortgage statement

Documents for identity and address verification must be the most recent available.

Suitably Certified Copy Documentation

We can accept certification of copy documents by Advisers (IFAs) who hold Terms of Business with us and, where appropriate, have been granted Suitable Certifier status. Please consult your Adviser to determine if they can certify your documents.

Where Suitable Certifier status is not held, we will only accept certification by one of the following 'Suitable Certifiers':

- > Notary Public (or equivalent)
- > Lawyer
- > A formally appointed member of the judiciary
- > An employee of RL360
- > A Commissioner for Oaths.

The certifier must:

- > Add the statement 'Certified as a true copy taken from the original'
- > Sign and date the copy document on all pages
- > Print his/her name clearly in capitals underneath the signature
- > Record the capacity or position in which they are certifying the document
- > Add their company/official stamp or seal.

The documents which RL360 receives must contain the original certification stamp. Any costs associated with certifying documentation are at your own expense. We regret that we are unable to accept copies of documents certified by other unconnected parties unless they are one of those persons listed above.

U.S. Specified Person

U.S. Specified Person means a U.S. citizen or tax resident individual, who either holds a U.S. Passport, a U.S. Green Card, has a U.S. residential/correspondence address or who was born in the U.S. and has not yet renounced their U.S. citizenship. More information on U.S. FATCA can be found at www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA.

Failure to provide any of the information requested in this application may delay investment and acceptance.



Individual/Joint Offshore Bond Application

 Initial Investment Additional Investment into Bond Number

1 Applicant(s)

Please note, where there are more than two Applicants, please copy Section 1 and complete for Holders 3 and 4 where appropriate.

Wrap number (internal use only)

First Applicant

If you are an existing Novia Investor, please include your Novia Investor number here

Where the applicants on this application have an existing joint investment with Novia, please include the joint Novia Investor number here

Mr Miss Mrs Other
Male Female

Marital status

Family Name

Forename(s) (in full)

Other previous names or alias(es)

Mother's maiden name

Date of birth

Country of birth

Nationality(ies)

Country of residence for tax purposes

National Insurance Number

Tax Identification Number (for non UK tax residence)

Are you a US Specified Person? Yes No

Current Residential Address

House number/name

Street name

District

Town/City

County

Country

Post Code

Country of residence

Length of time at current address

Second Applicant (if applicable)

If you are an existing Novia Investor, please include your Novia Investor number here

Where the applicants on this application have an existing joint investment with Novia, please include the joint Novia Investor number here

Mr Miss Mrs Other
Male Female

Marital status

Family Name

Forename(s) (in full)

Other previous names or alias(es)

Mother's maiden name

Date of birth

Country of birth

Nationality(ies)

Country of residence for tax purposes

National Insurance Number

Tax Identification Number (for non UK tax residence)

Are you a US Specified Person? Yes No

Current Residential Address

House number/name

Street name

District

Town/City

County

Country

Post Code

Country of residence

Length of time at current address

Applicant(s) continued

First Applicant

Previous Address (if less than 3 years)

House number/
name

Street name

District

Town/City

County

Country

Post Code

Contact Details

Telephone
(Inc. area code)

Fax

Email

Second Applicant (if applicable)

Previous Address (if less than 3 years)

House number/
name

Street name

District

Town/City

County

Country

Post Code

Contact Details

Telephone
(Inc. area code)

Fax

Email

Address for Correspondence

Please note that any correspondence we are required to send you will be sent to this address. This will cancel any existing instruction and apply to future correspondence for all product wrappers on this Novia account.

House number/name
or Adviser Firm Details

Street name

District

Town/City

County

Country

Postcode

If no correspondence address is supplied we will use the residential address of Applicant 1.

