

Opening an offshore bond with us

Where Quilter Cheviot selects your Investment Strategy

VISION|IFP

Thank you for choosing to open an account with us. Please carefully read and complete all the relevant sections, so that we can match the right investment service to your needs.

If you have any questions about this document, please ask your investment manager or financial adviser if you have one for further information and guidance.

If your circumstances change after submitting this form, please let us know so that we can adjust our recommendations or investment decisions as soon as possible. Other clients who have completed this form have found it useful to have these documents to hand; bank statement, NI number, mortgage statement and any information related to investments such as ISA or pension funds.

How to complete your form

If you would like this form in a more accessible format, please do let your investment team know.

Required sections to complete:

To open your account with us, please choose your investment services on the next page and then complete the following 9 sections:

- | | |
|--|---|
| 1. About your bond | 7. Your investments preferences |
| 2. Policy holder details | 8. Fees and charges |
| 3. For offshore bonds written in trust | 9. Your consent and signature |
| 4. Financial circumstances | |
| 5. For Corporate Entities | We have also included a helpful information sheet for you, including the schedule of charges, see page 30–31. |
| 6. Sharing your account information | |



Note: You will find helpful information in these yellow boxes, so please read them carefully.

Optional sections will have a dashed border, so only complete them if they are relevant to you.

How to return your completed form



Email: Simply scan your completed forms, or attach the PDF, and email them to your investment manager or financial adviser (if you have one).



Post: To your investment manager at your local Quilter Cheviot office or financial adviser (if you have one).

Confirming your investment service

Discretionary Portfolio Service (DPS)

The Discretionary Portfolio Service (DPS) offers you active management of your investments and has flexibility for you to apply your investment preferences or restrictions. Your investment manager has full authority to manage your investments without prior reference to you. The minimum investment amount for the DPS is £250,000



Note: If you are applying for an account as an individual, please ignore 'Applicant 2' sections. If you are making a joint application, the investment strategy must be the same. You will find spaces to complete the sections for each applicant highlighted as follows:

Applicant 1

Applicant 2

Please indicate if the policy is written in trust, held personally, owned by a pension fund, or corporate entity;

- ☐ Personal - Please complete sections 1, 2, 4 and 6-9 and sign the declarations
- ☐ Trust (other than pension funds) - Please complete sections 1, 2, 3 and 6-9 and sign the declarations
- ☐ Pension Fund - Please complete sections 1, 2, 4 and 6-9 and sign the declarations
- ☐ Corporate Entity - Please complete sections 1, 2, 5 and 6-9 and sign the declarations

1. About your Bond

1 - 2 - 3 - 4 - 5 - 6

Bond Details

Policyholder's name

Offshore life company

Offshore life company reference

Bond type

☐ Non personalised

☐ Personalised

☐ Delegation



Note: The bond type will depend on the insurance company product. If no box is ticked we will assume the bond is non personalised. If there is a discrepancy on bond type between the product provider and the policyholder, the product provider's instructions will prevail. An inaccurate product type may delay the account opening process.

Bond Value

What is the approximate amount and currency being invested into this portfolio

Value

Currency

What is the purpose of this bond?

e.g. for inheritance tax or income tax planning

If the bond is for a personal pension please tell us your retirement or anticipated retirement date

Please describe the source of the funds that you would like to invest with Quilter Cheviot and where the monies will be transferred from. Please note that we may ask for evidence of the source of the funds in some cases

1. About your Bond

Original Source of Overall Wealth

We will now ask you about the different sources of your overall wealth. Please tick all that apply and complete the additional information for each option that you have ticked. We might ask for evidence of source(s) of wealth in some cases.



Note:

If you select 'Employment', please state the nature of the business. If you own a business in which you work, please provide the name of the business. If you are retired or are currently not working, please let us know what your previous occupation was.

If you select 'Inheritance', 'Gift', or 'Family Trust', please state the full name of the person you inherited from, the settlor, or the donor (as applicable), their relationship to you, and their primary source of wealth. If their wealth was primarily from their occupation, please provide us with what this is or was.

If you select 'Sale of Business', please tell us the details of the sale, the name of the business, its activities and the country of operation.

If you select 'Property' please specify the property income and whether this is within the UK or abroad.

If you select 'Investment or savings', please tell us more about how you acquired and accumulated this wealth.

If you select 'Compensation payment', please provide us with the reason for this compensation and where you received it from.

If you select 'Winnings from betting/lottery', 'Cryptocurrency' or 'Other', please give us as much information about this as you can.

If your source of wealth derives from any activities abroad please state the nature of the activities and in which country(ies).

Applicant 1: Please use the instructions above to complete this section.

