Application Form
申請表格

Reserve
豐裕計劃

HONG KONG
香港

FRIENDS PROVIDENT INTERNATIONAL
英國友誠國際有限公司

FAILURE TO DISCLOSE RELEVANT INFORMATION MAY DELAY THE PROCESSING OF YOUR APPLICATION
不披露有關資料將會引致申請處理延誤

Please complete this Application Form in English.
請用英文填寫本表格。

This Form is applicable only to persons signing applications in Hong Kong.
本表格只適用於香港簽署投保申請書的申請人。

This Form should be read in conjunction with the current edition of the following documents, which set out the terms and conditions of the contract and the various investment options available to you:

- the Reserve Principal Brochure, which also consists of:
  - the Fund Prices leaflet
  - the Mirror Funds leaflet
- the Guide and your Personal Charging Structure sheet
- the Reserve Policy Document

If you make any mistakes while completing this Form, please cross out the error and write the new information CLEARLY. **Each correction must be initialled by the person or persons completing the form**. Do Not use correction fluid or other ways of deleting incorrect information.

本表格應與下列文件的最新版本一併閱讀，這些文件載述合約條款及條件及本公司為您提供的各項投資選擇。

- 豐裕計劃主要説明書，當中包括：
  - 基金價格單張
  - 影子基金單張
- 指南及你的個人收費結構表
- 豐裕計劃保單文件

若你填寫此表格時有錯，請刪除錯處並清楚填寫新的資料。**更正處必須由一名或多名填表人草簽**。請不要使用塗改液或其他方式來刪除不正確的資料。

Introducing Intermediary 介紹中介人

Company name 公司名稱	
Intermediary account number 中介人戶口號碼	792 -
Plan number allocated 獲分配計劃編號	

Additional information/Special instructions 附加資料/特別指示

Please complete all sections 請填妥所有部份

Failure to provide all relevant information and documentation will result in a delay to the proposal being processed. Further information may be required during the validation process (i.e. questions arising from the information provided). **Please note that even if the premium has been received and banked, the policy will not be issued until all documentation has been received and validated**.

如不提供所有有關資料及文件，將會引致建議書處理延誤。在審核過程中，亦可能需要提供進一步資料(即有關呈交資料的問題）。**請注意，即使保費已收妥結算，本公司必須在收妥並核實所有文件後才會簽發保單**。

Tick Box 請✓選以下方格

☐	Section 1 : Setting up Reserve 第1部份 : 開設豐裕計劃	
☐		Signed investment instructions 簽署投資指示
☐		Personal Charging Structure 個人收費結構
☐	Section 2 : Appointment of Investment Adviser (if required) 第2部份 : 委任投資顧問(若需要)	
☐	Section 3 : Asset Exchange/Share Sale Scheme (if required) 第3部份 : 資產轉換/股票出售計劃(若需要)	
☐	Certified copy of client identity 已核證的客戶身份證明副本	
☐	Certified copy of utility bill (or suitable alternative) 已核證的公用事業帳單(或其他適當帳單)副本	
☐	Method of payment details 付款方法詳情	

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Replacement Warning* 轉保聲明*

1. **Have you replaced**** in the past 12 months any or a substantial part of your existing life insurance policy(ies) with this application/proposal?
   閣下是否於過去12個月內以這份投保申請書/建議書**取代****閣下任何現有壽險保單，或**取代**任何現有壽險保單內大部分的壽險成分？

   ☐ Yes (Please complete a Customer Protection Declaration Form)
   是 （請填寫《客戶保障聲明書》）

   ☐ No (Please answer question 2 below)
   否 （請回答下列問題2）

2. **Do you intend to replace** in the next 12 months any or a substantial part of your existing life insurance policy(ies) with this application/proposal?
   閣下是否打算於未來12個月內以這份投保申請書/建議書**取代** 閣下任何現有壽命保單，或**取代**任何現有壽險保單內大部分的壽險成分？

   ☐ Yes (Please complete a Customer Protection Declaration Form)
   是 （請填寫《客戶保障聲明書》）

   ☐ No (Please read carefully and sign the Declaration below)
   否 （請詳閱下列聲明及簽署）

I realise if I answer "No" to both questions above but indeed,
(i) this application/proposal has replaced any or a substantial part of my existing life insurance policy(ies) in the past 12 months; or
(ii) my current intention is to replace any or a substantial part of my existing life insurance policy(ies) within the next 12 months by this application/proposal,
I may jeopardise my future right of redress if I find later that I have been disadvantaged because of such replacement.

本人明白如果本人就上述兩條問題都選擇「否」，但事實上：
(i) 這份投保申請書/建議書卻於過去12個月內，取代本人任何現有壽險保單或任何現有壽險保單內大部分的壽險成份；或者
(ii) 本人現正打算於未來12個月內，以這份投保申請書/建議書取代本人任何現有壽險保單或任何現有壽險保單內大部分的壽險成份，
即使日後發現因是次轉保導致本人蒙受損失，本人或會因此而有損日後的追討權益。

I hereby authorise the Insurer of the new life insurance policy to give the Insurance Agents Registration Board, the Hong Kong Confederation of Insurance Brokers, the Professional Insurance Brokers Association, the Insurance Authority ("IA"), the Hong Kong Federation of Insurers, the insurer(s) of the life insurance policy(ies) that is/are being or has/have been replaced (if applicable) or other parties, as required for proper administration/implementation/execution of the Code of Practice for Life Insurance Replacement and the Minimum Requirements as specified by the IA under the Insurance Companies Ordinance, a copy of this Replacement Declaration and any related records or information.

本人現授權新壽險保單的保險公司向保險代理登記委員會、香港保險顧問聯會、香港專業保險經紀協會、保險業監督(「保監」)、香港保險業聯會、所有已被取代或將會被取代的現有壽險保單的保險公司(如適用者)，或為了有效管理/執行/履行《壽險轉保守則》及保監根據《保險公司條例》指明的「最低限度規定」所需的其他機構，提供本「轉保聲明」的副本，以及任何有關紀錄或資料。

Signature(s) 簽署

First (or only) Applicant 第一(或唯一)申請人	Second Applicant 第二申請人
Signature 簽署	Signature 簽署
Date 日期	Date 日期

Notes 附註

* The agent/broker must explain this Replacement Declaration to the applicant/proposer before the latter signs it, but this Replacement Declaration does not form part of the application/proposal for the new life insurance policy.
在申請人/投保人簽署本「轉保聲明」之前，保險代理/經紀必須向申請人/投保人解釋「轉保聲明」的內容。但本「轉保聲明」並不是新壽險保單的投保申請書/建議書其中一部分。

** Any transaction involving the purchase of life insurance is construed as a Replacement if (i) any existing life insurance policy(ies) or a substantial part of the sum insured of its/their basic life coverage has been/have been/will be terminated or (ii) a substantial part of the guaranteed cash value of the existing life insurance policy(ies) was reduced/will be reduced including where a policy loan was/will be taken out against a substantial part of the guaranteed cash value. Existing life insurance policy(ies) include(s) all types of traditional life, annuity and other non-traditional policies of the applicant/proposer, which has/have been terminated within 12 months before or will be terminated within 12 months after the new life insurance policy's issue date. Termination includes lapes, surrender, converted to reduced paid-up or extended-term insurance under the non-forfeiture provision of the existing life insurance policy(ies). "A substantial part" means "50% or above". However, converting term life insurance to whole life insurance (or some forms of permanent life insurance) under policy provisions of the existing life insurance policy(ies) is not construed as a Replacement.
任何購買壽險的交易，如涉及(i)任何現有壽險保單或其基本壽險保障的大部分保額已被終止或將被終止，或(ii)現有壽險保單內大部分的保證現金價值已被減少/將被減少，包括：大部分的保證現金價值已被提取/將被提取作為保單借貸，均會被視為「轉保」。現有壽險保單包括在新購壽險保單生效日前後的12個月內，申請人/投保人已經終止或將會終止的任何壽險保單。壽險保單包括所有類型的傳統壽險、年金及其他非傳統壽險保單。終止保單包括：讓保單失效、退保、或根據現有壽險保單的不能作廢條款，將保單轉為減額繳清/展期保單。「大部分」指「50%或以上」。若根據現有壽險保單的條款，將定期壽險保單轉為終身壽險保單(或某些形式的長期壽險保單)，則不會被視為「轉保」。

SECTION 1: SETTING UP RESERVE
第1部份：開設豐裕計劃

*Delete as appropriate *請刪去不適用者

To be completed by each investor who is the current legal owner of the premium(s)
由每名現時合法擁有保費的投資者填寫

Please use BLOCK CAPITALS
請用正楷填寫

	First (or only) Applicant 第一(或唯一)申請人	Second Applicant 第二申請人
1 Title 稱謂	Mr 先生 ☐ Mrs 太太 ☐ Miss 小姐 ☐ Other 其他	Mr 先生 ☐ Mrs 太太 ☐ Miss 小姐 ☐ Other 其他
2 Surname 姓氏		
3 First name(s) 名字		
4 Marital status 婚姻狀況		
5 Date of birth 出生日期		
6 Country of residence 居住國家		
7 Residence address 住宅地址		
8 Telephone number 電話號碼		
9 Fax number 傳真號碼		
10 E-mail address 電郵地址		
11 How long have you lived at this address? 您在上址居住了多久？		
12 Correspondence address (if different to residence address) 通訊地址(若與住宅地址不同)		

Please tick if you wish all correspondence / statements to be sent direct to the Applicant(s) ☐
(If the box is not ticked, all correspondence will be sent to the introducing intermediary.)
如欲將所有函件/報表直接寄予申請人，請於格內劃上✓號(如格內並無劃上✓號，則所有函件將寄予介紹中介人。)