Is the correspondence address

Adviser Firm Self Friend/Family

Other (please specify)

Applicant(s) continued

First Applicant

Employment Details

Profession/main occupation

Where you are retired, please confirm your previous occupation, employer and date of retirement

Annual Salary this year (including any bonuses) £

Employer's Address

Street number/ Building name

Street name

District

Town/City

County

Country

Post Code

Employer's telephone number (inc. area code)

Any other occupation for which you are paid

Second Applicant (if applicable)

Employment Details

Profession/main occupation

Where you are retired, please confirm your previous occupation, employer and date of retirement

Annual Salary this year (including any bonuses) £

Employer's Address

Street number/ Building name

Street name

District

Town/City

County

Country

Post Code

Employer's telephone number (inc. area code)

Any other occupation for which you are paid

2 Lives Assured

Is the First Applicant to be a Life Assured?

Yes No

Are there to be any other lives Assured?

Yes No

If yes, please complete the Additional Lives Assured details below.

If you wish to have additional lives assured on the Offshore Bond you can have up to ten lives assured in total, inclusive of Applicant(s). The sole or youngest Life Assured must be age 75 or younger at policy commencement.

Additional Life Assured

Mr Miss Mrs Other

Male Female

Last name

First name(s) (in full)

Date of birth

Country of birth

Nationality(ies)

Current Residential Address

House number/name

Street name

District

Town/City

County

Country

Post Code

Country of residence

Telephone (Inc. area code)

Fax

Is the Second Applicant* to be a Life Assured?

Yes No

*if applicable

Additional Life Assured

Mr Miss Mrs Other

Male Female

Last name

First name(s) (in full)

Date of birth

Country of birth

Nationality(ies)

Current Residential Address

House number/name

Street name

District

Town/City

County

Country

Post Code

Country of residence

Telephone (Inc. area code)

Fax

Please copy this page to add further lives assured.

3 Payment and Policy Instructions

The payment currency for your Offshore Bond is GBP only.

Investment amount Minimum initial investment is GBP 50,000.

If paying by cheque, please make cheques payable to Novia Financial plc and drawn on an account held in the name of one or more of the applicants. Cheques should be sent together with this form to: Novia Client Services, PO Box 4328, Bath, BA1 0LR.

If you wish to pay by bank transfer, please pay into the RL360 account detailed below. Please make sure your name(s) on the bank transfer is the same as it appears on this application and, if you are an existing client please include both your Novia Investor number and your RL360 policy number or, for new clients, please include your National Insurance number.

Please ensure this application is fully completed and all relevant documentation has been submitted before instructing your bank to transfer any monies.

Bank: Citibank N A

Account name: RL360 Novia Premium Account
Sort Code: 18-50-08 Account number: 13142000

Swift code: CITIGB2L IBAN number: IBAN GB09CITI18500813142000

Multiple Policy Facility (for Initial Investments only)

Number of sub-policies required (minimum 1, maximum 100) Please note that in the absence of contrary instructions, 100 sub-policies will be issued. Any additional Investments will be applied to your existing policies.

4 Investment Instructions

4a Instructions for Initial Investments only (Additional Investments should be detailed in 4b)

Unless you tell us otherwise, we automatically buy accumulation units/shares. Where accumulation units/shares have been stated but are not available, we will buy income units/shares. Where income units/shares have been stated but are not available, we will buy accumulation units/shares. All purchases are subject to sufficient cleared funds. Please ensure that your choices total 100%, otherwise your investment will be held in your Cash Facility until the choices are confirmed.

Name of investment*	Inc/Acc	%
Cash (min 2%)		2
Total		100%

Please ensure you only choose investments that are permissible for this product wrapper.
*Please write the name in full as listed on the Novia Investments List. The list and fact sheets can be found at www.novia-financial.co.uk/information

Do you wish to make the investment choice above your default selection for future investments? Yes No

If yes, and you wish to have periodic rebalancing, please select frequency. Quarterly Annually

By completing this application you authorise Novia to accept instructions regarding the future application, amendment and removal of rebalancing from the Adviser and/or Firm named in Section 11. For a full explanation of the rebalancing process please read the Novia Terms & Conditions.

Investment Instructions *continued*

4b. Instructions for Additional Investments only (*Initial Investments should be detailed in 4a*)
 Please choose the appropriate investment and rebalancing options for this investment.