1. Please tick all the relevant sources of your wealth:

- | | |
|-------------------------------|-------------------------|
| Employment | <input type="radio"/> → |
| Inheritance | <input type="radio"/> → |
| Gift | <input type="radio"/> → |
| Family trust | <input type="radio"/> → |
| Business ownership or sale | <input type="radio"/> → |
| Property | <input type="radio"/> → |
| Investment or savings | <input type="radio"/> → |
| Compensation payment | <input type="radio"/> → |
| Winnings from betting/lottery | <input type="radio"/> → |
| Cryptocurrency | <input type="radio"/> → |
| Other | <input type="radio"/> → |

2. Please give additional information for each source of your wealth:

1. About your Bond

Applicant 2: Please use the instructions on the previous page to complete this section.

1. Please tick all the relevant sources of your wealth:

- Employment ☐ →
- Inheritance ☐ →
- Gift ☐ →
- Family trust ☐ →
- Business ownership or sale ☐ →
- Property ☐ →
- Investment or savings ☐ →
- Compensation payment ☐ →
- Winnings from betting/lottery ☐ →
- Cryptocurrency ☐ →
- Other ☐ →

2. Please give additional information for each source of your wealth:

2. Policy Holder Details

Capacity

- ☐ Trustee
- ☐ Personal bond holder/Member
- ☐ Corporate Entity (provide Director's details)

Policy holder/Trustee's/Company Director's personal details 1

Full name (include Title
e.g. Mr/Mrs)

Any name(s) you may have
previously held or alias
previously used

Date of birth (DD/MM/YYYY)

/ /

National Insurance or
Tax Identification Number

Nationality (include all if you
have more than one)

Country of birth

Contact details

Permanent residential address
(please do not provide a 'care
of' or post box)

Postcode:

Preferred correspondence
address (only if it is not your
residential address)

Postcode:

Email address

Phone numbers

Mobile:
Home:

2. Policy Holder Details

Employment and business interests

Please provide us with your employment details (e.g. job title and employer). If you are no longer employed, please provide your previous occupation. If you have not been employed, let us know.

Are you retired from all employment (including consultancy?)

☐ Yes ☐ No

Are you a director or significant senior manager of a Public Limited Company?

☐ Yes ☐ No
↓

If you answered 'Yes' to the previous question, please list which company(ies) and positions

Do you or one of your immediate family members (spouse, spousal equivalent, or dependents) work for an accountancy firm such as Deloitte, EY, KPMG or PwC, that requires you or them to conform to personal independence rules?

☐ Yes ☐ No
↓

If yes, please name the firm you or your immediate family member works for

Have you (in the UK or abroad) held a prominent public function? (e.g., senior politician, senior government, judicial or military official, senior executive of state owned corporation, important political party official). Or have you ever been connected, directly or indirectly (e.g., by blood, marriage or business/financial link) to such an individual?

☐ Yes ☐ No
↓

If you answered 'Yes' please provide details

Does your employer (if applicable and only available for clients in the DPS) need to receive contract notes?

☐ Yes ☐ No
↓

If you answered 'Yes' please provide details (e.g., reason(s) and contact information of employer)

2. Policy Holder Details

Policy holder/Trustee's/Company Director's personal details 2

**Full name (include Title
e.g. Mr/Mrs)**

Any name(s) you may have
previously held or alias
previously used

Date of birth (DD/MM/YYYY)

_____/_____/_____

National Insurance or
Tax Identification Number

Nationality (include all if you have more than one)

Country of birth

Contact details

**Permanent residential address
(please do not provide a 'care
of' or post box)**

**Preferred correspondence
address (only if it is not your
residential address)**

Email address

Phone numbers

Mobile: _____
Home: _____

2. Policy Holder Details

Employment and business interests

Please provide us with your employment details (e.g. job title and employer). If you are no longer employed, please provide your previous occupation. If you have not been employed, let us know.

Are you retired from all employment (including consultancy?)

☐ Yes ☐ No

Are you a director or significant senior manager of a Public Limited Company?

☐ Yes ☐ No



If you answered 'Yes' to the previous question, please list which company(ies) and positions

Do you or one of your immediate family members (spouse, spousal equivalent, or dependents) work for an accountancy firm such as Deloitte, EY, KPMG or PwC, that requires you or them to conform to personal independence rules?

☐ Yes ☐ No



If yes, please name the firm you or your immediate family member works for

Have you (in the UK or abroad) held a prominent public function? (e.g., senior politician, senior government, judicial or military official, senior executive of state owned corporation, important political party official). Or have you ever been connected, directly or indirectly (e.g., by blood, marriage or business/financial link) to such an individual?