	First (or only) Applicant 第一(或唯一)申請人	Second Applicant 第二申請人
13 Nationality 國籍		
14 Occupation 職業 (If retired, please state former occupation) (如已退休，請填寫退休前職業)		
15 Nature of business 業務性質		
16 Are you in good health? 您的健康狀況良好嗎？	Yes 是 ☐ No 否 ☐	Yes 是 ☐ No 否 ☐
17 Are you to be a Life Assured? 您是否將成為受保人？	Yes 是 ☐ No 否 ☐	Yes 是 ☐ No 否 ☐
18 Are you to be a Policyholder? 您是否準保單持有人？	Yes 是 ☐ No 否 ☐	Yes 是 ☐ No 否 ☐

16: If No, please give details on a separate piece of paper.
若「否」，請於別紙上填寫詳細資料。

17: (If the applicants are not to be the Lives Assured, the supplementary application "Additional Lives Assured/Policyholders" must be completed)
(如申請人不會成為受保人，必須填寫附加申請表"Additional Lives Assured/Policyholders")

Total Premium 保費總額

(In the event of Asset/Share Exchanges, please leave blank and complete **Section 3: Asset Exchange/Share Sale Scheme)**
（如轉換資產/股票，請毋須填寫本欄，惟須填寫**第3部份：資產轉換/股票出售計劃**）

£/US$/€/HK$/SEK* 英鎊/美元/歐羅/港元/瑞典克朗*	Minimum £50,000 or currency equivalent 最低50,000英鎊或同等價值的其他貨幣

Note: When investing monies, please indicate your chosen investments in **Investment Instructions** on page 4.
附註: 投資時，請在第4頁**投資指示**註明您選取的投資項目。

Payment Methods 付款方法

WARNING: Please note that cash is not acceptable as a premium payment method. Any payments made in cash **may** not be returned.
警告：請注意本公司恕不接納現金付款，任何以現金繳付的款項**可能**不被退回。

☐ BY CHEQUE. Please make cheques payable to Friends Provident International Limited.
支票 抬頭請註明Friends Provident International Limited。

☐ BY BANKER'S DRAFT/TELEGRAPHIC TRANSFER. Please complete the **Bank Instruction Letter**. Where a banker's draft is chosen please ensure that your bank makes the draft payable to Friends Provident International Limited (Ref: Policyholder). Please also include a copy of the bank's acknowledgement letter when you forward the bank draft to us.
銀行本票/電匯 請填妥**銀行指示函**。若選擇銀行本票者，請確保銀行一方發出的本票收款人為 Friends Provident International Limited（參考編號：保單持有人）。同時，銀行本票及銀行確認信副本須一併遞交。

Source of Wealth 財富來源

Please read the separate Source of Wealth table, available from Friends Provident International Limited, which details additional supporting information/documentation requirements.
請參閱財富來源表，該表可向英國友誠國際有限公司索取，並詳盡列明須提供的附加證明資料/文件。

☐	Accumulated savings from salary 來自薪金的累積儲蓄	Current annual salary 現時年薪	US$/£/€/HKD* 美元/英鎊/歐羅/港元*
		Employer's name 僱主名稱	
		Employer's address 僱主地址	
☐	* Sale of investments 出售投資	Date funds received 收到資金日期	
☐	* Sale of property 出售物業	Total amount 總額	
☐	* Inheritance 繼承遺產	Length of time held 持有時間	

* Please provide a description of the investments sold / property address / the Solicitor's details (refer to the Source of Wealth Table)
*請提供出售投資說明/物業地址/律師詳細資料（請參閱財富來源表）

Other Source of Wealth (please specify)
其他財富來源（請註明）

Valuation Currency 估值貨幣

Please select the currency in which you wish to receive annual valuations of your Reserve. (If no selection is made, valuations will be produced in the currency in which Premiums are paid.)
請選擇下列一種貨幣作為您豐裕計劃的每年估值貨幣。（如沒有特定選擇，估值貨幣將會是支付保費的貨幣。）

☐ Sterling (£) 英鎊	☐ US Dollars (US$) 美元	☐ HK Dollars (HK$) 港元
☐ Euros (€) 歐羅	☐ Swedish Krona (SEK) 瑞典克朗	

Number of policies 保單數目

☐ (Maximum 100. Minimum 5. Minimum Premium per policy £5,000 or currency equivalent.)
（最多100份，最少5份。每份保單的最低保費為5,000英鎊或同等價值的其他貨幣。）

Investment Adviser 投資顧問

Is an Investment Adviser to be appointed?
是否會委任投資顧問？

☐ Yes. Please complete **Section 2: Appointment of Investment Adviser**
是。請填寫**第2部份：委任投資顧問**

☐ No
否

Investment Instructions 投資指示

Please indicate the assets for your Reserve to invest. If there is insufficient room, please use a separate sheet, signed by all Applicants.
請指示您豐裕計劃要投資的資產。如空位不足夠，請另紙填寫，並由所有申請人簽署。

Optional Withdrawals 選擇性提款

Investors may choose to receive a regular income from their policy. The current minimum individual withdrawal is £250 or currency equivalent. The level of withdrawals may be varied or stopped altogether by giving written notice to Friends Provident International Limited.
投資者可選擇從保單中定期提取現金。現時個人最低提款金額為250英鎊或同等價值的貨幣。您可以以書面方式通知英國友誠國際有限公司更改提款金額或終止提款。

I/We* wish to receive a total annual amount of
本人/我們*希望可每年收取總額：

£/US$/€/HK$/SEK*
英鎊/美元/歐羅/港元/瑞典克朗*

or ____ % of my/our* initial investment, payable in
或 ____ % 本人/我們*最初投資額的某個百分率，以形式分期收取

☐ yearly
每年

☐ half-yearly
每半年

☐ quarterly instalments
每季

commencing
開始日期為

☐ (date at which payment is to be dispatched from the Company)
（公司發放款項的日期）

I/We* request Friends Provident International to pay the benefits by Telegraphic Transfer. Please transfer the benefits into my account (must be policyholder's account).
本人/我們* 希望英國友誠國際有限公司以電匯方式支付有關款項，並請存入本人的戶口(必須為保單持有人的戶口)。

Sort code (if applicable)*
分類編號(若適用)*

SWIFT/BIC code (if applicable)*
SWIFT/BIC編號(若適用)*

Account number
戶口號碼

Account Holder's name
戶口持有人名稱

Bank (name and address)
銀行(名稱及地址)

Important Notes 重要提示

1. A specimen policy document and/or copy of this completed form are available on request.
2. You are advised to satisfy yourself/selves that, under any taxation, exchange control or insurance legislation to which you may be subject, you are permitted to effect the policy.
3. You should seek guidance from your Independent Financial Adviser as to the suitability of the policy to your own particular circumstances.
4. Information which you provide in connection with this Application and any subsequent Policy will be held (whether stored electronically or otherwise), used or disclosed by Friends Provident International Limited or any associated company that exists from time to time. You have the right to obtain access to and to request a correction of any personal information about you. Requests can be made to the Compliance Officer at Royal Court, Castletown, Isle of Man, British Isles IM9 1RA or the Regional Sales Director, Suites 1203-1211, Two Pacific Place, 88 Queensway, Hong Kong.
5. Each policy is governed by and shall be construed in accordance with the law of the Isle of Man.
6. FUND ACKNOWLEDGEMENT

   Friends Provident International Limited offers products that give you an investment choice from a very wide-ranging menu of investments. Investment may be direct through our Reserve product, or indirect through our other products, via a range of internal mirror funds that Friends Provident International Limited has created. Please check carefully to ensure that, as a Hong Kong investor, you are able to access the funds of your choice. Your Independent Financial Adviser will be able to advise you. Before investing in any fund, through one of our products, please ensure that:

   - You have read and understood the information supplied to you, including the relevant principal brochures and illustration document, and understand the nature of any risks involved.
   - You have discussed with your Independent Financial Adviser whether such an asset is appropriate to link part of your policy to it.
   - You are eligible and able to invest into the fund.
   - You are aware that all investment involves an element of risk. Fund prices may go up and down. Past performance is not necessarily a guide to future performance.

   Liquidity Information

   Some of our mirror funds, particularly our specialist ones, and also some of the underlying funds, may have restrictions on their ability to pay cash due to the type of investments they hold. This could limit your ability to raise cash from the fund in the future, although any restriction is only likely to occur in extreme market conditions. Investment into specialist funds either directly, or via our mirror funds, should be considered as a long-term investment. You, in conjunction with your Independent Financial Adviser, should consider the amount you invest via your policy if it is likely that you will need access to your capital quickly in the future.

1. 如有需要，我們將樂意提供保單文件樣本或已填妥的申請表格以供參考。
2. 您必須清楚知道根據您須遵守的稅務、外匯管制或保險法例，以確定您是否可以投資豐裕計劃。
3. 您應就保單是否適合您個人的特定情況，諮詢您的獨立理財顧問。
4. 您就此申請表格及其後的保單所提供的資料，將由英國友誠國際有限公司或其當時的聯營公司持有(以電子方式或其他方式儲存)、使用或披露。您有權向本公司要求查閱及更正您的個人資料。任何有關要求可呈交本公司的監察主任，地址為Royal Court, Castletown, Isle of Man, British Isles IM9 1RA或區域營業總監，地址為香港金鐘道88號太古廣場二座1203-1211室。
5. 每份保單受馬恩島法律管轄，並按馬恩島法律解釋。
6. 基金確認

   英國友誠國際有限公司提供的投資相連壽險計劃，可以讓您在各式各樣的投資項目中作出選擇。您可以透過本公司的豐裕計劃直接投資於相關基金，或透過本公司的其他投資相連壽險計劃經英國友誠國際有限公司設立的全線內部影子基金間接投資於相關基金。請仔細查核，確保您作為香港投資者，是否能投資於您所選擇的基金。您的獨立理財顧問可在這方面向您提供意見。透過本公司的投資相連壽險計劃投資於任何基金前，請確保：

   - 您已閱讀並明白所提供給您的資料，包括有關的主要説明書及退保説明文件，而且明白所涉風險的性質。
   - 您已與您的獨立理財顧問商討，所投資的資產是否適合與您保單的某部份相連。
   - 您符合資格並且可投資於該基金。
   - 您知道所有投資均涉及某程度的風險。基金價格可升可跌。以往的表現並不能作為基金將來表現的指標。

   基金流通性資料

   本公司某些影子基金，尤其是專家基金，以及某些相關基金，可能由於其所持有的投資種類，在支付現金的能力上會受到限制。這將會對您日後從基金取回現金的能力造成限制，不過此限制一般只會在極端的市場情況下才發生。直接地或經由本公司的影子基金間接地投資於專家基金，應視作長期投資。如果您日後需要在短時間內動用資金，您就應該與您的獨立財務顧問共同考慮您透過保單投資的款額。

DECLARATIONS 聲明

Attention is drawn to the following Declarations. If the Application Form requests information which has to be assessed by the Company before acceptance, then: You must disclose all facts which are material. Such facts are those which an insurer would regard as likely to influence the assessment and acceptance of a proposal. If you are in doubt as to the relevance of any particular information you should disclose it, as failure to do so could result in you being quoted the wrong terms, a claim being rejected or reduced, or the policy being invalid.