Option 1: Invest into the current default selection of investments for this product wrapper
 (please note that any existing rebalancing instruction will remain in force)

I/We wish to invest this immediately into my/our default selection
 or

I/We have an existing rebalancing instruction and wish to invest in cash awaiting the next rebalancing date

Option 2: Invest into a new selection of investments

Unless you tell us otherwise, we automatically buy accumulation units/shares. Where accumulation units/shares have been stated but are not available, we will buy income units/shares. Where income units/shares have been stated but are not available, we will buy accumulation units/shares. All purchases are subject to sufficient cleared funds. Please ensure that your choices total 100%, otherwise your investment will be held in your Cash Facility until the choices are confirmed.

Name of investment*	Inc/Acc	%
Cash (min 2%)		2
Total		100%

Please ensure you only choose funds that are permissible for this product wrapper.

*Please write the names in full as listed on the Novia Investments List. The list and fact sheets can be found at www.novia-financial.co.uk/information

Your new selection will remove any default investment choice. If you wish to create a new default selection and rebalancing instruction please complete the following.

Investment Instructions *continued*

4b. Instructions for Additional Investments only (continued)

I/We wish to use the new investments as listed above as my/our default selection for any future investments

Please **do not** apply rebalancing

or

Please **apply** rebalancing using my default investment choice

Quarterly Annually

Or

I/We wish to make a new investment choice as my default selection for any future investments and apply rebalancing

Quarterly Annually using the investment choices detailed below

Name of investment*	Inc/Acc	%
Cash (min 2%)		2
Total		100%

*Please write the names in full as listed on the Novia Investments List. The list and fact sheets can be found at www.novia-financial.co.uk/information

By completing this application you authorise Novia to accept instruction regarding the future application, amendment and removal of rebalancing from the Adviser and/or Firm named in Section 11. For a full explanation of the rebalancing process please read the Terms & Conditions.

Please be aware that Novia will not include non-daily dealing funds in the rebalancing process. Where you wish to amend the level of investment in these investment types, you will need to action the trade and place the proceeds into cash or any investment included in the rebalancing process. The rebalancing instruction will then be applied at the next scheduled rebalancing date. Any rebalancing that takes place before you action your trades will be proportionate across investments that can be rebalanced ie value and split of listed investment types will be excluded from rebalancing calculations.

5 Regular Withdrawal Instructions

Please complete this section if you would like to receive a regular withdrawal. If you do not wish to set up a regular withdrawal at this stage, please continue Section 6.

Payment to or from third parties are not usually acceptable.

Withdrawals in excess of 5% of your investments made (including additional investments) from an Offshore Bond in any policy year will give rise to a chargeable event and this may result in a tax charge (unless the 5% allowance from previous years has not been used). It may reduce your tax bill to cash in a whole number of sub-policies. Please consult your Adviser for guidance.

The above information is based on our current understanding of HM Revenue & Customs law and practice which is subject to change.

Amount * (please note that the minimum regular withdrawal amount is £200)

GBP or % of the policy value at the time of withdrawal
 Monthly Quarterly Annually

Start date ** M M Y Y

*Regular Withdrawals have the option for fixed amount OR % but not both

** Please note that the start month cannot be more than 12 months from the date of application.

Do you wish to increase your Regular Withdrawals? (Please select one option only)

No increase Increase by the Retail Price Index (RPI) Increase by a fixed % (1%-5% p.a.) %

6 Bank Details (Initial Investments only)

Please provide details of your Bank/Building Society current account. We will use this account to make any payments to you. Please complete this section even if you are not requesting withdrawal payments at this time.

Name of Bank/Building Society

Account Holder's Name(s)

Branch Sort Code

Account number

Building Society Client number

Payments to building society accounts may take up to 10 working days longer than payments to bank accounts.

Please contact your Adviser or Novia Client Services on 0345 680 8000 if you wish to change your Bank Details for an Additional Investment.

7 Source of Funds and Wealth

In order for RL360 to comply with its obligations under the Isle of Man's Insurance (Anti-Money Laundering) Regulation 2008, the following information **must** be provided by **all** applicants.
ALL QUESTIONS MUST BE ANSWERED.

Source of funds

Please provide details of the bank account from which you intend to fund the payment of your policy.

