

Investment Platform Appointment

Who is this form for?

This form is for applicants for the Personal Investment Management Service product, who wish to authorise RL360 Insurance Company Limited (RL360°) to use an Investment Platform to administer the investments linked to their policy.

If you wish to use these arrangements, all your Linked Investments will be held through a Cash Account and a Custodian Account (your "Accounts") with Ardan Nominees Limited (the "Custodian") and administered through the web-based investment administration platform operated by Ardan International Limited (the "Investment Platform").

Completing this form

By completing this form you will be requesting the appointment of the Custodian and the Investment Platform to your policy.

Only certain Linked Investments can be held in your policy through the Investment Platform. Details of the acceptable Linked Investments can be found on the Investment Platform. Once your application has been accepted and your policy has been issued, the Investment Platform will send your financial adviser (your "Adviser") details of how they can access the Account. Your Adviser will be able to use the Investment Platform to view information about your Account and to instruct investment transactions for your Account.

You will not be able to use the Investment Platform to make One-Off Withdrawals or Partial or Full Surrenders. Requests for these transactions should be addressed to RL360°. Only RL360° can give instructions to the Custodian to transfer cash or Linked Investments from your Accounts and transfers from your Accounts can only be made to RL360°. Regular Withdrawals may still be taken from your policy when it is administered through the Investment Platform, but only on a monthly or quarterly basis. You will not be able to transfer any cash or Linked Investments directly to your Accounts; if you wish to pay any Additional Premiums, these should be paid to RL360° using its normal procedures. RL360° will be responsible for transferring any Premiums to the Custodian to be credited to your Cash Account.

We can only accept original written instructions that have been signed by all applicants/policyholders, trustees or authorised signatories.

Please complete in BLOCK capitals throughout. Where appropriate, any reference to the singular includes the plural and reference to the masculine includes the feminine.

When you have completed this form

Please send it to: RL360°, RL360 House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles.

Data Protection Act

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, 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's 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, British Isles, IM2 2SP.

Section 1 For the applicant or policyholder to complete

Please tell us the application to which this appointment will apply

Application date (dd/mm/yyyy)

Policy number (if applicable)

I consent to the Investment Platform and the Custodian having custody of the investments to which my policy (when issued) is linked subject to:

- the provisions as described in this appointment form (the "Mandate"), including the additional terms and conditions set out below
- the terms and conditions of my policy
- the terms and conditions for the Investment Platform, which are available on the Investment Platform (the "Platform Conditions")
- the terms and conditions for the provision of dealing, custody and settlement services by the Custodian (the "Custody Conditions") and the Custodian's schedule of charges (the "Custody Charges"), both of which are also available on the Investment Platform

Additional terms and conditions

This Mandate may be terminated at any time by providing written notice to RL360°. RL360° will terminate the Mandate, and the appointment of the Investment Platform and the Custodian to your policy, as soon as is reasonably possible after notice has been received.

RL360° may terminate the Mandate if it believes this is necessary to protect its interests and, in certain circumstances, termination may be automatic. Reasons for the termination may not be provided to the policyholder.

RL360° may, if it believes that it is necessary to protect its interests or your interests, suspend your ability to instruct transactions for your Account and may issue investment instructions to the Custodian for your Account; these instructions could be given in any circumstances, but could include circumstances where an investment has been acquired for your Custodian Account that RL360° does not permit or if there is insufficient cash (or cash in the relevant currency) to the credit of your Cash Account to pay your policy fees. Where RL360° instructs any transactions for your Accounts, it is not responsible for any loss, cost or expense suffered in respect of the Account as a result.

If this Mandate is terminated, RL360° reserve the right to charge a fee for the administrative work involved in terminating the arrangements with the Investment Platform and the Custodian and for arranging the transfer of your Linked Investments from the Custodian. RL360° will inform you of the cost for this work before the charge is taken.

Upon termination of this Mandate, an Endorsement will be issued RL360° for your policy making it clear that the Terms and Conditions set out in this Mandate and relating to the appointment of the Investment Platform no longer apply.

In the event of the termination of the Mandate, the normal terms and conditions will apply to your policy and the policyholder will need to make their own investment choices for their policy through RL360° in the normal way.

Any, changes in the Platform Conditions, the Custodian Conditions or the Custody Charges, will be made available through the Investment Platform.