請注意以下聲明。如申請表格內要求填寫的資料須先由本公司審核才能接納此申請，您必須披露一切重要事實，就是保險公司認為可能影響建議書的審核及批准的該等事實。如對任何特定資料是否相關有疑問，您仍應予以披露，否則將可能引致您收到錯誤的保單報價條款、被拒索償或減少索償金額，或保單不能生效。

1. FUND ACKNOWLEDGEMENT 基金確認

   Before you invest in any specialist funds through your policy, Friends Provident International Limited wishes to ensure that you are aware of the nature and possible risks associated with them. Would you therefore please make the following declarations:

   (i) I/We* acknowledge that it is my/our* responsibility to ensure that the fund is suitable bearing in mind my/our* investment objectives, attitude to risk and any appropriate legislative restrictions.

   (ii) I/We* confirm that I/we* understand that certain funds may have restrictions on their ability to raise cash in the future, and that further details are included in the Prospectus issued by the respective Fund Manager.

   (iii) I/We* acknowledge that Friends Provident International Limited is not responsible for any loss suffered or reduction in the value of my/our* policy arising from my/our* investment. Friends Provident International Limited does not have any responsibility for the management of the underlying fund and Friends Provident International Limited does not approve any asset as a suitable investment.

   (iv) I/We* acknowledge that Friends Provident International Limited reserves the right to reject any asset at the time of investment if certain administration and due diligence criteria are not met.

在您透過保單投資於任何專家基金之前，英國友誠國際有限公司希望您確實知道投資可能涉及的風險及其性質。因此，懇請您作出以下各項聲明：

(i) 本人/我們*承認，本人/我們*有責任確保在考慮到本人/我們*的投資目標、對風險的態度及任何適當的法律限制之下，投資的基金是適當的。

(ii) 本人/我們*確認，本人/我們*明白某些基金日後在取回現金的能力上會有限制，而有關的基金經理所發出的發行章程中已載明更多的詳情。

(iii) 本人/我們*承認，英國友誠國際有限公司無須就本人/我們*的投資所導致的損失或本人/我們*保單價值減低而負責。英國友誠國際有限公司無須對相關基金的管理負責，亦並未對任何資產是否適當的投資給予認可。

(iv) 本人/我們*確認，如果任何資產的投資並未符合某些行政及盡職查證準則，英國友誠國際有限公司保留拒絕任何資產投資的權利。

2. DECLARATIONS 聲明

I/We* declare that this Application was signed in 本人/我們*謹此聲明，此申請表簽署地為	(country 國家)
and the advice was given in 意見提供地為	(country 國家)

and that, to the best of my/our* knowledge and belief, all the above statements are true. I/We* agree that they, together with any other statements made to a medical examiner in the event of a medical examination or to the Company, now or in the future, shall form the basis of the contract under the law of the Isle of Man. I/We* have read and understood all the printed materials relevant to this contract and I/we* have acquainted myself/ourselves* with the management charges made by Friends Provident International Limited.

I/We* understand that I/we* may choose the investments to which my/our* Reserve Policies are to be linked. Consequently, Friends Provident International Limited shall not be responsible for the investment performance or for any loss or liability arising from my/our* choice of investment, however arising.

I/We* understand that this application can only be accepted by employees of Friends Provident International Limited situated at the Company's Head Office in the Isle of Man and that no other employees or third parties have the necessary authority to create a binding contract.

而且就本人/我們*所知及所信，上述一切陳述均正確無誤。本人/我們*同意，這些陳述及呈交給醫療檢查機構(如進行醫療檢查)或公司的任何其他陳述於現時或將來將構成馬恩島法律規定下的合約的基礎。本人/我們*已閱讀並明白一切與此合約相關的印刷資料，並已知悉英國友誠國際有限公司收取的管理費用。

本人/我們*明白，本人/我們*可選擇與本人/我們*的豐裕計劃保單相連的投資項目。因此，英國友誠國際有限公司無須對投資表現或因本人/我們*選擇的投資所造成的損失或債務負上任何責任。

本人/我們*明白此申請表格只可由本公司位於馬恩島總辦事處的僱員受理，其他僱員或第三者均未獲所需的授權設立任何具約束力的合約。

3. CANCELLATION RIGHTS 取消權利

I/We* understand that I/we* have the right to cancel and obtain a refund of any premium(s) paid less any market value adjustment, by giving written notice. I/We* understand that such notice must be signed by me/us* and received directly by Friends Provident International Limited, Suites 1203-1211, Two Pacific Place, 88 Queensway, Hong Kong within 21 days after the delivery of the policy or issue of a notice informing me/us* or my/our* representative about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier. I/We* understand that if I/we* would like to obtain details of the basis you calculate the market value adjustment, I/we* can ask your office to send me/us* further information.

本人/我們*明白本人/我們*有權以書面通知要求取消保單及取回扣除市值調整後的已繳保費。本人/我們*明白本人/我們*必須簽署要求取消保單的通知，並確保英國友誠國際有限公司香港分支辦事處(地址：香港金鐘道88號太古廣場二座1203-1211室)於以下時段內直接收到該份函件：保單交付本人/我們*或本人/我們*的代表後或說明保單已經可以領取及「冷靜期」的屆滿日之《通知書》發予本人/我們*或本人/我們*的代表後起計的21天，以較先者為準。
本人/我們*明白如本人/我們*希望索取 貴公司計算市值調整的基準，本人/ 我們*可要求 貴公司寄出有關資料以供參考。

4. DATA PROTECTION 資料保護

I/We* consent that any personal information collected or held by Friends Provident International Limited (whether contained in this Application or otherwise) is provided and may be held (whether stored electronically or otherwise), used or disclosed to enable Friends Provident International Limited to:

(i) transfer the information between its offices wherever they are situated; and

(ii) provide me/us* with information about other products or services which it believes may be of interest to me/us*; and

(iii) communicate with me/us*, my/our* independent financial adviser and fund adviser whether directly or indirectly for any purpose; and

(iv) to supply the details or provide a copy of the information to any financial services company wherever they are situated to enable the purchase of assets requested to be linked to the policy.

本人/我們*同意，任何由英國友誠國際有限公司蒐集或持有的個人資料(不論是否在此申請表格或以其他方式載明)，是為下列目的提供給英國友誠國際有限公司的，並可由英國友誠國際有限公司持有(以電子或其他方式儲存)、使用或披露，以便：

(i) 把資料傳遞到其位於各地的辦事處；及

(ii) 向本人/我們*提供本人/我們*可能有興趣的其他產品或服務資料；及

(iii) 直接或間接地為任何目的與本人/我們*、本人/我們*的獨立財務顧問及基金顧問通訊；及

(iv) 向位於各地的金融服務公司提供資料詳情或其副本，以便購入的資產可與保單相連。

5. I/We* acknowledge that Friends Provident International Limited and my/our* advising intermediary have entered into an agreement ("terms of business") which sets out the basis upon which Friends Provident International Limited is prepared to accept applications submitted by the intermediary on my/our* behalf. This agreement categorically states that the intermediary acts as my/our* agent, and not the agent of Friends Provident International Limited. I/We* acknowledge that my/our* advising intermediary, or any other, has no authority to act as the agent of Friends Provident International Limited or to state, suggest or imply that it has such authority.

本人/我們*承認，英國友誠國際有限公司已與本人/我們*的中介人顧問簽訂協議(「業務條款」)，規定英國友誠國際有限公司擬接受中介人代表本人/我們*遞交的申請的基礎。該協議明確地表明中介人擔任本人/我們*的代理人而並非英國友誠國際有限公司的代理人。本人/我們*承認本人/我們*的中介人顧問或任何他人均未獲授權擔任英國友誠國際有限公司的代理人，亦不可聲明、暗示或默認其獲得該項授權。

Signature(s) 簽署	Applicant 申請人	Second Applicant 第二申請人
	Signature 簽署	Signature 簽署
	Date 日期	Date 日期

*Delete as appropriate *請刪去不適用者

Part 1 - For completion by the Applicant(s)
第1部份 - 由申請人填寫

Please write in ink and use BLOCK CAPITALS
請用原子筆並以正楷填寫

Section A A節

Fund Number 基金編號	
Name of Investment Adviser 投資顧問名稱	
Address 地址	

I/We* hereby declare that the Adviser has been appointed as Investment Adviser to the Fund to which my/our* Policies are to be linked in accordance with the terms and conditions specified below. I/We* authorize and request Friends Provident International Limited ("the Company") to enter into any formal agreements required by the Adviser to facilitate this appointment and I/we* agree that the Company shall not be responsible for any loss or liability to the Fund arising from this appointment or from reliance upon advice given or investment services rendered by the Adviser to the Company or for any other action or failure to take action on the part of the Adviser giving rise to any loss in the value of the Fund howsoever arising (including but without limitation failure on the part of the Adviser to produce a reasonable investment return in relation to the Fund). Further I/we* for myself/ourselves* and my/our* estate(s) indemnify the Company against all claims demands and actions against the Company in respect of such loss as aforesaid and all costs and expenses howsoever arising from or in respect of the activities and performance of the Adviser (including but without limitation the cost of defending in any court of Law any such claim demand or action against the Company).