☐ Yes ☐ No



If you answered 'Yes' please provide details

Does your employer (if applicable and only available for clients in the DPS) need to receive contract notes?

☐ Yes ☐ No



If you answered 'Yes' please provide details (e.g., reason(s) and contact information of employer)

2. Policy Holder Details

Policy holder/Trustee's/Company Director's personal details 3

Full name (include Title
e.g. Mr/Mrs)

Any name(s) you may have
previously held or alias
previously used

Date of birth (DD/MM/YYYY)

11 / 11

National Insurance or
Tax Identification Number

Nationality (include all if you have more than one)

Country of birth

Contact details

Permanent residential address
(please do not provide a 'care of' or post box)

**Preferred correspondence
address (only if it is not your
residential address)**

Email address

Phone numbers

Mobile: _____
Home: _____

2. Policy Holder Details

Employment and business interests

Please provide us with your employment details (e.g. job title and employer). If you are no longer employed, please provide your previous occupation. If you have not been employed, let us know.

Are you retired from all employment (including consultancy?)

☐ Yes ☐ No

Are you a director or significant senior manager of a Public Limited Company?

☐ Yes ☐ No
↓

If you answered 'Yes' to the previous question, please list which company(ies) and positions

Do you or one of your immediate family members (spouse, spousal equivalent, or dependents) work for an accountancy firm such as Deloitte, EY, KPMG or PwC, that requires you or them to conform to personal independence rules?

☐ Yes ☐ No
↓

If yes, please name the firm you or your immediate family member works for

Have you (in the UK or abroad) held a prominent public function? (e.g., senior politician, senior government, judicial or military official, senior executive of state owned corporation, important political party official). Or have you ever been connected, directly or indirectly (e.g., by blood, marriage or business/financial link) to such an individual?

☐ Yes ☐ No
↓

If you answered 'Yes' please provide details

Does your employer (if applicable and only available for clients in the DPS) need to receive contract notes?

☐ Yes ☐ No
↓

If you answered 'Yes' please provide details (e.g., reason(s) and contact information of employer)

2. Policy Holder Details

Policy holder/Trustee's/Company Director's personal details 4

Full name (include Title
e.g. Mr/Mrs)

Any name(s) you may have
previously held or alias
previously used

Date of birth (DD/MM/YYYY)

11 / 11

National Insurance or
Tax Identification Number

Nationality (include all if you have more than one)

Country of birth

Contact details

Permanent residential address
(please do not provide a 'care of' or post box)

**Preferred correspondence
address (only if it is not your
residential address)**

Email address

Phone numbers

Mobile: _____
Home: _____

2. Policy Holder Details

Employment and business interests

Please provide us with your employment details (e.g. job title and employer). If you are no longer employed, please provide your previous occupation. If you have not been employed, let us know.

Are you retired from all employment (including consultancy?)

☐ Yes ☐ No

Are you a director or significant senior manager of a Public Limited Company?

☐ Yes ☐ No
↓

If you answered 'Yes' to the previous question, please list which company(ies) and positions

Do you or one of your immediate family members (spouse, spousal equivalent, or dependents) work for an accountancy firm such as Deloitte, EY, KPMG or PwC, that requires you or them to conform to personal independence rules?

☐ Yes ☐ No
↓

If yes, please name the firm you or your immediate family member works for

Have you (in the UK or abroad) held a prominent public function? (e.g., senior politician, senior government, judicial or military official, senior executive of state owned corporation, important political party official). Or have you ever been connected, directly or indirectly (e.g., by blood, marriage or business/financial link) to such an individual?

☐ Yes ☐ No
↓

If you answered 'Yes' please provide details

Does your employer (if applicable and only available for clients in the DPS) need to receive contract notes?

☐ Yes ☐ No
↓

If you answered 'Yes' please provide details (e.g., reason(s) and contact information of employer)

2. Policy Holder Details

Investment experience for all Policy Holder's



Note: This section lets us know the level of experience and confidence you have of investment concepts. If you have no experience and this is your first investment please tick no below and move to the financial circumstances section on page 17. For trustees and authorised signatories, please give the following information based on your collective experience.

Have you held an investment portfolio in the past?

If **yes**, please select the service and length of time:

Under 5 years

5 to 10 years

Over 10 years

<input type="radio"/> Yes ↓	<input type="radio"/> No, this is my first investment	
Discretionary Service	Advisory Service	Execution Only
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Investment history

Which of the following investments do you consider yourself to be familiar with from your previous investment experience?