Name of Bank/Building Society

Branch

Street name

District

Town/City

Bank Swift Code (For all non-GBP and International payments) Swift Code must be either 8 or 11 digits

IBAN (All non-GBP accounts)

Account held for

YEARS

MONTHS

County

Country

Postcode

Account name

Account number

OR

Branch Sort Code
(For UK GBP Payments only)

OR

Account number
(GBP UK Bank only)

If you are funding your Novia policy from more than one bank account, please provide your additional bank details. Please also provide your reasons for doing this.

Source of wealth

The Insurance (Anti-Money Laundering) Regulations 2008 requires all Isle of Man life companies to "make enquiries as to how an applicant has acquired the monies to be used as premium for, or contribution to, a policy." This reflects the Isle of Man's commitment to maintain the highest possible standards of business practice and to counter money laundering and the financing of terrorism.

RL360 has adopted a risk-based approach to meet these regulations, categorising all countries that they will accept business from into 1 of 3 tiers. Each tier has different source of wealth requirements but business submitted from a UK source currently falls under Tier 1.

Full details on the source of wealth procedures can be obtained from your financial Adviser or can be downloaded from www.rl360wrap.com

You must complete the annual salary question in full, in all cases and for both applicants as applicable. You must also complete all other relevant questions within this section.

First Applicant

Annual salary plus bonuses

If you are retired, please tell us your income details below in the Other unearned income section on the next page.

Income this year
(include currency)

Income last year
(include currency)

Occupation

Employer's
Company name

Nature
of business

Second Applicant (if applicable)

Annual salary plus bonuses

If you are retired, please tell us your income details below in the Other unearned income section on the next page.

Income this year
(include currency)

Income last year
(include currency)

Occupation

Employer's
Company name

Nature
of business



Individual/Joint Offshore Bond Application

Source of Funds and Wealth *continued*

First Applicant Other unearned income

Amount received (include currency)

Received from

Date received

If you are retired please tell us your previous occupation, previous salary, employer and date of retirement.

Previous Occupation

Previous Salary (if retired)

Employer's Company name

Date retired

Second Applicant (if applicable) Other unearned income

Amount received (include currency)

Received from

Date received

If you are retired please tell us your previous occupation, previous salary, employer and date of retirement.

Previous Occupation

Previous Salary (if retired)

Employer's Company name

Date retired

Please confirm your source of wealth for this application by completing the relevant boxes below.

First Applicant

Savings

Amount received (include currency)

Bank where Savings were held

How were savings Accumulated?

Pension transfer

Amount received (include currency)

Received from

Date received

Property or asset sale

Amount received (include currency)

Address of property sold or asset type

How long held

Date of sale

Second Applicant (if applicable)

Savings

Amount received (include currency)

Bank where Savings were held

How were savings Accumulated?

Pension transfer

Amount received (include currency)

Received from

Date received

Property or asset sale

Amount received (include currency)

Address of property sold or asset type

How long held

Date of sale



Source of Funds and Wealth *continued*

First Applicant Company Profits

Profits this year (include currency)

Profits last year (include currency)

Industry

Company sale

Profits this year (include currency)

Company name

Company Industry

Date received

Other

(such as a lottery or betting win, gift or inheritance)

Amount received (include currency)

Source

Date received

Second Applicant (if applicable) Company Profits

Profits this year (include currency)

Profits last year (include currency)

Industry

Company sale

Profits this year (include currency)

Company name

Company Industry

Date received

Other

(such as a lottery or betting win, gift or inheritance)

Amount received (include currency)

Source

Date received

Source of Funds and Wealth *continued*

If your single investment is greater than GBP 900,000 or is an Additional Investment amount that brings your total investment amounts to more than GBP 900,000, RL360 will require evidence of your source of funds. Please note that in all cases we reserve the right to request this information.