本人/我們*謹此聲明委任以上顧問為基金的投資顧問，該基金根據下文訂明的條款及條件與本人/我們*的保單相連。本人/我們*授權並要求英國友誠國際有限公司(「公司」)簽訂顧問規定的正式合約以促成此項委任，而本人/我們*同意，對由於此項委任或因依賴顧問提供給公司的意見或投資服務而導致基金有任何損失或債務，或因顧問採取或並未採取行動(包括但不限於顧問未能就基金提供合理的投資回報)而導致的基金價值損失，公司均無須負責。此外，對他人就以上所述的損失及顧問的活動及服務引致的一切費用和支出(包括但並不限於公司因索償、要求或行動在法庭作出辯護的費用)而對公司提出的所有索償、要求及行動，本人/我們*代本人/我們*並以本人/我們*的產業對公司作出彌償保證。

Section B B節

The Fund will be valued quarterly and I/we* authorise the Company to make a withdrawal from the Fund with

基金將每季估值一次，本人/我們*授權公司從基金中每季提取

£/US$/other* 英鎊/美元/其他*	per quarter or 或	%	per annum of the value of the Fund at each valuation. 於基金每次估值時收取基金價值的年率

I/We* understand that an amount equivalent to this withdrawal shall be payable by the Company to the Adviser on my/our* behalf, together with VAT (if any) on this sum. I/We* also understand that this withdrawal will constitute part of my/our* 5% withdrawal allowance for the purposes of UK income tax.

本人/我們*明白公司須代表本人/我們*向顧問支付相等於以上提款額的款項以及按該款項計算的增值稅(若有)。本人/我們*亦明白，此筆提款將構成本人/我們*就英國入息稅5%提款免稅額的一部份。

Section C C節

Investment restrictions 投資限制

(a) If the Fund is a **Reserve - Personalised Assets** version, the only permitted assets are stocks quoted on a recognized stock exchange, units in authorized unit trusts, collective schemes of the Company's internal funds, gilts, cash and other assets (specifically approved by the Company). The following assets are expressly prohibited:

- Friends Provident shares
- F&C Asset Management plc shares
- Commodities
- Real Property
- Options/Futures/Precious Metals
- UK National Savings Capital Portfolios
- US and Canadian Mutual Funds.

This is not an exhaustive list and we reserve the right to refuse other assets which we regard as unsuitable.

如基金是**豐裕計劃 - 個人化資產**組合，獲准選擇的資產只限於在認可的證券交易所掛牌的股票、認可單位信託基金單位、公司內部基金的集合投資計劃、優質證券、現金及其他資產(需經公司特別批准)。以下資產被明確禁止：

- 英國友誠的股票
- F&C Asset Management plc的股票
- 商品
- 房地產
- 期權/期貨/貴金屬
- 英國國家儲蓄資本投資組合
- 美國及加拿大的互惠基金

以上並非詳盡無遺的名單，我們保留拒絕接受我們認為不合適的資產的權利。

(b) If the Fund is a **Reserve - Collective Investment** version, the only permitted assets are as follows:

- A UK authorized unit trust within the meaning of section 468 of the UK's Income & Corporation Taxes Act 1988 (ICTA)
- A UK investment trust, excluding warrants, within the meaning of section 842 ICTA 1988
- An open ended investment company (OEIC) within the meaning of section 236 of the UK Financial Services & Markets Act 2000
- An interest in an overseas collective investment† that is structured as one of the following:
  - an open ended investment company
  - a unit trust
  - offshore distributor and non distributor funds

  † "Collective investment" as defined in section 235 of the UK Financial Services & Markets Act 2000
- Hedge Funds and exchange traded funds are permitted, providing they comply with one of the fund structures above. US and Canadian Mutual Funds are not permitted
- The holding of cash, including bank and building society deposits and the General Transactions Account (or Current Account) is permitted provided it is not held for the purpose of realising a gain on disposal.

如基金是豐裕計劃 - 集合投資，獲准選擇的資產只限於下列各項：

- 屬於UK Income & Corporation Taxes Act 1988 (ICTA)第468條界定的英國認可單位信託
- 屬於1988年ICTA 第842條界定的英國投資信託，但不包括認股權證
- 屬於UK Financial Services & Markets Act 2000第236條界定的開放式投資公司(OEIC)
- 在屬於以下組織結構的海外集合投資† 的權益：
  - 開放式投資公司
  - 單位信託
  - 離岸分銷商及非分銷商基金

  †"集合投資"按UK Financial Services & Markets Act 2000第235條界定
- 對沖基金及在交易所買賣的基金只要符合上述其中一項基金結構均可認購，但美國和加拿大的互惠基金並不獲准認購。
- 可以持有現金，包括銀行及建築協會的存款及一般交易戶口，但不可為將出售收益變現而持有現金。

(c) The Fund shall not at any time be more than 100% invested, i.e. no overdrafts shall be created nor any other commitments made beyond the extent of the investible cash available in the Fund without the prior formal approval of the Company.
未經公司事先正式批准，基金的投資額無論在任何時間均不可超過100%，即基金不可作出透支的投資安排或其他超出基金內可投資現金的投資承諾。

(d) Any assets purchased as a result of an instruction from the Manager shall be purchased at the open market price as shown on the contract note issued by the vendor or stockbroker.
獲得經理指示所購買的任何資產，必須以賣方或股票經紀發出的成交單據內所示的公開市場價格購買。

(e) All assets are held to the beneficial ownership of the Company and in the name of the Company. All dealing and contract notes must be made and in the name of the Company.
所有資產均由公司以公司的名義實益擁有。所有交易及成交單據必須以公司的名義發出。

Signature(s) 簽署

	Applicant 申請人	Second Applicant 第二申請人
	Signature 簽署	Signature 簽署
	Date 日期	Date 日期

PART 2 - For completion by the Adviser 第2部份 - 由顧問填寫

I† have read and understood the conditions outlined above and agree to act in accordance with them.
本人†已閱讀及明白以上所述條款，並同意根據此等條款行事。

I also confirm that I have the authorization necessary under the legislation and regulations in
本人亦確認獲得(國家)有關法律及條例下所需的授權，

(country 國家)

to act as Adviser and will remain so authorized, and comply with the rules of the appropriate regulatory body(ies), while acting as Adviser to this Fund. I confirm that I will notify you of any changes to my authorization including any disciplinary action taken against me.
可擔任顧問並保持此授權資格，並且在擔任此基金的顧問期間，本人會遵守有關監管機構所定的規則。本人確認，若本人的授權資格有任何變動，包括對本人進行任何紀律處分行動，本人將通知您。

† *"I" refers to the person(s) or Firm named in Part 1*
† *「本人」指第1部份指明的人或商號*

Telephone number 電話號碼	
Fax number 傳真號碼	
E-mail address 電郵地址	
Name of Regulatory Authority (if applicable) 監管機構名稱(若適用)	
Category of Membership 會員類別	
Reference Number 參考編號	
Signature of Adviser 顧問簽署	Signature 簽署
	Date 日期
Full Name of Adviser 顧問的全名	
For and on behalf of 代表以下申請人	

PART 3 第3部份

The Company hereby acknowledges the appointment of the above named Adviser as Investment Adviser for Fund Number
公司謹此承認委任以上姓名之顧問為以下基金的投資顧問，基金編號為

Signed, for and on behalf of Friends Provident International Limited 代表英國友誠國際有限公司簽署	Signature 簽署
	Date 日期

To be completed if an existing portfolio is to be transferred into a new Reserve
如您將現有的投資組合轉入新的豐裕計劃，請填寫此表格。

Please use BLOCK CAPITALS
請用正楷填寫。

Asset Exchange/Share Sale Scheme 資產轉換/股票出售計劃

This form must be completed if an existing asset/share portfolio is to be transferred into Reserve. A Power of Attorney is included to enable Friends Provident International Limited to carry out the transfer on your behalf if you wish (not suitable for use by Trustees, certain Jersey- based securities or for US securities). **Share Sale is only available on certificated UK equities**.
如欲將現有的資產/股票投資組合轉入豐裕計劃，必須填妥此表格。此表格包括一份授權書，授權英國友誠國際有限公司代表您作出轉讓(但不適用於信託人，某些澤西島證券或美國證券。) **只有有證書的英國股票才可進行股票出售**。

Guidance notes to assist you to complete the form 填寫表格的指引

The Authority for Asset/Share Exchange, which includes a Power of Attorney, is intended, once signed, to be a legally binding document. Consequently, it is essential that a number of formalities are complied with. Below we have set out what we believe to be the matters which will apply to every case. There may however be other issues which apply because of your circumstances or the laws of the country in which you sign the document and we would therefore suggest that if you have any queries you seek professional advice.

1. The document must be signed (in ink) by every person who is a registered holder of any of the Securities listed in Section 10 overleaf, in the presence of a witness.
2. The witness must sign the document (in ink) and should give his or her full name, address and occupation.
3. Each signature must be witnessed separately. If the same person witnesses more than one signature, the witness must give the details in respect of each signature.
4. If there are any alterations or changes to the document, each one should be initialled (in the margin) by all signatories and all witnesses.
5. If it is necessary to use any supplementary sheets, these should also be signed by all signatories and witnesses, and dated.