Please tick all that apply or alternatively tick here if you are not familiar with any of these investments ☐

Government/Corporate bonds

Quoted equities

Unit Trusts/Open Ended Investment Companies or SICAV

Venture Capital/Private Equity

Structured Products

Unquoted investments

Unregulated collective investments

Unregulated hedge funds

☐☐☐☐☐☐☐☐

Do you have any experience using derivatives (including options) warrants, leveraged, or unregulated investment products?

If you answered 'Yes' please give the average value, frequency, period and reason (e.g., hedging or speculation).

Please provide any relevant financial education or qualifications you may have received in the past.

<input type="radio"/> Yes ↓	<input type="radio"/> No
<div></div>	
<div></div>	

3. For offshore bonds written in trust

Income beneficiaries

Full name (include Title e.g. Mr/Mrs)	D.O.B	% of entitlement

Capital beneficiaries

Full name (include Title e.g. Mr/Mrs)	D.O.B	% of entitlement

If there are any classes of beneficiary (e.g. future grandchildren) not named above, please give details

3. For offshore bonds written in trust

Trust information

Date of trust establishment

_____/_____/_____

Place of trust establishment

Nature and purpose of trust:

Is there a protector? If so, please give full name and address:

Full name of settlor/founder:

Does this bond represent more than 50% of the settlor's capital? (excluding principal residence)

☐ Yes ☐ No

Do any of the settlor, protector or beneficiaries have residential or financial links with a country outside the UK, Jersey, Guernsey or the Isle of Man?

☐ Yes ☐ No

If yes, please give details:

Are any of the settlor, protector or beneficiaries an individual in the UK or elsewhere who hold or has held a prominent public function (for example senior politician, senior government, judicial or military official, senior executive of a state owned entity, important political party official)? Are any, or have any, been connected with, directly or indirectly (for example by blood, marriage or business/financial link) such a person?

☒ Yes ☐ No

If yes, please state their names and position and/or association.

4. Financial Circumstances

✓ - ✓ - ✓ - 4 - 5 - 6

If you have a financial adviser and you would like us to get the information we ask you for in the next section, 'Financial Background' (pages 17-18), from them, please tick the box on the right and provide their details on page 23.

☐

Financial circumstances for personal policyholders and pension fund members

In this section, we will ask you about your financial background, income, expenditure, assets and liabilities. Your financial adviser has recommended that an offshore bond is a suitable product for you.

Any information given here is to help us to assess your financial circumstances to allow us to match the investment service that you have selected to your requirements. This information will not be used for marketing purposes. If you have any questions about where to find information, your investment manager is more than happy to help you complete this section.



Note: Expenditure, assets and liabilities values only need to be approximate.

Assets

Applicant 1

Personally held assets

Your share of jointly held assets

Main residence

£

£

Other Property(ies)

£

£

Applicant 2

Personally held assets

Your share of jointly held assets

£

£

£

£

Investments that are not managed by Quilter Cheviot

Investments

£

£

Stocks & Shares ISA

£

Cash ISA

£

Cash deposit

£

£

Personal Pension Fund

£

£

Other

£

£

Please give details of 'Other' Investments, if applicable.

£

£

£

£

£

£

£

£

£

£

4. Financial Circumstances

Quilter Cheviot investments (if applicable)

	Applicant 1		Applicant 2	
	Personally held assets	Your share of jointly held assets	Personally held assets	Your share of jointly held assets
Value	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Total Value of all Investments	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>

Liabilities

Mortgage	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>
Method of repayment	<input type="text"/>		<input type="text"/>	
Repayment date	<input type="text" value="/"/> <input type="text" value="/"/>		<input type="text" value="/"/> <input type="text" value="/"/>	
Other liabilities	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>	<input type="text" value="£"/>

Gross yearly income

Employed and/or self employed income	<input type="text" value="£"/>	<input type="text" value="£"/>
State Pension income	<input type="text" value="£"/>	<input type="text" value="£"/>
Other Pension income	<input type="text" value="£"/>	<input type="text" value="£"/>
Savings income (incl. expected income from assets transferred to or held by Quilter Cheviot)	<input type="text" value="£"/>	<input type="text" value="£"/>
Other income	<input type="text" value="£"/>	<input type="text" value="£"/>
Total Income	<input type="text" value="£"/>	<input type="text" value="£"/>
If you selected 'Other income' for your 'Gross Yearly Income', please give us details of the source of income	<input type="text"/>	<input type="text"/>

4. Financial Circumstances

Future circumstances

Do you see any changes to your personal, financial or health circumstances in the future? If you do, please let us know more about these below:

Personal (e.g., house purchases, marriage, birth of a child, expenditure on dependants such as school fees)

Financial (e.g., inheritance, bonus, significant capital withdrawal)

Health (if in poor health please give details):

	Applicant 1	Applicant 2
Personal		
Financial		
Health		

Details of the Corporate/Partnership/Club/Friendly (or other) Society

Full registered name

Type of account

☐ Commercial entity

☐ Personal investment holding company

☐ Other

If other, please specify:

Nature of business/activities

If registered with a financial services regulator, please provide the reference number

Location of activities, if not UK

Are there any overseas offices?