If source of funds evidence is required, please indicate the appropriate box in the table below and attach copies of the evidence requested when submitting this application. In all cases copy evidence must be certified as true (see Guidance Notes Page 2). **If your single investment or your total investment amounts following an Additional Investment, is below GBP 900,000, please proceed to the next section of this application.**

Source of Funds	Evidence Required	Please indicate if attached
Income from employment	Certified copy of your last three month's payslips, confirmation of your income from your employer, copy of your recent accounts if you are Self-employed, or equivalent documentation.	<input type="checkbox"/>
Other income or capital	Relevant certified documentation to verify the source of funds.	<input type="checkbox"/>
Lottery or betting win	Certified copy of confirmation letter or cheque confirming the win from the relevant organisation, or equivalent documentation.	<input type="checkbox"/>
Company sale	Certified copy of the sale agreement or equivalent documentation.	<input type="checkbox"/>
Gift	Certified copy of identification for gift donor and suitable documentation to verify source.	<input type="checkbox"/>
Existing investments	Certified copy of a recent investment statement, or equivalent documentation.	<input type="checkbox"/>
Sale of shares	Certified copy of the share redemption certificate(s), or equivalent documentation.	<input type="checkbox"/>
Policy claim	Certified copy of the notification of proceeds letter for the claim, chargeable event certificate, or equivalent documentation.	<input type="checkbox"/>
Compensation Payment	Certified copy of solicitors letter or court order, or other equivalent documentation.	<input type="checkbox"/>
Inheritance	Certified copy of the will, solicitor's letter, or equivalent documentation.	<input type="checkbox"/>
Property/Asset sale	Certified copy of sale agreement or equivalent document.	<input type="checkbox"/>
Any other source not listed above	Relevant certified documentation to verify the source of funds.	<input type="checkbox"/>

8 Adviser Charge Authorisation

Initial * % **or** *Maximum Initial Adviser Charge is 5% of the initial investment amount.

Ongoing ** % paid monthly **or** £ per annum to be paid Monthly Quarterly Annually

I/We understand this will be paid to my Adviser from the investments specified in Section 3. This instruction will replace any existing instruction for this product. All Adviser Charges taken from the Offshore Bond are considered to be withdrawals for the purpose of the 5% tax deferred allowance.

** The maximum Ongoing Adviser Charge is 2% pa of the policy value at the time of taking the charge. If a higher figure is recorded on this application, the maximum will be applied.

9 Adviser Charge - Switch

Switch (maximum 3%) %

I/We authorise Novia to accept switch instructions from the Adviser and/or Firm named in Section 11 of this form and agree to the fund switch charges as explained in the Novia Terms & Conditions. I/We agree my Adviser may retain a charge for each switch as agreed under the terms of my contract with my Adviser.

This instruction will replace any previous instruction made and will become the default for any future switches unless changed by a subsequent application. If a Switch Charge has not been stated in a previous application and this section has not been completed, a charge of 0% will apply.

10 Declaration (for all applicants to complete)

The Offshore Bond literature, including the Novia Key Features Document and Novia Terms & Conditions form the basis of the contract you are applying for. For your own protection you should read them carefully, along with the declarations below, before completing the application process. If you do not fully understand any point, please seek clarification from your Adviser.

I/We apply for a Novia Offshore Bond, provided by RL360 and agree to be bound by the Offshore Bond literature.

I/We confirm that, to the best of my/our knowledge and belief, all of the information supplied on this form is true and complete.

I/We appoint (name of Adviser)

as my/our agent. RL360 is authorised by me/us to disclose all information relating to my/our policy to my/our agent. I/We shall notify RL360 in writing if there is any change.

I am/We are not resident in the United States† and confirm that to the best of my/our knowledge and belief, I am/we are not subject to any legislation which would make such an investment unlawful.

I am/We are not a citizen of the United States†.

I/We will advise RL360, in writing immediately on changes in the residence or citizenship.

Politically Exposed Persons

A politically Exposed Person ("PEP") is a person entrusted with prominent public functions, their immediate family members or persons known to be close associates of such persons. Examples of PEP's include political figures, members of the judiciary, diplomatic service officers, managers and supervisors of state owned enterprises and senior ranking military officers.

Please add the names of any PEP's associated with this application in the box below.

Where this box is left blank, you are confirming that no PEP's are associated with this policy.