資產/股票轉換授權書包括授權委託書，授權書一經簽署即成為具法律約束力的文件。因此，我們必須依照規定辦妥若干手續。我們在下文列明我們認為對每種情況都適用的事項。但由於個別情況或您簽署文件所在國家的法律，可能還有其他未列明的適用事項，因此我們建議，如有任何問題，應諮詢專業意見。

1. 所有文件必須由每名持有背頁第10項所列證券的登記持有人簽署(用墨水筆或原子筆)，並由見證人見證。
2. 見證人必須簽署文件(用墨水筆或原子筆)，並提供他或她的全名、地址及職業。
3. 署名必須分別由見證人見證。如同一人見證一個以上的署名，見證人必須詳列每個署名的資料。
4. 如文件有任何改動或變更，所有簽署人及所有見證人必須於每份文件上加簽(在文件頁邊的空白位置)。
5. 如有需要另紙書寫，所有附頁必須由所有簽署人及見證人簽署及寫上日期。

Authority for Asset Exchange/Share Sale 資產轉換/股票出售授權書

1. As the registered owner(s) of the Securities listed in the Schedule overleaf ("the Securities") I/we*
作為背頁附表所列證券(「證券」)的登記擁有人，本人/我們*

in connection with my/our* Application for Reserve hereby irrevocably authorize FRIENDS PROVIDENT INTERNATIONAL LIMITED ("the Company")

(i) To enter in the Schedule printed after this Authority the current holdings of Securities represented by the certificates listed in Section 10.

(ii) To sell or transfer any or all of these Securities to the relevant Managers or to request those Managers to redeem such Securities on my/our* behalf at its absolute discretion and to account to me/us* for the full proceeds of the sale, transfer or redemption.

(iii) To sell or transfer any or all of these Securities on my/our* behalf at its absolute discretion and in accordance with Stock Exchange practice, either

(a) to Friends Provident International Limited at the bid price or mid price quoted in the Financial Times or, if not quoted in the Financial Times, quoted by a Stockbroker, at the time of the transfer and to receive on my/our* behalf and to account to me/us* for the full proceeds of the transfer; or

(b) through a recognized Stock Exchange and to receive on my/our* behalf and account to me/us* for the proceeds of the sale, after deduction of all expenses including Stockbroker's commission, stamp duty and, where appropriate, VAT.

(iv) Return to me/us* any of the Securities that are not transferred or sold as aforesaid.

就本人/我們*作出的豐裕計劃申請，謹此不可撤回授權之英國友誠國際有限公司(「公司」)進行以下各項：

(i) 在此授權書後列附表中，記錄現時持有的第10項所列股票所代表的證券。

(ii) 向有關經理出售或轉讓任何或所有證券，或要求有關經理全權代表本人/我們*贖回該等證券，並將全數出售、轉讓或贖回所得款項存入本人/我們*的戶口。

(iii) 根據股票交易所的慣例，以下列方式全權代表本人/我們*出售或轉讓任何或所有此等證券：

(a) 按金融時報所報的買入價或中間價，或如金融時報並未作出報價，則按股票經紀於轉讓時作出的報價，向英國友誠國際有限公司進行出售或轉讓，及代表本人/我們*收取全數轉讓所得款項並存入本人/我們*的戶口；或

(b) 透過認可的股票交易所進行出售或轉讓，及代表本人/我們*收取全數出售所得款項，但須扣除所有費用，包括股票經紀佣金、印花稅及增值稅(VAT)(若適用)，並存入本人/我們*的戶口。

(iv) 將任何未以上述方式轉讓或出售的證券交回本人/我們*。

2. I/We* understand that the Company will not make any additional charge for this service, provided that the premium (initial or additional) is £100,000 (or currency equivalent) or more, other than the expenses of sale referred to in 1 (iii) (b) above, and that the assets are not subsequently sold within three months of the Exchange into Reserve. In this event, a standard dealing charge will be imposed in addition to the dealing charge for selling the assets.
本人/我們*明白，只要保費(最初或附加的)是100,000 英鎊(或同等價值的貨幣)或以上(上文第1(iii)(b)項所指的銷售費用不計算在內)，而且資產其後並未在轉換入豐裕計劃後三個月內被出售，則公司將不會為此服務收取任何額外費用。在這種情況下，公司除了收取出售資產的交易費用外，亦會收取標準交易費用。

3. I/We* understand that the sale of these assets/shares may result in a Capital Gains Tax liability, and I/we* further understand that no allowance will be made for the discharge of this liability when applying the proceeds of the sale of these assets/shares, so that I/we* shall have to meet this liability from other sources.
本人/我們*明白，出售此等資產/股票可能須繳納資本增益稅，而本人/我們*亦明白，動用此等資產/股票的出售所得款項將不會免除該繳稅責任，以致本人/我們*仍須就其他來源的收入履行此責任。

4. I/We* understand that any sales, transfers or redemptions effected under 1 (ii) or (iii) above will normally take place as soon as possible following receipt of this completed authority, the relevant Share Certificates and/or other documents of title and signed Application Form(s). Units will be purchased in the relevant investments specified in the Application Form(s) accompanying this authority on the day after the sales, transfers or redemptions are effected.
本人/我們*明白，上文第1(ii)或(iii)項中所提及的出售、轉讓或贖回，一般會在收到已填妥的本授權書、有關的股票證書及/或其他產權文件及已簽署的申請表格後盡快進行。在進行出售、轉讓或贖回後翌日，公司將購入夾附此授權書的申請表格所指定的有關投資的單位。

5. I/We* authorize and request the Company to apply the amounts received on my/our* behalf to the payment of Premium(s) for the Policy issued by the Company as specified in the Application Form(s) accompanying this authority. I/We* understand that the Company will allocate units in accordance with its standard procedure for the appropriate category of investment and that if this transaction or a part of this transaction is in respect of a policy with which I/we* subsequently do not proceed, I/we* shall receive back only the same net proceeds as if I/we* had sold the same Securities in the Market on the same day as the sale or transfer by the Company.
本人/我們*授權及要求公司將其代表本人/我們*收取的數額，按夾附此授權書的申請表格指定，用以支付公司所簽發的保單的保費。本人/我們*明白，公司將會根據其就有關投資類別的標準程序分配單位。如此項交易或其中部份與本人/我們*其後並未繼續投保的保單有關，本人/我們*只可取回公司出售或轉讓有關證券的淨收益，就如本人/我們*於同一日在市場出售相同的證券一樣。

6. I/We* undertake that I/we* shall account to the Company for all dividends, interest or other rights or benefits received or receivable by me/us* and to which the purchaser or transferee of the said Securities is entitled, and to ensure that such purchaser or transferee shall be entitled to exercise all rights, whether voting or otherwise, in respect of the said Securities.
本人/我們*承諾，本人/我們*須就本人/我們*已收取或可收取的以及有關證券的買家或受讓人有權獲得的所有股息、利息或其他權利或權益告知公司，並確保所述買家或受讓人有權行使該等證券的一切權利，無論是投票權或其他權利。

7. POWER OF ATTORNEY† 授權委託書†

For the purpose of carrying the foregoing into effect I/we* hereby appoint the Company as my/our* Attorney on my/our* behalf to execute or sign any such deed, transfer or other document as may be required and to do any other act, matter or thing which the Company considers necessary or expedient for carrying into effect any of the sales, transfers or other matters authorized hereunder in the same manner and as fully and effectively in all respects as I/we* could do if personally present.
為落實進行以上各項，本人/我們*謹此委任公司作為本人/我們*的受權人，代表本人/我們*執行或簽署任何所需的契約、轉讓書或其他文件，及作出公司認為必要或有利的任何其他行動、事項或事情，以便以同樣方式，在各方面均同樣全面及有效地落實進行本授權書授權進行的任何出售、轉讓或其他事項，就如本人/我們*親自在場一樣。

† N.B. This authority is nbot suitable for use by Trustees, or for certain Jersey-based securities, or for US Securities
† 備註：此授權書並不適用於信託人或某些澤西島證券或美國證券。

8. I/We* hereby undertake to ratify everything that the Company shall do or purport to do under the said power and upon request to sign and return to the Company forthwith all transfers and other documents necessary to effect such sales, transfers or redemptions. I/We* hereby confirm that I/we* have all the necessary power and authority to dispose of the Securities and that none of them is subject to any lien, charge or encumbrance or third party rights. I/We* confirm that I am/we are* not a director/directors* (or closely related to a director) of or employed by a company which has issued any of the Securities nor of a subsidiary (as defined in Section 154 of the United Kingdom Companies Act 1948) of such company. I/We* agree to indemnify the Company for any loss suffered in connection with this authority.
本人/我們*謹此承諾會追認公司根據上述權力進行或意圖進行的所有事情，並按要求立即簽署並向公司交回所有為進行上述出售、轉讓及贖回所需的轉讓書及其他文件。本人/我們*謹此確認本人/我們*擁有一切必要的權力及授權處理證券，而且該等證券均並未設定任何留置權、抵押或債權或第三者權利。本人/我們*確認本人/我們*並非發行任何該等證券的公司或該公司附屬公司(定義按《1948年英國公司法》第154條)的董事*(或與董事有密切關係者)或僱員。本人/我們*同意就公司因此項授權而遭受的任何損失彌償公司。

9. I/We* understand that for the purpose of the Asset/Share Exchange Scheme I am/we are* execution only customer(s) of Friends Provident International Limited (within this context, "execution only" means that advice is not sought by or given to the investor in relation to the disposal and/or replacement of these shares).
本人/我們*明白，就資產/股票轉換計劃而言，本人/我們*是英國友誠國際有限公司的只限於交易客戶(按文意所指，只限於交易是指投資者在處置及/或更換股票時並未徵求或獲提供有關意見)。

10. PROVISIONAL LIST OF SECURITIES FOR EXCHANGE/SALE (Note: minimum value £5,000 for Exchange/£1,000 for Sale)

If you require an exchange to be effected, please delete the relevant entry in Column A and enclose relevant certificates for all Securities shown. (If there is insufficient space, please continue on a separate sheet of paper, which should also be signed.)

