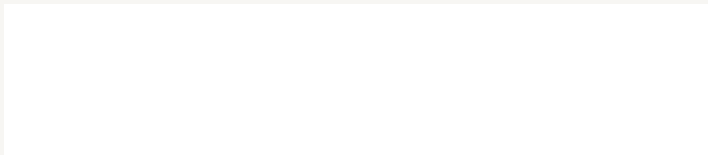


Oracle

Corporate trustee pension scheme application



## Contents

<b>Section 1</b>	<b>Corporate trustee applicant details</b>	<b>2</b>
<b>Section 2</b>	<b>Type of policy</b>	<b>4</b>
<b>Section 3</b>	<b>Life or lives assured details</b>	<b>4</b>
<b>Section 4</b>	<b>Policy requirements</b>	<b>4</b>
<b>Section 5</b>	<b>Choice of investment funds</b>	<b>5</b>
<b>Section 6</b>	<b>Source of funds and source of wealth</b>	<b>5</b>
	In this section, tell us how you will be funding the Oracle policy and how your wealth was accumulated. It is important that you complete this section so that we can meet Isle of Man anti-money laundering requirements.	
<b>Section 7</b>	<b>Regular withdrawals</b>	<b>7</b>
<b>Section 8</b>	<b>Additional information</b>	<b>7</b>
<b>Section 9</b>	<b>Corporate trustee declaration</b>	<b>8</b>
	In this section you must agree to the terms and conditions of the policy and sign where appropriate. This application along with the Oracle Terms & Conditions then forms the basis of our contract with you. It is important that you fully understand the policy being offered before signing.	
<b>Section 10</b>	<b>Financial adviser's details</b>	<b>10</b>

## Completion

Please complete this form in blue or black ink using BLOCK CAPITALS throughout. Please tick boxes where applicable and follow the instructions provided in each section.

You can request a copy of your completed *Application Form* at any time along with our *Terms and Conditions*. You should be aware that your contract with us could be brought to an end if you fail to tell us any facts which might influence our assessment of your application. If you have any doubt as to whether a fact is relevant, then you should disclose it to us.

**Once you have completed and signed the application you should send it along with all requested additional information to your nearest regional office (address on back of form) or to our New Business Team, RL360°, RL360 House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles.**

**Please note that if you do not fully complete this *Application Form*, or provide suitable evidence where required, this will result in a delay to us accepting your application and issuing your Oracle policy. Remember, if you need any help, our Regional Support teams are on hand to guide you by telephone or by email.**

## Section 1 Corporate trustee applicant details

If you require online servicing for your company please download our agreement and registration forms from our website – [www.r1360.com](http://www.r1360.com). If you wish to link this policy to your existing online service please quote your online reference or existing username below.

Online reference or existing username

### Details of the trust

Name of the trust

Date trust was established (dd/mm/yyyy)

Nature and purpose of the trust

### Corporate trustee details

Corporate trustee name

Global Intermediary Identification Number (FATCA GIIN)

Registered address and postcode (in full)

Country

Contact name

Contact position

Telephone number

Email address

### Correspondence details

Please note that any correspondence we are required to send to you will be sent to the address you provide here. If no correspondence address is supplied we will use your registered address.

Address for correspondence and postcode

Country

Is this address for Your company  Your adviser  Your solicitor

Other (please specify)

### Directors or partners

You will need to provide us with a list of all directors or partners for your business, but we also need you to name two directors, one an executive director, for identity verification purposes. Please state their details here

#### Executive Director/Partner 1 (must be completed)

Sex (please tick) Male  Female

Title (please tick) Mr  Mrs  Miss

Other (in full)

First name(s)

Last name(s)

Date of birth (dd/mm/yyyy)

Current residential address and postcode (in full)

#### Director/Partner 2 (must be completed)

Sex (please tick) Male  Female

Title (please tick) Mr  Mrs  Miss

Other (in full)

First name(s)

Last name(s)

Date of birth (dd/mm/yyyy)

Current residential address and postcode (in full)

**Section 1 Corporate trustee applicant details** continued

	<b>Executive Director/Partner 1 (must be completed)</b>	<b>Director/Partner 2 (must be completed)</b>
Country	<input type="text"/>	<input type="text"/>
Position	<input type="text"/>	<input type="text"/>

**Authorised signatories**

You will need to provide us with a list of all authorised signatories, but please tell us how many signatories will need to sign in order to action changes to the policy (including any special instructions, for example - one from category 'A' and one from category 'B').