☐ Yes

☐ No

If yes, please give details:

Registration number

Country of incorporation

Date of incorporation

/ /

Registered address

Postcode:

Telephone

5. For Corporate Entities

Operating address (if different)

Postcode:

Principal shareholders

	%
	%
	%
	%

Please give the full name(s) of the beneficial owner(s)

Reason for using a legal structure to hold investments/ assets:

Can the company issue bearer shares?

☐ Yes

☐ No

Are there any bearer shares in issue?

☐ Yes

☐ No

For an offshore company/onshore company owned by an offshore entity, please complete all of the following boxes:

Does the company form part of a multi-layered structure of ownership?

☐ Yes

☐ No

Reason(s) for using an offshore company?

Was professional advice sought on the creation and/or structure of this company?

☐ Yes

☐ No

If yes, then please give full name, company address, and profession of adviser.

6. Sharing your account information

✓ - ✓ - ✓ - 6 - 7 - 8

This section lets us know if you would like us to share information relating to your investments with a spouse, a civil partner, or a financial adviser.

With your spouse or civil partner

Only complete this section if you can agree with one, or both, of these statements:

- Quilter Cheviot can discuss my accounts with my spouse or civil partner, **who is also a client of Quilter Cheviot.**
- Quilter Cheviot can take instructions in relation to cash or investments from my spouse or civil partner, **who is also a client of Quilter Cheviot.**

Name of your spouse or civil partner:

Their Quilter Cheviot account numbers, if known:

Please read and indicate your consent to any of the following:

I consent to: (Please tick in the box to the right).

☐

1. Quilter Cheviot discussing my accounts and any matters relating to the management by Quilter Cheviot of such accounts with my spouse/civil partner.
2. Quilter Cheviot granting my spouse/civil partner access (whether online or otherwise) to any and all information relating to my accounts.

I consent to: (Please tick in the box to the right).

☐

1. My spouse/civil partner giving investment (or other) instructions to Quilter Cheviot on my behalf, including instructions relating to the transfer of any cash from my accounts to a bank account in my name and to Quilter Cheviot accepting any such instructions.
2. My spouse/civil partner doing all such acts or things generally relating to my accounts as they may reasonably consider appropriate.
3. My spouse/civil partner executing or signing all contracts, receipts, acknowledgements, notices, instruments or other documents necessary or desirable to give the instructions relating to my accounts on my behalf, or the doing of any other act they reasonably consider appropriate in relation to my accounts.

6. Sharing your account information

With a third party



Note: If you agree with any of the following, contact your investment manager for an additional supplement to allow this authority to be granted:

- I have a power of attorney.
- I wish to give third party authority to someone who is not my spouse/civil partner.
- My spouse/civil partner is not a Quilter Cheviot client.

With your financial adviser

Name of your financial adviser:

Name of their organisation:

Address of their organisation:

Postcode

Contact details of their organisation:

Tel:
Email:

FCA registration number of their organisation



Note: It is our standard practice to grant online access to the organisation named above so that your financial adviser can view your accounts, quarterly investment reports and tax packs via our online portal. Such access may be granted to any individual adviser named above, as well as other staff at their organisation who assist in the provision of their service to you (this may include support and administrative staff and/or other regulated advisers).

7. Investments preferences

✓ - ✓ - ✓ - 7 - 8 - 9

This section will help us understand your investment objective and assess your risk profile. This will allow us to recommend and implement a suitable long-term investment strategy for you.

It is important that you keep us informed of any changes to your circumstances or objectives, so we can review the strategy as needed.

Your investment objective

Which of these is your main objective?

Please tick one.

- ☐ Grow the capital value of my portfolio (Capital Growth)
- ☐ Generate income from my portfolio (Income)
- ☐ Grow the capital value and generate some degree of income from my portfolio (Capital Growth and Income)

Your ability to bear loss



Note: It is important that we understand your ability to bear investment losses in the broader context of your overall current financial situation and standard of living, so that we can provide the right investment recommendation for your circumstances.

Which of these most closely matches your circumstances?

Please tick one.