供轉換/出售的證券的臨時列表(備註：轉換的最低價值為5,000英鎊/出售的最低價值為1,000英鎊)。

如您要求進行轉換，請在A欄刪去有關的項目及附上所有證券的證書。(如空位不足夠，請繼續另紙填寫，附頁亦須簽署。)

A EXCHANGE/ SELL 轉換/出售	B NUMBER OF SHARES/UNITS 股票/單位數量	C FULL NAME OF SECURITY 股票全名	D DESCRIPTION OF SECURITY 股票種類	E DIVIDENDS† CASH OR REINVEST 股息† 現金或再投資
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				

N.B. If you previously enjoyed special concessions in respect of any of the Securities intended for exchange and listed above, these will cease when the exchange takes place.
備註：如您以前曾經就上列擬轉換的證券享有特別優惠，該等優惠將會在轉換進行後停止。

† *In the absence of specific instructions, Dividends will be requested as CASH. Stocks with no reinvest facility will automatically be designated CASH.*
† *在沒有任何特定指示下，股息將以現金形式派發。股票如未設定再投資安排將自動指定為以現金派發。*

11. I/We* hereby request the sale or transfer of the Securities listed above on the terms set out in this Asset/share Exchange Authority.
本人/我們*謹此要求根據本資產/股票轉換授權書的條款出售或轉換上文所列的證券。

Notes 附註

1. This form must be signed by every person who is a registered holder of any of the Securities listed in Section 10 above.
2. The form must also be signed by a witness.
3. If a trust corporation holds the Securities this form should be signed by any authorized official of the corporation.
4. List the funds which you wish to transfer into Reserve. Each fund must have a minimum value of £5,000 or the equivalent in other currencies.
5. The stock transfer forms may be sent to the UK Inland Revenue Stamp Duty Office. When they are received back from the Inland Revenue (this can take several weeks) the following documents are sent to the Registrars for re-registration:
   (a) Stock Transfer Form
   (b) Certificate
   (c) Certified true copies of the Power of Attorney and Form of Authority for Fund Transfer.
   A new certificate should then be issued by the Registrar in the name of, and forwarded to, Friends Provident International Limited for retention.
6. Friends Provident International Limited does not normally make a charge for the share exchange service. However, Friends Provident International Limited reserves the right to debit Reserve with an additional dealing charge in the event that securities transferred are sold within three months of the transfer being completed.

1. 此表格必須由每名持有上文第10項所列證券的登記持有人簽署。
2. 此表格亦必須由見證人簽署。
3. 如證券由一間信託公司持有，此表格必須由該公司任何一名獲授權高級人員簽署。
4. 請列出您希望轉換到豐裕計劃的基金。每一基金的最低價值為5,000英鎊或同等價值的貨幣。
5. 股票轉換表格可發給英國稅務及印花稅辦事處辦理。這些表格從稅務局收回後(大概需時幾個星期)，以下文件將呈交註冊處重新註冊：
   (a) 股票轉讓表格
   (b) 證書
   (c) 基金轉換授權委託書及授權書表格的已核證副本。
   註冊處會發出以英國友誠國際有限公司為登記名稱的一份新證書，並送交英國友誠國際有限公司備存。
6. 英國友誠國際有限公司一般不會收取股票轉換服務的費用。但是，如果證券在轉讓完成後三個月內已被出售，英國友誠國際有限公司保留從豐裕計劃扣除附加交易費用的權利。

Signed as a Deed and Delivered 作為契約簽署並交付

Signature(s) 簽署

	Signature 簽署	Signature 簽署
日期	Dated this day of 20	Dated this day of 20
Full name(s) 全名		

In the Presence of 見證人

Signatures of Witness 見證人簽署	Signature 簽署	Signature 簽署
Full name 全名		
Address 地址		
Occupation/Capacity† of Witness 見證人的職業/身份†		

† If a Jersey stock is included in the Schedule, the Witness must be one of the following:
† 如附表包括澤西股票，見證人必須具備以下任何一種身份：

- a Notary Public
  公證人
- a Justice of the Peace
  太平紳士
- the Mayor or Chief Officer of any City or Municipal Corporation
  任何城市或市級公司的市長或總裁
- a Barrister
  大律師
- a Judge
  法官
- a Magistrate
  裁判官
- a Commissioner authorized to take oaths or affidavits
  監誓員
- a Solicitor of the Supreme Court
  最高法院律師
- the British Consulate, Consul or Vice-Consul (or a person for the time being discharging the duties of any such officer) in any foreign country.
  常駐任何海外國家的英國總領事、領事或副領事(或當時履行該官員職務的人)。

12. SUPPLEMENTARY CASH INVESTMENT 增補的現金投資

If a supplementary cash investment is being made, please attach a Cheque or Banker's Draft for the appropriate amount, payable to **Friends Provident International Limited**
如果需要作出增補的現金投資，請附上適當數額的支票或銀行本票，抬頭為**Friends Provident International Limited**

Value of enclosed Cheque/Draft 附上支票/銀行本票的價值	£/US$/€/HK$/SEK* 英鎊/美元/歐羅/港元/瑞典克朗*

Where a bankers draft is chosen please ensure that your bank makes the draft payable to **Friends Provident International Limited (Ref: Policyholder)**. Please also include a copy of the bank慿 acknowledgement letter when you forward the bank draft to us.
如選擇以銀行本票付款，請確保您銀行發出的本票抬頭為 **Friends Provident International Limited (參考編號：保單持有人)**。您遞交此銀行本票給我們時，請附上銀行確認信件的副本。

Schedule 附表

Please complete the Securities in Section 10 above.
請填妥上文第10項有關證券的資料。

DO NOT COMPLETE THIS SCHEDULE, which will be completed by Friends Provident International Limited under the authority contained in Section 1(i) above. Friends Provident International Limited will only enter in the Schedule those Securities listed in Section 10 or the actual holding derived from them. This ensures that the details are up to date and allows, for example, recent scrip issues or name changes.
請勿填寫此附表，此附表將由英國友誠國際有限公司根據上文第1(i)項所載的授權填寫。英國友誠國際有限公司只會將第10項所列的證券或由此等證券衍生的實際持股資料填寫於附表。這可確保所有資料均屬最新資料，並容許作出有關最近派發紅股或名稱的更改。

A EXCHANGE/ SELL 轉換/出售	B NUMBER OF SHARES/UNITS 股票/單位數量	C FULL NAME OF SECURITY 股票全名	D DESCRIPTION OF SECURITY 股票種類	E DIVIDENDS† CASH OR REINVEST 股息† 現金或再投資
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				
Exchange/Sell 轉換/出售				

In accordance with the Power of Attorney contained in Section 7 of the Authority executed by
根據簽署的授權書第7項所載的授權委託書，

we, Friends Provident International Limited, hereby request you, the relevant Manager, to exchange/sell the Securities listed above as indicated.
本公司英國友誠國際有限公司謹此要求您，即有關的經理，轉換/出售以上所列的證券。

Dated the ______ of ______ (month月) ______ (year年)
日期

Authorized Signatory
for and on behalf of Friends Provident International Limited
代表英國友誠國際有限公司的授權簽署人

Full name
全名

VERIFICATION OF IDENTITY - CHECKLIST
身份核證 - 查檢表

*Delete as appropriate *請刪去不適用者

Please complete ALL sections 請填寫所有部份

This document should be completed by the Independent Financial Adviser. (Where there is more than one individual Applicant a separate form for each additional Applicant should be completed.)
此文件應由獨立理財顧問填寫。(如申請人多於一名，每名額外申請人均須另行填寫。)

Full name of customer
客戶全名

	PASSPORT 護照	NATIONAL IDENTITY CARD 身份證
Reference number 參考編號		
Issuing office 簽發辦事處		
Country 國家		
Certified copy included 附上已核證副本	Yes 是	Yes 是

Please also provide a certified copy of a utility bill (or bank statement, employer's letter) verifying the Applicant's residential address†
請附上公共事業帳單(或銀行結單、僱主證明信)的已核證副本，作為申請人的住址證明。†

How long have you known the applicant?
您認識申請人有多久？

Who introduced the applicant to you?
誰介紹您認識申請人？

Are any concurrent proposals being made to other life offices and does the applicant hold any other life investment products?
是否同時向其他人壽保險公司遞交建議書？申請人是否已購買任何其他壽險投資產品？ Yes 是 No 否

If Yes, please give full details
若有，請提供詳細資料

Declaration 聲明

I/We* being the person introducing the above customer hereby give assurance that:
本人/我們*是以上客戶的介紹人，謹此保證：

(a) evidence of the identity of the Client has been obtained and has been and will continue to be recorded by me/us* in accordance with:
本人/我們*已獲得客戶的身份證明，並已經及將會繼續根據以下各項予以記錄：

(i) Any requirements of Friends Provident International Limited from time to time notified to me/us*.
英國友誠國際有限公司不時通知本人/我們*的任何規定。

(ii) The Isle of Man Insurance and Pensions Authority - Common Trading Practices for Isle of Man Insurers' Guidance Notes on the Prevention of Money Laundering (and all legislation regulations, and guidance issued in substitution thereof and in addition thereto where applicable).
馬恩島保險及退休管理局 - 馬恩島保險公司防止洗黑錢之一般貿易慣例指引(及所有代替及增補的法例規定及指引，以適用者為準)。

(iii) The requirements of any other regulatory body of any jurisdiction applicable to the business submitted.
任何國家地區的任何其他監管機構作出的適用於有關業務的規定。

(b) I confirm that I have seen the original documents specified above and have checked the name and identity of the customer and beneficial owner and attach a certified copy for your records.
本人確認已看到上述文件的正本，並已查檢客戶及受益擁有人的姓名及身份。現附上已核證副本以作記錄。

Signature
簽署

Date
日期

Full name
全名

Sole Trader/Partner/Director or other duly authorised signatory - please delete as applicable
獨資經營者/合夥人/董事或其他獲正式授權簽署人 - 請刪去不適用者