Data Protection Act

This form collects your personal data. We require your personal data so we can provide you with services relating to the performance of your contract. You may ask us to stop processing your data, however this may disrupt the services RL360 can provide to you or may stop us being able to assist you. To find out how long we will keep your data, please refer to our privacy policy at www.rl360.com/privacy. Any data you provide to RL360 may be shared, if allowed by law, with other companies both inside and outside of RL360 and to persons who act on your behalf. Data and information about you can be transferred outside of the Isle of Man and RL360 may be required to provide it to its regulator, its government or anyone else required by law. RL360 will use your data and information to allow for the administration of your policy, prevent crime, prosecute criminals and for market research and statistics. RL360 will, at all times, make sure that your data and information is only used in ways that are allowed by law.

You can receive a copy of the information RL360 holds about you free of charge by writing to our Data Protection Officer at: RL360, International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles, or by emailing dpo@rl360.com. We can reserve the right to not send you your personal data in some circumstances if we do we will write to you setting out the reasons why.

I declare that the above answers are true to the best of my knowledge and that I have not withheld any information that may influence the assessment or acceptance of this application.

I give my express consent for the information in this form to be processed.

I agree that any supplementary questionnaire will form part of my application to the company and that non-disclosure of any material fact known to me may invalidate the contract.

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

I/We confirm that advice leading to the application was received in (give country)

and the application form was signed in (give country)



Individual/Joint Offshore Bond Application

First Applicant

Signature

Date

Second Applicant (if applicable)

Signature

Date

Important Note: Copies of the Novia Terms & Conditions are available on request, as is a copy of your completed application. The contract could be invalidated by any failure to disclose facts which might influence RL360's assessment of this application. If you have any doubt as to whether a fact is relevant then you should disclose it.

RL360 regrets that it is unable to accept applications where the advice is received (whether by letter, fax, email, telephone or in person) or the application form is signed in the United States†.

† United States means the United States of America, its territories and possessions, any state of the United States and the District of Columbia.

11 Adviser's Details & Declaration

Adviser's name

Your RL360 Agent number

Adviser's stamp

Name of regulatory or authorising body eg, FCA

Email address

Data Protection Act

In accordance with the Isle of Man Data Protection legislation by signing this form in the space indicated, you consent to us using the information provided, which may include sensitive data such as medical records, for the following purposes:

- > Administration purposes
- > Crime prevention and prosecution of offenders
- > Market research and statistical purposes

The information you have provided may be shared with other companies outside of RL360, including our reinsurers and financial intermediaries or agents acting on your behalf. It may be transferred outside the Isle of Man and we may be obliged to disclose it to our regulator and to others as demanded by law.

The Isle of Man's Data Protection legislation entitles you to obtain a copy of the information we hold on you.

You can receive a copy of the information RL360 holds about you free of charge by writing to our Data Protection Officer at: RL360, International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles, or by emailing dpo@rl360.com. We can reserve the right to not send you your personal data in some circumstances if we do we will write to you setting out the reasons why.

For further information please write to:

Data Protection Officer, RL360, International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles.

Signature

Name

Company

Date

Please refer to the Checklist on page 17 to ensure that you have provided all the required information. Please note that failure to provide any of the information requested in this application may result in a delay in investment and acceptance.

12 Checklist

Please ensure that the following information/documentation accompanies this application form. Failure to provide all relevant information will result in a delay to this application being processed.

General Requirements for all Applicants

Please indicate if attached

If paying by cheque, please make cheque payable to 'Novia Financial plc'. Note that cheques can take 5-10 working days to clear, and this will delay Policy issue.

Identification Requirements

Passport or National ID Card (bearing a photograph of the individual) or 2 other formal documents with appropriate reference numbers

Address verification eg, an acceptable bank statement, credit card statement or utility bill

If applicable, relevant source of funds evidence as indicated in Section 7

Please note that failure to provide any of the information requested in this application may result in a delay in investment and acceptance. Some of those requirements are necessary under the Isle of Man Government Insurance and Pensions Authority Insurance (Anti-Money Laundering) Regulations, 2008.