- ☐ I/We have **no** ability to bear investment losses. Any losses to the value of the portfolio would have an unacceptable impact on my/our overall financial position and standard of living.
- ☐ I/We have a **low** ability to bear investment losses. In extreme circumstances, falls in the value of the portfolio of up to 20% would not have a significant impact on my/our overall financial position and standard of living.
- ☐ I/We have a **moderate** ability to bear investment losses. In extreme circumstances, falls in the value of the portfolio of up to 35% would not have a significant impact on my/our overall financial position and standard of living.
- ☐ I/We have a **significant** ability to bear investment losses. In extreme circumstances, falls in the value of the portfolio in excess of 35% would not have a significant impact on my/our overall financial position and standard of living.

Your risk tolerance



Note: Your risk tolerance measures your willingness to accept risk in the portfolio. Obtaining an investment return higher than cash deposits will involve taking risk, so please take a look at the risk information we have provided you in Annex 1 of our terms and conditions booklet (or on our website www.quiltercheviot.com) if you would like to know more.

We would also recommend reading your Quilter Cheviot 'Understanding Your Investment Portfolio' document for further guidance before completing this section. We have also provided a helpful table to guide you on the level of equities that would be involved, and the range of returns that may be experienced, in each of the risk categories.

7. Investments preferences

Which of these risk categories most closely matches;

1) your tolerance to risk, and 2) minimum time period for the investment portfolio we'll manage for you

Please tick one of the following:

- ☐ **No risk tolerance.** I/We have no tolerance for risk and regardless of market circumstances, I/We would not be comfortable with any variation or disruption to capital value or current income.

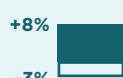
Estimated range of annualised return: **0%**

- ☐ **Lower risk tolerance.** I/We have a lower tolerance for risk and regardless of market circumstances, I/We would only be comfortable with minimal variation or disruption to capital value or current income.

Typical equity weighting up to:



Estimated range of annualised return*:



Suggested **minimum** investment period:



Estimated maximum peak-to-trough decline across investment period*:

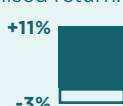


- ☐ **Lower to Medium risk tolerance.** I/We have a lower to medium tolerance for risk, I/We would only be comfortable with modest variation or disruption to capital value or current income.

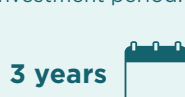
Typical equity weighting up to:



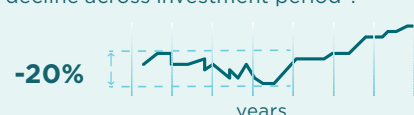
Estimated range of annualised return*:



Suggested **minimum** investment period:



Estimated maximum peak-to-trough decline across investment period*:

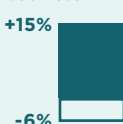


- ☐ **Medium risk tolerance.** I/We have a medium tolerance for risk and can accept modest variation or disruption to capital value or current income in order to meet my/our longer-term objectives.

Typical equity weighting up to:



Estimated range of annualised return*:



Suggested **minimum** investment period:



Estimated maximum peak-to-trough decline across investment period*:

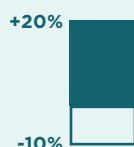


- ☐ **Medium to Higher risk tolerance.** I/We have a medium to higher tolerance for risk and can accept considerable variation or disruption to capital value or current income in order to meet my/our longer-term objectives.

Typical equity weighting up to:



Estimated range of annualised return*:



Suggested **minimum** investment period:



Estimated maximum peak-to-trough decline across investment period*:



- ☐ **Higher risk tolerance.** I/We have a higher tolerance for risk and can accept considerable variation or disruption to capital value or current income in order to meet my/our longer-term objectives.

Typical equity weighting up to:



Special situations apply to specialist investment instructions where the range and concentration of riskier assets could be significantly increased

Suggested **minimum** investment period:



Estimated maximum peak-to-trough decline across investment period*:



*Source: Quilter Cheviot. These figures are for illustrative purposes and represent estimated pattern of return for each risk profile. Past performance is not indicative of future performance and actual performance may vary.

7. Investments preferences

Potential risk to your income

Are you intending to withdraw income from this portfolio within the timeframe of your selected risk category?

☐ Yes ☐ No

If yes, which of the following most closely matches your circumstances? Please tick one.

- ☐ Your withdrawals from this portfolio are your **primary** source of income for essential expenditure.
- ☐ Your withdrawals from this portfolio will **supplement your primary** source of income for essential expenditure.
- ☐ Your withdrawals will provide **income for non-essential** expenditure.
- ☐ Any withdrawals are **surplus to your regular needs** for both essential and non-essential expenditure.



Note: If your expected withdrawals are required to meet living costs we recommend you speak to a financial adviser before opening an account with us as our service may not be appropriate.

Investment Restrictions and Responsible investment considerations

Investment restrictions

Do you wish to exclude certain investments and/or asset classes for tax or ethical reasons?