Number of signatories required

Special instructions

**Shareholders and beneficial interest**

Please tell us who in your company has a shareholding or beneficial interest of 25% more. You will have to provide verification of identity for those listed.

First name(s)	Last name(s)	Position	Shareholding (%)
<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"/>

**Evidence required**

As a corporate trustee applicant we will require the following information before we can process your application.

**For the company**

- A full list of all directors.
- Suitably certified certificate of incorporation.
- A copy of the latest annual report and accounts.
- Suitably certified documentation verifying registered address of the company.
- Suitably certified identity and address documentation for at least two directors, one of whom must be an Executive Director.
- A full list of authorised signatories (including board resolution for public limited companies) showing officers from whom we can take instructions and including specimen signatures.
- Suitably certified identity and address documentation for all shareholders with a beneficial interest on 25% or more.

**For the trust**

- Suitably certified copy of the trust deed and any subsequent deed(s) of appointment or retirement.

If not shown in the trust deed we will require details for each of the following:

	<b>Settlor(s)</b>	<b>Protector(s)</b>	<b>Beneficiaries (where named)</b>
First name	✓	✓	✓
Last name	✓	✓	✓
Date of birth	✓	✓	✓
Current residential address	✓	✓	✓
Occupation	✓	x	x
Date of death	✓#	x	x

# for settlor(s) no longer alive.

## Section 2 Type of policy

Please tick only one: Life assurance  (go to Section 3) Capital redemption  (go to Section 4)

## Section 3 Life or lives assured details

Please remember you only need to complete this section if you choose a life assurance policy.

Is the first applicant to be a life assured? Yes  No

Is the second applicant to be a life assured? Yes  No

At least one life assured must be age 65 or younger when the policy starts. Please complete the details of any additional lives assured below.

	Life assured 1	Life assured 2
Sex (please tick)	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Title (please tick)	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/>	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/>
	Other (in full) <input type="text"/>	Other (in full) <input type="text"/>
First name(s)	<input type="text"/>	<input type="text"/>
Last name(s)	<input type="text"/>	<input type="text"/>
Date of birth (dd/mm/yyyy)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Current residential address and postcode (in full)	<input type="text"/>	<input type="text"/>
Country	<input type="text"/>	<input type="text"/>

## Section 4 Policy requirements

### Policy currency

Please tick only one:

GBP  USD  EUR  CHF  AUD  HKD  JPY

### Premium amount

Please remember the minimum premium is GBP20,000. Please refer to the *Key Features* for currency equivalent minimums.

### Sub-policies

Please state your required number of sub-policies. The minimum number of sub-policies is 1 and the maximum is 100.

Number of sub-policies

If this is left blank, we will issue your policy with the maximum number of sub-policies.

## Section 5 Choice of investment funds

Please list your choice of funds below. There are no limits to the number of funds you can hold in your policy subject to the minimum investment level of GBP500 per fund. Please refer to the *Key Features* for currency equivalent minimums.

Please ensure that the percentages invested total 100% of the premium.

Note: If you require more room then please use the space provided in Section 8 - Additional information.

ISIN	Fund name	Currency	Percentage of premium
			%
			%
			%
			%
			%
			%
			%
			%
			%
			%
<b>Total</b>			100%

## Section 6 Source of funds and source of wealth

In order for us to comply with our obligations under the Isle of Man’s Insurance (Anti-Money Laundering) Regulations 2008, you must answer the following questions fully.

### Source of funds

Please provide us with the details of your bank account that you will use to fund your Oracle policy.

Bank name

Bank address and postcode

Account holder’s name

Branch Swift Code

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

**OR** Bank Sort Code --

(for UK GBP payments only)

IBAN

(all non-GBP accounts)

**OR** Account number

(GBP UK Bank only)

Account held for Years  Months

If you are funding your Oracle policy from more than one bank account, please provide your additional bank details in Section 8 - Additional information. Please also provide your reasons for doing this.

## Section 6 Source of funds and source of wealth continued

### 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 we will accept business from into 1 of 3 tiers. Each tier has different source of wealth requirements. We have categorised countries according to their level of compliance with international regulatory standards.

Full details on the source of wealth procedures can be obtained from your financial adviser or can be downloaded from [www.rl360.com/sourceofwealth.pdf](http://www.rl360.com/sourceofwealth.pdf).

