Friends Provident International

Fixed Term Deposit
– Client Investment Declaration

Policy Number:

Client Name(s):

Deposit Institution:

Deposit Term:

Investment Amount:

Before you invest in the above fixed term deposit through your Friends Provident International Limited ('FPIL') policy, we want to ensure that you are aware of the nature of the asset and the possible risks associated with this type of investment. Please initial below to confirm you understand and acknowledge each declaration. All declarations must be initialed otherwise we will not place your deal.

☐ I acknowledge that it is my responsibility to ensure that my selected fixed term deposit is suitable, considering my underlying investment objectives, liquidity needs and attitude to risk.

☐ I have read the fixed term deposit's offering documents and understand the nature of the investment, and accept the level of risk associated with this type of investment.

☐ I have discussed with my financial adviser whether such an investment is appropriate for my investment portfolio, liquidity needs and my attitude to risk.

☐ I understand that the invested amount and interest will be, in all events, inaccessible until the fixed term deposit reaches the maturity date.

☐ I acknowledge that my investments are processed according to the terms and conditions of the relevant institution that monies are being invested with. I am aware that FPIL will be regarded by the institution as the investor.

☐ I am aware that my fixed term deposit may not be covered under any depositor compensation scheme should the deposit account provider become insolvent. I understand that this is because Friends Provident International holds this account on my behalf. Therefore, the amount, if any, which may be recoverable under any applicable scheme could be substantially less that the amount I might have been able to recover had I owned the deposit account directly.

☐ I understand that an investment into a fixed term deposit will restrict FPIL's ability to realise the cash value from the deposit at any time, which may affect FPIL's ability to pay a surrender, partial surrender or death claim in a timely manner, thus leading to a delay in the cash settlement of the claim.

☐ I understand that FPIL is unable to transfer ownership of the fixed term deposit to me in discharge of their liabilities under the contract. Proceeds will only be made available upon maturity of the fixed term deposit.

☐ I agree that FPIL is not responsible for any liability, loss or consequential loss to my contract, arising from my selected fixed term deposit. FPIL does not make any endorsements in relation to the details or materials connected with the fixed term deposit that I have selected to invest into.

I hereby understand and accept the aforementioned declarations by signing the below.

Signed

Date (dd/mm/yyyy)