☐ Yes ☐ No



Note: If yes, please contact us for our investment restrictions supplement.

Responsible investment considerations



Note: At Quilter Cheviot, we recognise the importance of integrating environmental, social and governance factors (ESG) into our investment decisions and we are an active owner on your behalf through voting and engagement activity.

We offer clients the ability to screen certain sectors or activities within an account. The nature and extent of this screening will contribute to the determination of your preferences for responsible investment. The implementation of this screening may result in the accounts performance deviating from the comparable (non-constrained) benchmark.

If you would like to discuss this further, please contact us to complete an investment restrictions supplement.

Which of these describe your preferences for responsible investment considerations? Please tick one only.

- ☐ **Aware: (your default if no other choice is made).** My aim is to optimise financial returns for my risk level and I believe that being aware of ESG factors is an important input to achieve this.
- ☐ **Focused:** My aim is to invest with a focus on ESG factors in order to achieve my financial goals within the agreed risk level.
- ☐ **Dedicated:** My aim is to invest on a sustainable basis where the consideration of ESG factors drives the investment decisions in my portfolio in line with the agreed risk level.

8. Fees and charges

✓ - ✓ - ✓ - ✓ - 8 - 9

Quilter Cheviot Fees and Charges Consent

I/We confirm, **by ticking this box**, that I/We are in receipt of the Quilter Cheviot schedule of charges and my/our investment proposal or investment schedule, setting out the applicable initial and annual management charges, and I/We agree to such charges.

I consent

☐

Please note as we do not permit Advisor charges to be paid from a bond, there is no Adviser charging section in this form.

Vision Investment Portal Fee

In respect of due diligence on the discretionary fund management marketplace and on investment portal provision the following additional charge will apply and be paid to Vision Investment Portal:

For Discretionary Portfolio Service clients 0.3% plus VAT on the first £1million, 0.2% plus VAT thereafter.

8. Your consent and signature

✓ - ✓ - ✓ - ✓ - ✓ - ✓ - ✓ - ✓ - 8

To be signed by policyholders or pension scheme members if the policy is held in a personal pension. Please take your time and carefully read, sign and date this page to agree to:

- ✓ acknowledge that Quilter Cheviot's appointment is by your chosen bond provider and as the legal and beneficial owner of the assets in the account, they will be treated as Quilter Cheviot's client and will instruct it accordingly; and (ii) the information provided by you in this form is to help Quilter Cheviot comply with its regulatory obligations (in particular regarding the suitability of its investment service), and it is not to allow you to influence or have the ability to select investments within the account (whether directly or indirectly).
- ✓ confirm that the information provided in this form is complete and accurate in all respects;
- ✓ acknowledge receipt of a copy of the Quilter Cheviot Terms and Conditions, Investment Proposal, Risk Disclosures and Schedule of Charges and agree that, subject to the terms of Quilter Cheviot's appointment by your chosen bond provider, Quilter Cheviot's management of the account, engagement with you and the fees and charges payable shall be in accordance with those documents (as applicable);
- ✓ acknowledge that Quilter Cheviot is required to hold certain information and documentation (including personal information) about you and consent to your chosen bond provider providing any such information or documentation; and
- ✓ confirm receipt of the Quilter Cheviot 'Understanding Your Investment Portfolio' document.



Note: If the policy is held by a personal pension, in its capacity as policyholder of the offshore bond, the pension scheme trustee or administrator must sign in the boxes below to:

acknowledge that Quilter Cheviot's appointment is by the scheme member's chosen bond provider and as the legal and beneficial owner of the assets in the account, they will be treated as Quilter Cheviot's client and will instruct it accordingly; and confirm that the scheme member is authorised to: (i) provide the information contained in this form to Quilter Cheviot; and (ii) agree the investment mandate for management of the policy and the associated fees and charges with Quilter Cheviot.



Note: Assets that we hold on your behalf will, as standard practice, be held on an omnibus basis in our nominee name.

This means that your investments will be pooled with others that belong to our other clients. Ownership of each client's investments is always immediately and separately identifiable in our books and records.

As an alternative, we can hold some assets individually on a segregated basis. This means that your assets will be held in our nominee name but will be separate from other clients' assets. If you would like an individual segregated account, there may be additional annual administration charges. This service is only available on request. Please speak to your investment manager if you would like further information.

Signature

Date

Print name

Signatory 1

Signatory 2

Signature

Date

Print name

Signatory 3

Signatory 4

Thank you for completing your Account Application form

Once completed, please return your form(s) via:



Email: Simply scan your completed forms, or attach the PDF, and email them to your investment manager or financial adviser (if you have one).