For and on behalf of
代表

Full name of Intermediary Firm 中介機構全名

Authorising Body
授權機構

Authorising Number
授權編號

Address of Intermediary Firm
中介機構地址

† *A full list of acceptable proof of address documents is available from Friends Provident International Limited*
† *可接受地址證明文件的詳盡列表可向英國友誠國際有限公司索取*

VERIFICATION OF IDENTITY - CHECKLIST
身份核證 - 查檢表

*Delete as appropriate *請刪去不適用者

Please complete ALL sections 請填寫所有部份

This document should be completed by the Independent Financial Adviser. (Where there is more than one individual Applicant a separate form for each additional Applicant should be completed.)
此文件應由獨立理財顧問填寫。(如申請人多於一名，每名額外申請人均須另行填寫。)

Full name of customer
客戶全名

	PASSPORT 護照	NATIONAL IDENTITY CARD 身份證
Reference number 參考編號		
Issuing office 簽發辦事處		
Country 國家		
Certified copy included 附上已核證副本	Yes 是	Yes 是

Please also provide a certified copy of a utility bill (or bank statement, employer's letter) verifying the Applicant's residential address†
請附上公共事業帳單(或銀行結單、僱主證明信)的已核證副本，作為申請人的住址證明。†

How long have you known the applicant?
您認識申請人有多久？

Who introduced the applicant to you?
誰介紹您認識申請人？

Are any concurrent proposals being made to other life offices and does the applicant hold any other life investment products? Yes 是 No 否
是否同時向其他人壽保險公司遞交建議書？申請人是否已購買任何其他壽險投資產品？

If Yes, please give full details
若有，請提供詳細資料

Declaration 聲明

I/We* being the person introducing the above customer hereby give assurance that:
本人/我們*是以上客戶的介紹人，謹此保證：

(a) evidence of the identity of the Client has been obtained and has been and will continue to be recorded by me/us* in accordance with:
本人/我們*已獲得客戶的身份證明，並已經及將會繼續根據以下各項予以記錄：

(i) Any requirements of Friends Provident International Limited from time to time notified to me/us*.
英國友誠國際有限公司不時通知本人/我們*的任何規定。

(ii) The Isle of Man Insurance and Pensions Authority - Common Trading Practices for Isle of Man Insurers' Guidance Notes on the Prevention of Money Laundering (and all legislation regulations, and guidance issued in substitution thereof and in addition thereto where applicable).
馬恩島保險及退休管理局 - 馬恩島保險公司防止洗黑錢之一般貿易慣例指引(及所有代替及增補的法例規定及指引，以適用者為準)。

(iii) The requirements of any other regulatory body of any jurisdiction applicable to the business submitted.
任何國家地區的任何其他監管機構作出的適用於有關業務的規定。

(b) I confirm that I have seen the original documents specified above and have checked the name and identity of the customer and beneficial owner and attach a certified copy for your records.
本人確認已看到上述文件的正本，並已查檢客戶及受益擁有人的姓名及身份。現附上已核證副本以作記錄。

Signature
簽署

Date
日期

Full name
全名

Sole Trader/Partner/Director or other duly authorised signatory - please delete as applicable
獨資經營者/合夥人/董事或其他獲正式授權簽署人 - 請刪去不適用者

For and on behalf of
代表

Full name of Intermediary Firm 中介機構全名

Authorising Body
授權機構

Authorising Number
授權編號

Address of Intermediary Firm
中介機構地址

† *A full list of acceptable proof of address documents is available from Friends Provident International Limited*
† *可接受地址證明文件的詳盡列表可向英國友誠國際有限公司索取*

FRIENDS PROVIDENT INTERNATIONAL
英國友誠國際有限公司

Bank Instruction Letter 銀行指示信件

Only applicable to Applicants who DO NOT have bank accounts in the Far East.
只供在遠東地區並未設有銀行戶口的申請人填寫。

This letter should be returned with your Application Form. Please use BLOCK CAPITALS *Delete as applicable
此信件應連同申請表格一併交還。請用正楷填為 *請刪去不適用者

Name and full postal address of your Bank
銀行名稱及詳細郵寄地址

To: The Manager 致：經理	Bank 銀行
Address 地址	
	Postcode 郵政編碼

Dear Sir,
On my/our* behalf would you please prepare a Telegraphic Transfer (see Section A) or a Draft (see Section B) and carry out the transaction indicated within 48 hours of you receiving this instruction.

敬啟者：
請在收到此指示後48小時內，代表本人/我們*準備電匯(見A節)或銀行本票一張(見B節)及進行所示的交易。

Sort Code (if applicable)* 分類編碼(若適用)*

☐☐ — ☐☐ — ☐☐

SWIFT/BIC Code (if applicable)* SWIFT/BIC編碼(若適用)*

IBAN (Euro payments only)* IBAN（只適用於以歐羅付款）*

Account Number 戶口號碼

Account Currency (must be completed if the account is multi-currency)
戶口貨幣(如戶口設有多種貨幣，必須填寫)

Account Holder's Name 戶口持有人名稱

Section A - Telegraphic Transfers A節 - 電匯

If remitting sterling from a UK/Channel Island or Isle of Man bank account, send the payment by CHAPS direct to the Isle of Man Bank Limited, East Region, Douglas, Sort Code 60-95-45. For all other currencies, please remit a SWIFT Payment Order direct to Isle of Man Bank Limited, SWIFT Code RBOSIMD2, IBAN: GB86RBOS60954540038965. The beneficiary account name is Friends Provident International Limited and the beneficiary account number is shown below.

如需由英國/英倫群島或馬恩島的銀行戶口安排英鎊匯款，請以CHAPS直接電匯往Isle of Man Bank Limited, East Region, Douglas, 分類編碼60-95-45。所有其他匯款，請以SWIFT Payment Order直接電匯往Isle of Man Bank Limited, SWIFT編碼RBOSIMD2, IBAN: GB48RBOS60954540038485。收款人戶口名稱為Friends Provident International Limited，而收款人戶口號碼如下：

☐ All currencies (please state below) - Account No. 40038965
所有貨幣(請在下面註明) - 戶口號碼：40038965

(currency 貨幣)

The reference number below (see Section C) must be quoted by the Bank on all advices.
銀行必須在所有通知單註明以下參考編號(見C節)。

US$/£/€/other* 美元/英鎊/歐羅/其他* (figures) (數額)	US$/£/€/other* 美元/英鎊/歐羅/其他* (words) (大寫)

Please charge the amount of the payment **together with any bank and agent bank's charges** to my/our* account.
請將匯款的款項，**連同任何銀行及代理銀行的費用**於本人/我們*的戶口中扣除。

Section B - Drafts B節 - 本票

On receipt of this letter please prepare a (tick one box only)
收到此信件後，請準備(只須於其中一項加上✓號)

☐ US Dollar Draft (drawn on a bank in New York)
美元本票(從紐約的銀行提取)

☐ Sterling Draft (drawn on a bank in the United Kingdom)
英鎊本票(從英國的銀行提取)

☐ Other currency (please state below)
其他貨幣(請在下面註明)

payable to **Friends Provident International Limited**, quoting the reference given below, for exactly
支付給 **Friends Provident International Limited**，正確地引用以下參考資料

US$/£/other* 美元/英鎊/其他* (figures) (數額)	US$/£/other* 美元/英鎊/其他* (words) (大寫)

After preparation of the Draft please airmail it at my/our* own cost, together with a copy of this instruction, immediately to Friends Provident International Limited, Royal Court, Castletown, Isle of Man IM9 1RA.
請將準備好的銀行本票，連同此指示副本立即以空郵形式寄往Friends Provident International Limited，地址為Royal Court, Castletown, Isle of Man IM9 1RA。郵費由本人/我們*支付。

Yours faithfully, 此致

Signature(s) 簽署

Date
日期

My/Our* Address
本人/我們*的地址

Section C (To be completed by Friends Provident International Limited) C節 (由英國友誠國際有限公司填寫)

This Reference Number must be quoted by the Bank on all advices (to be completed by Friends Provident International Limited)
銀行必須在所有通知單註明參考編號(由英國友誠國際有限公司填寫)

FRIENDS PROVIDENT INTERNATIONAL
英國友誠國際有限公司

Bank Instruction Letter 銀行指示信件

Only applicable to Applicants with bank accounts in the Far East.
只供在遠東地區設有銀行戶口的申請人填寫。

Please note that some banks insist that their own Bank Instruction form is used, so you should check with your bank that they will accept this document.
請注意，有些銀行要求客戶使用其銀行自動轉帳指示表格，故此您應向您的銀行諮詢是否接受本文件。

This letter should be returned with your Application Form. Please use BLOCK CAPITALS *Delete as applicable
此信件應連同申請表格一併交還。請用正楷填為 *請刪去不適用者

Name and full postal address of your Bank
銀行名稱及詳細郵寄地址

To: The Manager 致：經理	Bank 銀行
Address 地址	
Postcode (if applicable) 郵政編碼(如適用)	

Dear Sir,
On my/our* behalf would you please prepare a Telegraphic Transfer (see Section A) or a Draft (see Section B) and carry out the transaction indicated within 48 hours of you receiving this instruction.