**You must complete the annual salary question in full, in relation to the pension scheme member. You must also disclose to us any other sources of wealth within this section. Please use Section 8 if you require more space for details.**

### Annual salary plus bonuses

Income this year (include currency)	<input type="text"/>
Income last year (include currency)	<input type="text"/>
Occupation	<input type="text"/>
Employer’s company name	<input type="text"/>
Nature of business	<input type="text"/>

### Other unearned income

Amount received (include currency)	<input type="text"/>
Received from	<input type="text"/>
Date received (dd/mm/yyyy)	<input type="text"/> <input type="text"/> <input type="text"/>

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

Previous occupation	<input type="text"/>
Salary (include currency)	<input type="text"/>
Employer’s company name	<input type="text"/>
Date retired (dd/mm/yyyy)	<input type="text"/> <input type="text"/> <input type="text"/>

Where your source of wealth for this application is from the following, please provide details.

### Pension transfer

Amount received (include currency)	<input type="text"/>
Received from	<input type="text"/>
Date received (dd/mm/yyyy)	<input type="text"/> <input type="text"/> <input type="text"/>

Amount received (include currency)	<input type="text"/>
Received from	<input type="text"/>
Date received (dd/mm/yyyy)	<input type="text"/> <input type="text"/> <input type="text"/>

Amount received (include currency)	<input type="text"/>
Received from	<input type="text"/>
Date received (dd/mm/yyyy)	<input type="text"/> <input type="text"/> <input type="text"/>

## Section 6 Source of funds and source of wealth continued

Amount received (include currency)

Received from

Date received (dd/mm/yyyy)

RL360° reserves the right to request further documentary evidence of source of wealth should it be considered necessary.

## Section 7 Regular withdrawals

If you do not wish to set-up regular withdrawals on the Oracle policy at this stage, then please continue to Section 8 - Additional information.

Please remember that the minimum regular withdrawal is GBP250 or currency equivalent. Your regular withdrawals will be paid in your policy currency.

How do you want to take your withdrawals? (choose only one) As fixed amount  Tell us the amount   
**OR**

As a percentage  Tell us the percentage of your total initial premium  %

Withdrawal frequency Monthly  Quarterly  Termly  Half-yearly  Yearly

Date of first withdrawal (dd/mm/yyyy)

Payment method BACS  TT

BACS payments require up to three days to clear and can only be used for GBP payments to a UK bank account. A GBP20 (or currency equivalent) charge applies to payments made by TT.

If you would like withdrawals to be paid back to the same bank account as detailed in Section 6 - Source of funds and source of wealth, please tick below. Otherwise please specify the bank account you wish to use to receive withdrawals. Payments can only be made to bank accounts in the trust's name, as the applicant.

Please use the bank account details in Section 6

## Section 8 Additional information

If you have no additional notes, please continue to Section 9 - Corporate trustee declaration.



## Section 9 Corporate trustee declaration

### Oracle literature

We confirm that we have read a copy of the Oracle product literature including the *Brochure, Key Features, Terms and Conditions* and *Investment Guide*.

### Our application

By signing this application we agree to our policy being governed by the Oracle *Terms & Conditions*. we confirm that all of the information we have provided in this application, along with any supporting forms, questionnaires, statements, reports or other information are true and complete.

We confirm that we have the necessary powers to take out this policy and enter into a contract with RL360°.

We also confirm that our company has not been, and is not in the process of being, struck-off, dissolved, wound-up or terminated.

We agree that we will notify RL360° in writing immediately when any of our directors, list of authorised signatories or trustees change. We agree that we will provide evidence of identity and current residential address when asked by RL360°. We also acknowledge that RL360° can ask for an up-to-date authorised signatory list at any time.

We are aware that RL360° is authorised to obtain a bank reference at any time.

### Availability

We confirm that to the best of our knowledge and belief, we are not subject to any legislation that would make our investment into Oracle unlawful.

### Financial adviser

We have appointed  to act as our financial adviser.

We agree to RL360 Insurance Company Limited (RL360°), disclosing all information relating to our Oracle policy to our appointed financial adviser. We will let RL360° know in writing if we decide to change our appointed financial adviser.

### Investment

We are aware that RL360° does not provide investment advice, is not responsible for managing funds and does not determine whether or not funds are suitable for us. We understand that Oracle offers access to a range of funds and that these are managed by external companies. We accept that ultimate responsibility for fund selection lies with us and our appointed adviser; if funds perform poorly and as a consequence our policy drops in value, we accept this is not the fault of RL360°.