Post: To your investment manager at your local Quilter Cheviot office or to your financial adviser (if you have one).

QUILTER CHEVIOT

Senator House, 85 Queen Victoria Street
London EC4V 4AB

t: +44 (0)20 7150 4000

w: quiltercheviot.com

Quilter Cheviot and Quilter Cheviot Investment Management are trading names of Quilter Cheviot Limited. Quilter Cheviot Limited is registered in England with number 01923571, registered office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB. Quilter Cheviot Limited is a member of the London Stock Exchange and authorised and regulated by the UK Financial Conduct Authority and as an approved Financial Services Provider by the Financial Sector Conduct Authority in South Africa.

Helpful information

Our reporting services

Once your account is opened, we will regularly provide you with a comprehensive investment report which includes a valuation, performance summary, transaction schedule, capital and income statements.

You can instantly access your report via your online portal by choosing to go paperless and receive all reporting electronically. Simply provide your email and mobile telephone number, and we will provide you with details on how to register.

Our schedule of charges

Core Charges:

1. Annual Management Charge

We calculate our annual management charge based on the value of your portfolio (including cash and ISAs where applicable) at the end of each month and average it over our charging period. This management charge is paid directly from your Quilter Cheviot account to us quarterly in arrears at the end of March, June, September and December and it can be subject to VAT.

The Investment Proposal or Schedule that you should have already received from your investment manager describes the relevant annual management charges in the 'Our pricing structure' section. You can confirm your agreement to these in the 'Your signature and declarations' section 9 of this application pack under your consent and signature.

2. Initial charge

For investments into our AIM service we charge an initial of 1% (plus VAT) with a £5,000 maximum based on the value of your portfolio when the account is opened.

For Advice and Dealing & Execution Only Accounts: (the following charges apply)

Dealing Commission

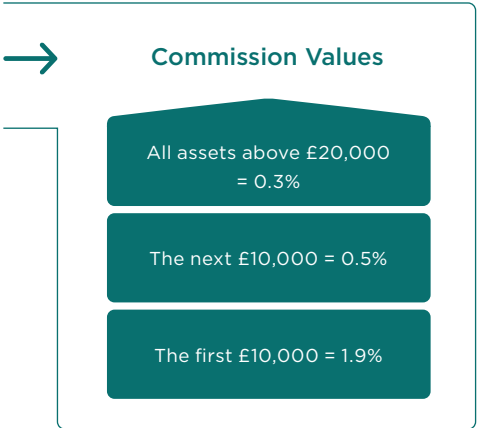
This will be calculated based on transaction values meaning the more you invest with us, the better rates you can unlock. The minimum charge is £50.

Custody Charge

£45 per UK or overseas asset. This is offsettable against commission at the end of November. This charge is not applied to estates in administration.

Dealing Charge

Contract charge of £40 per transaction.



Helpful information

Other charges:

CHAPS or SWIFT

£20 for a same day transfer of cash

Currency Conversion

Our exchange rate used on currency conversions includes Quilter Cheviot's own charge of 0.75% that is applied to the currency exchange rate at the time the trade is done, after we adjust for the foreign exchange brokerage charge of 0.07% applied by our broker on our currency trades with them.

Legal Entity Identifier (LEI) Charge (only required for trusts, corporate entities, charities and some pension funds)
£70 + VAT. Annual renewals are £60 + VAT and will be carried out only on request.

Indemnity Charge (for share certificate replacement)

Any charges received from external third parties will be charged to your portfolio

Probate Valuation Charge

0.10% of the value of assets with minimum charge of £75 + VAT maximum of £500 + VAT.

Third Party Brokerage Rates (with applicable minimum charges in brackets)

0.04% - USA (USD10)

0.05% - Canada (CAD10)

0.05% - Eurozone ex Ireland and Greece (up to EUR20 depending on the country)

Third-party brokerage charges are calculated by applying the above rates to the value of the transaction. Minimum charges will apply if the value of the transaction does not meet the minimum amount that is set by our broker. These are charged in the relevant local currency.

The details above are for the international markets where we carry out transactions the most often. Full details of the additional countries that we trade in less frequently including their rates and minimum charges can be found on our website (www.quiltercheviot.com).

Transfer Out In-Specie

Charged when transferring investments to another custodian as they are (not transferred to cash)

- £50 per holding of overseas assets
- £15 per holding of UK assets

Additional information about investing with us

Estates in Administration

When one of our clients passes, we move their account to our Execution only service and apply an administration charge of 0.3% per year based on the value of the portfolio at the end of each month and average it over our charging period. This charge is paid directly from the Quilter Cheviot account to us quarterly in arrears at the end of March, June, September and December and it can be subject to VAT.

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