

# Appointment of individual fund investment adviser form

Before completing this form please read all the guidance notes at the end of this form carefully.

## Contact details

We adhere to strict confidentiality procedures when we communicate with our clients. For security purposes, we will regard the details you provide as your authorised contact details; it is therefore important that they are accurate and that you let us know if any of these details change.

## 1. Policy details

Policy number

### Policy owner 1

**Title**  Mr  Mrs  Miss  Ms  Dr  
 Other (please give details) \_\_\_\_\_

**Family name**

**Forename(s)**

Please give details of any previous names or aliases used  
(including maiden name)

**Telephone number**

**Mobile number**

**Is this a US\* based telephone number?**  Yes  No

\*The definition of US includes the 50 United States of America, the District of Columbia, Guam, Puerto Rico, US Virgin Islands, American Samoa and the Northern Mariana Islands.

**Email address**

### Policy owner 2

**Title**  Mr  Mrs  Miss  Ms  Dr  
 Other (please give details) \_\_\_\_\_

**Family name**

**Forename(s)**

Please give details of any previous names or aliases used  
(including maiden name)

**Telephone number**

**Mobile number**

**Is this a US\* based telephone number?**  Yes  No

**Email address**

This section is only for completion by those acting on behalf of a company or trust

Name of the company/trust (policy owner)

Registered company number (if applicable)

Name of company/trustee representative for correspondence

## 2. Fund adviser details

I/We appoint:

Name of fund investment adviser

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Individual adviser's regulation number and regulatory body (if applicable)

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Please use brokerage name which is currently registered with Zurich International Life (Zurich). Using a different name will cause a delay in processing this request.

Brokerage name

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Brokerage regulation number and regulatory body

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**As** (please tick one only)

**a) Advisory (with written client instruction)**  
This appointment is made on the basis of advice provided to me/us about the investment choices on the Zurich platform in my/our policy. I/We will provide written instructions to vary these choices to Zurich;

or

**b) Advisory (without written client instruction)**  
This appointment is made on the basis of advice provided to me/us about the investment choices on the Zurich platform in my/our policy. I/We authorise Zurich to accept written instructions from the investment adviser to vary these choices on my/our behalf;

or

**c) Discretionary investment management**  
This appointment is made on the basis that the investment adviser can act with full discretion to vary my/our investment choices on the Zurich platform in my/our policy. I/We authorise Zurich to accept the written instructions of the adviser to alter these investments.

It is agreed and understood by the policy owner(s) and fund investment adviser with discretionary powers that the Company will not be liable for any loss caused to the policy as a consequence of the Company acting on any bona fide instructions from either party or by the negligence of the fund investment adviser.

## 3. Fund investment adviser remuneration

Your fund investment adviser may receive an amount, agreed by you both, raised from the deduction of units from your policy (this can be nil if you wish). If you wish to remunerate your fund investment adviser by means other than the deduction of units from the policy enter 'nil' in section three of this form.

The effect of signing this agreement is that you are giving your adviser either:

a) absolute discretion to view your investment, including its overall value, fund holdings and transactions (fund investment adviser **without** discretionary power);

or

b) absolute discretion to view your investment, including its overall value, fund holdings and transactions and, at any time, vary the funds held within the policy (fund investment adviser **with** discretionary power).

This agreement between you and your fund investment adviser will be confirmed to you in writing.

I/We agree to authorise the partial surrenders of the policy value each year.

Enter the percentage of the policy value as applicable. This may be NIL if you have agreed to remunerate your investment adviser directly.

- Up to 1% on an International Wealth Account or Elite International Bond (EIB).
- Up to 1.5% on a Vista policy where the application was received on or after 1 January 2005 or on a Wealth Accumulation Plan.

The amount can be specified up to two decimal places and will be at the value \_\_\_\_\_ %  
of accumulation units or the monetary equivalent if the level amount is chosen.