敬啟者：
請在收到此指示後48小時內，代表本人/我們*準備電匯(見A節)或銀行本票一張(見B節)及進行所示的交易。

Sort Code (if applicable)* 分類編碼(若適用)*
☐☐ — ☐☐ — ☐☐

SWIFT/BIC Code (if applicable)* SWIFT/BIC編碼(若適用)*

IBAN (Euro payments only)* IBAN（只適用於以歐羅付款）*

Account Number 戶口號碼

Account Currency (must be completed if the account is multi-currency)
戶口貨幣(如戶口設有多種貨幣，必須填寫)

Account Holder's Name 戶口持有人名稱

Section A - Telegraphic Transfers A節 - 電匯

Please remit to the HSBC Limited, 1 Queen's Road, Central, PO Box 64, Hong Kong, SWIFT Code HSBCHKHH for credit to Friends Provident International Limited and the beneficiary account number shown below.
匯款請電匯往香港上海匯豐銀行有限公司，地址為香港郵政信箱64號中環皇后大道中1號，SWIFT編碼HSBCHKHH轉帳給Friends Provident International Limited，收款人戶口號碼如下：

☐ US Dollar Transfer - Account No. 511-667693-201
美元匯款 - 戶口號碼：511-667693-201

☐ Sterling Transfer - Account No. 511-667693-202
英鎊匯款 - 戶口號碼：511-667693-202

☐ HK Dollar Transfer - Account No. 511-667693-001
港元匯款 - 戶口號碼：511-667693-001

☐ Euro Transfer - Account No. 511-667693-220
歐羅匯款 - 戶口號碼：511-667693-220

The reference number below (see Section C) must be quoted by the Bank on all advices.
銀行必須在所有通知單註明以下參考編號(見C節)。

US$/£/€/HK$* 美元/英鎊/歐羅/港元* (figures)（數額）	US$/£/€/HK$* 美元/英鎊/歐羅/港元* (words)（大寫）

Please charge the amount of the payment **together with any bank and agent bank's charges** to my/our* account.
請將匯款的款項，**連同任何銀行及代理銀行的費用**於本人/我們*的戶口中扣除。

Section B - Drafts B節 - 本票

On receipt of this letter please prepare a (tick one box only)
收到此信件後，請準備(只須於其中一項加上✓號)

☐ US Dollar Draft (drawn on a bank in New York)
美元本票(從紐約的銀行提取)

☐ Sterling Draft (drawn on a bank in the United Kingdom)
英鎊本票(從英國的銀行提取)

☐ HK Dollar Draft (drawn on a bank in Hong Kong)
港元本票(從香港的銀行提取)

payable to **Friends Provident International Limited**, quoting the reference given below, for exactly
支付給 **Friends Provident International Limited**，註明下面所示參考編號，本票數額為

US$/£/HK$* 美元/英鎊/港元* (figures)（數額）	US$/£/HK$* 美元/英鎊/港元* (words)（大寫）

After preparation of the Draft please airmail it at my/our* own cost, together with a copy of this instruction, immediately to Friends Provident International Limited, Royal Court, Castletown, Isle of Man IM9 1RA.
請將準備好的銀行本票，連同此指示副本立即以空郵形式寄往Friends Provident International Limited，地址為Royal Court, Castletown, Isle of Man IM9 1RA。郵費由本人/我們*支付。

Yours faithfully, 此致

Signature(s) 簽署

Date
日期

My/Our* Address
本人/我們*的地址

Section C (To be completed by Friends Provident International Limited) C節（由英國友誠國際有限公司填寫）

This Reference Number must be quoted by the Bank on all advices (to be completed by Friends Provident International Limited)
銀行必須在所有通知單註明參考編號(由英國友誠國際有限公司填寫)

Important Information 重要資料

THE INFORMATION GIVEN IN THIS DOCUMENT is based on the understanding of Friends Provident International Limited of current law and Isle of Man taxation practice, which may change in the future. No liability can be accepted for any personal tax consequences of this scheme or for the effect of future tax or legislative changes.

Past performance should not be viewed as an indication of future performance, fund prices may go up and down depending upon investment performance and are not guaranteed. You may get back less than you have paid in. All fund performance quoted is net of annual charges. Please note that securities held within a fund may not be denominated in the currency of that fund and, as a result, fund prices may rise and fall purely on account of exchange rate fluctuations.

Holders of policies issued by the Company will not be protected by the UK Financial Services Compensation Scheme if the Company should become unable to meet its liabilities to them. Policyholders will receive the protection of the Life Assurance (Compensation of Policyholders) Regulations 1991 of the Isle of Man.

Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man or the Financial Ombudsman Scheme in the UK, depending on the parties involved.

Some telephone communications with the Company are recorded and may be randomly monitored or intruded into.

刊載於此文件的資料是根據英國友誠國際有限公司對現有法例及馬恩島稅務慣例的理解而提供的，這些法例及稅務慣例日後會有所改變。本公司將不會為此計劃導致的個人稅務後果或將來稅務或法例改變所帶來的影響承擔任何責任。

以往的表現並不能作為基金將來表現的指標，因為基金價格可升可跌，視乎投資表現而定。您的投資價值從無保證，而您取回的款額可能比投資額少。所報出的基金表現皆已扣除每年收費。請注意，基金持有的證券並不一定以該基金的貨幣作為結算單位。因此，基金價格會純粹基於匯率的波動而升跌。

如本公司無力償還其對保單持有人的債務，該等保單持有人將不會受到英國金融服務賠償計劃的保障。但保單持有人將受馬恩島1991年人壽保險法例(保單持有人的賠償)的保障。

本公司未能處理的投訴，可轉介到馬恩島金融服務申訴專員計劃或英國金融申訴專員計劃解決，視乎所涉各方人士而定。

本公司會對某些來電通訊進行錄音，並會抽樣監察或聆聽其中的對話。

LEGAL INTERPRETATION 法律解釋

Each policy is governed by and shall be construed in accordance with the law of the Isle of Man.
每份保單均受馬恩島法律管轄並按馬恩島法律解釋。

Important Notes 重要提示

Reserve is an investment-linked insurance plan under Class Clinked long-term business as defined in the Insurance Companies Ordinance ("ICO") offered by Friend Prodiventinternational as an authorised insurance company under the ICO in Hong Kong.

The documentation of Reserve has been authorized by the Hong Kong Securities and Futures Commission pursuant to Section 105(1) of the Securities and Futures Ordinance. In giving this authorisation the Commission has made no assessment of, nor does it take responsibility for, the financial soundness or merits of Reserve, nor has it verified the accuracy or truthfulness of statements or opinion expressed in the documentation. The constitutive documents of Reserve are available for inspection at Friends Provident International Limited's offices at the address given.

Each policy is governed by and shall be construed in accordance with the law of the Isle of Man. However, this will not preclude the right to bring legal action in a Hong Kong court.

Friends Provident International Limited accepts responsibility for the accuracy of statements contained in this brochure and that no material facts have been omitted from the information provided to the best of Friends Provident International Limited's knowledge.

豐裕計劃是你作為認可保險公司根據《保險公司條例》(「保險公司條例」)在香港提供的按保險公司條例所界定的C類別相連長期業務之下的投資相連保險計劃。

豐裕計劃的文件已獲香港證券及期貨事務監察委員會依據《證券及期貨條例》第105(1)條予以認可。證監會在給予認可時，並未評核豐裕計劃的財務穩健性或優勝之處，不會為此負責，而且並未核證文件所載的陳述或意見是否準確或真實。豐裕計劃的組成文件可按所示地址在英國友誠國際有限公司辦事處索閱。

每份保單均受馬恩島法律管轄並按馬恩島法律解釋，但這並不妨礙本公司在香港法院提出訴訟的權利。

英國友誠國際有限公司對本小冊子所載各項陳述的準確性負責，而且據英國友誠國際有限公司所知而提供的資料並未遺漏任何重要的事實。

ILLUSTRATION OF SURRENDER VALUE 退保價值的說明

Applicants will be required to sign an illustration document as part of the application for a policy. This document includes a table of figures which shows the impact of fees and charges on the product and their effect on surrender values. The figures are based on certain assumptions as stated in the document.

申請人須填寫一份退保說明文件，作為申請保單投資計劃的一部份。此文件包括一個數表，此數表顯示投資產品的費用及收費以及其對退保價值的影響。數表內的數字是根據此文件內所述的假設而釐定。

COOLING-OFF RIGHTS 冷靜期的權利

Applicants have the right to cancel a policy and obtain a refund of any premiums paid less any market value adjustment by giving a written notice to us. If you decide to cancel your policy, you must send a written notice to us direct at our office at Suites 1203-1211 Two Pacific Place, 88 Queensway, Hong Kong. Such notice must be signed by you and received by us within 21 days after the delivery of the policy or issue of a notice to you or your representative about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier. If you would like to know how we calculate the market value adjustment, please contact our office at the address shown above for further information.

申請人有權以書面通知要求取消保單及取回扣除市值調整後的已繳保費。如您決定取消保單，您必須簽署取消保單通知書並在保單交付您或您的代表後或說明保單已經可以領取及「冷靜期」的屆滿日之《通知書》發予您或您的代表起計的21天內(以較先者為準)直接遞交該通知書至本公司的辦事處，地址為香港金鐘道88號太古廣場二座1203-1211室。如果您希望了解我們怎樣計算市值調整，請按上述地址與本公司的辦事處聯絡，我們將寄出有關資料以供參考。

FAILURE TO DISCLOSE RELEVANT INFORMATION MAY DELAY THE PROCESSING OF YOUR APPLICATION
不披露有關資料將會引致申請處理延誤

Friends Provident International Limited

Registered & Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
Telephone: +44(0) 1624 821212 Fax: +44(0) 1624 824405

Incorporated company limited by shares
Registered in the Isle of Man No. 11494
Authorised by the Isle of Man Insurance & Pensions Authority and regulated by the
Financial Services Authority for the conduct of investment business in the UK
Provider of life assurance and investment products

The appointed representative of the Company in Hong Kong is
Friends Provident International Limited's branch office:

Friends Provident International Limited

Suites 1203-1211, Two Pacific Place, 88 Queensway, Hong Kong
Telephone: +852 2524 2027 Fax: +852 2868 4983
Website: www.fpinternational.com.hk

Authorised by the Office of the Commissioner of Insurance to conduct long-term insurance business in Hong Kong

英國友誠國際有限公司

註冊及總辦事處：Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA
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登記為股份有限公司
在馬恩島的註冊號碼為11494
獲馬恩島保險及退休金管理局認可，
並受英國金融服務管理局監管在英國經營的投資業務
人壽保險及投資產品提供者

本公司在香港的指定代表是
英國友誠國際有限公司分支辦事處：

英國友誠國際有限公司

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獲保險業監理處授權在香港經營長期保險業務

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