Fees

When this Mandate applies and the Investment Platform and the Custodian have been appointed to your policy, RL360° will continue to apply any Establishment Fee, Percentage Administration Fee, Flat Administration Fee and Advice Fee in accordance with the general Terms and Conditions and your Policy Schedule. These fees will be paid direct by the Custodian to RL360° from your Cash Account. If there are insufficient funds within your Cash Account, RL360° may instruct the Custodian to sell sufficient of your Linked Investments in your Custodian Account to pay these fees.

While the Investment Platform is appointed, RL360°'s Dealing Fees, Stockbroking Fees and Custody Fees will not apply, but the Custody Charges levied by the Custodian and any fees charged by the Investment Platform will apply and will be charged directly by the Custodian to your Cash Account.

Declarations by the applicant

Investment

I understand that I will have the authority to choose investments in conjunction with my Adviser that we deem appropriate through the platform for my objectives and risk profile, and link them to my policy, through the Investment Platform.

I understand that I am responsible for investment decisions made in respect of my policy and that my Policy Value may go down as well as up. I understand that the Adviser has been appointed by me and has the power to place dealing instructions on my behalf.

My Adviser has confirmed to me that they have the necessary regulatory authorisations in order to perform this role.

I confirm that all communications in relation to investment instructions should be directed to my Adviser.

I understand that the Adviser has not been appointed by RL360° and acknowledge that RL360° has not vetted or approved the Adviser and that RL360° is not responsible for vetting or monitoring the Adviser.

Section 1 For the applicant or policyholder to complete continued

I understand that I am required to ensure that at least 3 per cent of the Policy Value is held in cash in the Cash Account with the Custodian at all times.

I understand that the Investment Platform and/or the Custodian may apply a minimum investment or transaction level in respect of any particular Linked Investment held in your Custodian Account and may limit the number of different Linked Investments that may be held in your Custodian Account. There may be other restrictions and terms applicable to the operation of your Account as set out in the Platform Conditions

I understand that the investments that may be linked to my policy must be in respect of the range agreed by RL360° as being eligible for the policy.

Legal

I understand that this Mandate will be governed by the law of the Isle of Man and that the Isle of Man courts will have the right to decide any case that may be bought in relation to this Mandate.

Final Agreement

I authorise RL360° to release all relevant information relating to my policy to the Investment Platform and the Custodian when requested.

I confirm that I have read and accept the Platform Conditions, the Custody Conditions and the Custody Charges and will review any changes to these documents when they are made available through the Investment Platform. I understand that I may terminate this Mandate at any time by notice to RL360° and acknowledge that my continued use of the Investment Platform means that I accept these documents in their current form.

I agree to adhere to the Platform Conditions and, in particular, I agree to keep my access details for the Investment Platform secure and to notify RL360° if I become aware of any breach.

I understand that RL360° is not responsible for any loss or liability incurred to my policy as a result of action taken, or not taken, by me, my Adviser, the Investment Platform or the Custodian.

I accept that RL360° is not responsible for any loss or liability suffered by me, my Adviser, the Investment Platform or the Custodian (or their respective delegates or agents) in respect of performance or non-performance of their duties under the Platform Conditions, the Custody Conditions or the Custody Charges and of their duties in law, unless:

- RL360° has a liability to me under statute obligation; or
- RL360° has been in wilful default of its obligations under the Platform Conditions or the Custodian Conditions.

I understand that the terms and conditions of this Mandate will form part of the terms and conditions of my policy upon issue and are in addition to the general terms and conditions for my policy and may supersede them where relevant.

	Applicant/Trustee/Authorised signatory 1	Applicant/Trustee/Authorised signatory 2
Signed	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Trust Company (If applicable)	<input type="text"/> <input type="text"/>	<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"/> <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"/>
	Applicant/Trustee/Authorised signatory 3	Applicant/Trustee/Authorised signatory 4
Signed	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Trust Company (If applicable)	<input type="text"/> <input type="text"/>	<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"/> <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"/>

Section 2 **Adviser Information - to be completed by the adviser**

Adviser name

Adviser platform reference number

Section 3 **Acknowledgement of appointment - to be completed by RL360°**

The appointment of the Investment Platform and the Custodian to the policy with reference number is acknowledged by RL360°.

RL360° Signatory

Signed

Full Name

Date (dd/mm/yyyy)

For and on behalf of RL360 Insurance Company Limited.