We request that RL360° allocate our premium to the funds detailed in Section 5 of this application. In order for RL360° to do this we confirm the following:

- a) We agree to RL360° acting on instructions received from us or our appointed adviser, and we will read the documentation issued by the fund manager for each fund prior to selecting it for our policy.
- b) We are aware that some funds may have terms and conditions that could:
  - i) restrict RL360° from realising a cash value when requested and prevent RL360° paying out benefits from the policy in a timely fashion.
  - ii) result in RL360° having to pay back some or all of the sale proceeds if an adjustment has to be made after the payment. If RL360° is required to make such a repayment and the policy value is too low to cover it, or we have surrendered the policy, we agree to compensate RL360° for any loss that it has suffered as a result.
- c) We accept that RL360° has the right to sell funds linked to the policy without requiring our permission. RL360° may do this if it decides that a fund may have harmful legal or tax consequences under law.
- d) We are aware that there may be fees to pay when RL360° sells one or more of the funds linked to the policy. Any fees due when selling a fund should be detailed by the fund manager in the fund documentation.
- e) We confirm that we are aware of the fees that we must pay in relation to our chosen funds.

### 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 PEPs 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 PEPs associated with this application in the box below.

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

## Section 9 Corporate trustee declaration continued

### Cancellation rights and refund of investment

We understand that we have the right to cancel our policy and obtain a refund of any amount paid to RL360° less any market value adjustment, by giving written notice. Such notice needs to be signed by us and received directly by RL360° at its head office within 30 days of the policy issue date.

### Data Protection

Any data you provide to RL360° may be shared, if allowed by law, with other companies both inside and outside of the RL360° Group 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.

The Isle of Man Data Protection Act 2002 allows you, after paying a small fee, to receive a copy of the data and information RL360° holds about you.

For further information please write to: Data Protection Officer, RL360°, RL360 House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles.

### Legal

We agree to the policy being governed by Isle of Man law and to the Isle of Man Courts having the right to decide any case that maybe brought in relation to the policy.

### Final agreement

We agree to the following documents forming the basis of the contract between us and RL360°:

- this *Application Form*
- the *Terms and Conditions*
- the Policy Schedule
- any Endorsements to the Policy Schedule

We accept that RL360° can bring the contract to an end if we have failed to detail any facts that may influence the decision to accept this application.

We confirm that this application was signed in (give country)

	<b>Authorised Signatory 1</b>	<b>Authorised Signatory 2</b>
Signed	<input type="text"/>	<input type="text"/>
Date (dd/mm/yyyy)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>
	<b>Authorised Signatory 3</b>	<b>Authorised Signatory 4</b>
Signed	<input type="text"/>	<input type="text"/>
Date (dd/mm/yyyy)	<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

## Section 10 Financial adviser's details

This section is to be completed by your financial adviser.

### Your details

The RL360° adviser number can be obtained from your regional office.

Company name	<input type="text"/>
Adviser number	<input type="text"/>
Name of regulatory or authorising body	<input type="text"/>
Regulatory number (if applicable)	<input type="text"/>
Financial Adviser's stamp (if this does not state an address, please complete company address details too)	<input type="text"/>
Full name	<input type="text"/>
Online services username (if registered)	<input type="text"/>
Work telephone number	<input type="text"/>
Mobile telephone number	<input type="text"/>
Email address	<input type="text"/>

(Your email address will only be used for admin queries)

I confirm that I have seen documentary proof of the applicant(s) identity, and certification of their residential address, and have, where applicable, attached suitably certified copies of both as set out in the completion notes, along with this application.

I have included a completed structure confirmation form with this application (please tick to confirm).

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

Date (dd/mm/yyyy)	<input type="text"/>	<input type="text"/>	<input type="text"/>
-------------------	----------------------	----------------------	----------------------

To get in touch, call or email our Contact Centre.

**T +44 (0)1624 681682**  
**E [csc@rl360.com](mailto:csc@rl360.com)**

**Website**

[www.rl360.com](http://www.rl360.com)

**Head Office - Isle of Man**

RL360 House, Cooil Road,  
Douglas, Isle of Man,  
IM2 2SP, British Isles

**T +44 (0)1624 681 681**  
**E [csc@rl360.com](mailto:csc@rl360.com)**

**Representative Office - Dubai**

Office 1402, 14th Floor,  
Single Business Tower,  
Sheikh Zayed Road, Dubai, UAE.

**T +971 4378 2700**  
**E [dubai@rl360.com](mailto:dubai@rl360.com)**

**Regional Office - Hong Kong**

Suite 3605, The Center,  
99 Queen's Road Central,  
Hong Kong.

**T +852 3929 4333**  
**E [hongkong@rl360.com](mailto:hongkong@rl360.com)**