

# Fixed Term Deposit - Client Investment Declaration

Policy Number:	<input type="text"/>
Client Name(s):	<input type="text"/>
Deposit Institution:	<input type="text"/>
Deposit Term:	<input type="text"/>
Investment Amount:	<input type="text"/>

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

- I acknowledge that it is my responsibility to ensure that my selected fixed term deposit is suitable, considering my underlying investment objectives, liquidity needs and attitude to risk.
- I have read the fixed term deposit's offering documents and understand the nature of the investment, and accept the level of risk associated with this type of investment.
- I have discussed with my financial adviser whether such an investment is appropriate for my investment portfolio, liquidity needs and my attitude to risk.
- I understand that the invested amount and interest will be, in all events, inaccessible until the fixed term deposit reaches the maturity date.
- I acknowledge that my investments are processed according to the terms and conditions of the relevant institution that monies are being invested with. I am aware that FPIL will be regarded by the institution as the investor.
- I am aware that my fixed term deposit may not be covered under any depositor compensation scheme should the deposit account provider become insolvent. I understand that this is because Friends Provident International holds this account on my behalf. Therefore, the amount, if any, which may be recoverable under any applicable scheme could be substantially less than the amount I might have been able to recover had I owned the deposit account directly.
- I understand that an investment into a fixed term deposit will restrict FPIL's ability to realise the cash value from the deposit at any time, which may affect FPIL's ability to pay a surrender, partial surrender or death claim in a timely manner, thus leading to a delay in the cash settlement of the claim.
- I understand that FPIL is unable to transfer ownership of the fixed term deposit to me in discharge of their liabilities under the contract. Proceeds will only be made available upon maturity of the fixed term deposit.
- I agree that FPIL is not responsible for any liability, loss or consequential loss to my contract, arising from my selected fixed term deposit. FPIL does not make any endorsements in relation to the details or materials connected with the fixed term deposit that I have selected to invest into.

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

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

**Friends Provident International Limited:** Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. **Singapore branch:** 182 Cecil Street, Level 17 Frasers Tower, Singapore 069547. Registered in Singapore No. T06FC6835J. Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore. Member of the Life Insurance Association of Singapore. Member of the Singapore Financial Dispute Resolution Scheme. **Hong Kong branch:** 803, 8/F., One Kowloon, No.1 Wang Yuen Street, Kowloon Bay, Hong Kong. Authorised by the Insurance Authority of Hong Kong to conduct long-term insurance business in Hong Kong. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. Registered in the United Arab Emirates with the UAE Insurance Authority as an insurance company. Registration date, 18 April 2007 (Registration No. 76). Registered with the Ministry of Economy as a foreign company to conduct life assurance and funds accumulation operations (Registration No. 2013). Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.