

Client Confirmation Form

This is to confirm that (the Financial Adviser), has:

- Conducted a complete and thorough fact find to determine my current financial capabilities;
- Explained fully to me the type of product recommended with particular attention having been paid to its charging structure and cancellation penalties that I may incur;
- Supplied me with the literature of the regular premium product to read and retain for future reference;
- Explained to me that unit values can go down as well as up and past performances are not necessarily a guide to future performance.

For my part I understand the advice I have been given by the Financial Adviser, who is acting as my Agent in connection with my application for this regular premium policy and that the Financial Adviser is not a representative, or acting on behalf of, Friends Provident International.

- 1 Whilst projections of future performance may have been shown to me illustrating a growth rate, I understand that no warranties as to the actual performance of my investments have been made.
- 2 I have been provided with an illustration of benefits which I have read and signed and which also outlines the potential surrender values relevant to the term I have chosen.
- 3 I understand that I have the ability to choose the term of the contract, and have chosen years.
- 4 I understand that to gain the maximum benefits from my plan, payments should be made throughout the term and if I stop making payments before the end of the term, then the value of my plan will be affected.
- 5 I understand that if I stop making payments before the end of the term, then I may incur a surrender penalty.
- 6 I understand that if I stop making payments before the end of the term, I may end up getting back less than I have paid in, including the understanding that my plan has no cash-in value until I have made at least 12 months' worth of payments.

Applicant's name

Signature

Date

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