Please note for Vista policies, the remuneration will only be paid after the relevant initial contribution period of your policy, once your policy has accumulation units. The remuneration will be calculated and deducted monthly using the current value of the accumulation units held in the policy at the time. If there are insufficient accumulation units to deduct the remuneration then no payment will be generated.

**Fund investment adviser payments on the EIB will form part of a UK taxpayer's tax-deferred allowance.**

## 4. Confirmation details

Please confirm the contact details for all fund investment adviser related information.

Postal address

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Email address

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## 5. Guidance notes for policy owner(s)

You may appoint a fund investment adviser to review the holdings within your policy.

There are two levels of involvement to which you can assign your adviser. Both types of adviser can review your holdings, transactions and fund value to advise when it would be beneficial to alter the holdings within your policy, but neither can fully or partially surrender (cash-in) your policy.

A fund investment adviser who can review your policy, but cannot alter it, is called a fund investment adviser **without** discretionary power. Under no circumstances is a fund investment adviser without discretionary power given the authority to conduct discretionary portfolio management (i.e. alter your fund portfolio).

Advisers with the additional authority to vary the fund(s) to which the policy is linked should be nominated as a fund investment adviser **with** discretionary power.

The parties to this agreement are you, the policy owner(s), and the nominated fund investment adviser.

You should ensure that the fund investment adviser has the proper authorisation in their country of authorisation to act in the capacity appointed.

**Zurich cannot accept any responsibility in respect of your choice and appointment of fund investment adviser, although we may be able to provide you with the addresses of the appropriate authorities to enable you to verify any authorisation credentials yourself.**

## 6. Data protection/Declaration for policy owner(s)

### Privacy notice

The personal information requested in this form is collected and used by Zurich International Life Limited (the Company) as Data Controller in line with the Data Protection Policy. Full details can be found online at <https://www.zurichinternational.com/en/zurich-international-life/about-us/privacy> or contact us for a copy.

### The policy owner(s) agrees and understands that:

- the fund adviser fee, if selected, will be deducted at each automatic valuation and the policy owner(s) hereby authorises the Company to make payment of such fees direct to the fund investment adviser;
- their signature to this form confirms that they have read and understood the terms of appointment of a fund investment adviser with or without discretionary powers and agrees to be bound by them;
- the fund investment adviser has fully and comprehensively advised them of nature and extent of appointing a fund investment adviser with or without discretionary powers to advise on their policy;
- the Company will not be liable for any loss caused to their policy as a consequence of the Company acting on instructions in respect of variations from the fund investment adviser with discretionary power or by the negligence of the fund investment adviser with discretionary power;
- the Company does not give advice on the financial or tax implications of variations to their policy;
- all instructions to vary the apportionment of their policy will be subject to the terms and conditions of the policy;
- the agreement to appoint a fund investment adviser may be terminated on one [1] months written notice.

### Policy owner 1

Signature
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Print name

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Date

D	D	M	M	Y	Y	Y	Y
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### Policy owner 2

Signature
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Print name

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Date

D	D	M	M	Y	Y	Y	Y
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## 7. Declaration for fund investment adviser

### The fund investment adviser agrees and understands that:

- a) they are solely responsible for the financial advice given to the policy owner(s);
- b) any instruction to vary the apportionment of the policy owner(s) policy will be accepted, subject to the terms and conditions of the policy;
- c) subject to appointment with discretionary power, they have the necessary level of authorisation from the regulatory organisation to act in the capacity they are appointed and that notification will be provided to the policy owner and the Company if their level of authorisation changes or any disciplinary action is brought by their regulatory organisation;
- d) the Company has an absolute discretion to reject or accept variations from the fund investment adviser with discretionary power;
- e) in the event of death, bankruptcy, administration, receivership or other form of insolvency of the fund investment adviser with discretionary power or upon the fund investment adviser's wilful misconduct or negligent act or omission, this agreement will terminate immediately without notice;
- f) upon receipt of written notice from the policy owner(s), their appointment as fund investment adviser will be terminated;
- g) notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

### Fund investment adviser

Signature

Print name

Date

D	D	M	M	Y	Y	Y	Y
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