





## C. Details of the Bond

Please refer to the Income Distribution Bond brochure for the full range of funds available.

Amount of investment  Fund Name\*

\*100% of the investment must be allocated to one fund. Please see the Important Notes for minimum investment.

Please state your income/withdrawals requirements - please select ONE option only:

If no box is ticked we will assume no income/withdrawals are required.

No income or regular withdrawals are required - please complete section G only OR  Income distributions are required (available only to the distribution funds) - please complete sections D, F and G OR  Regular withdrawals are required (available to all funds) - please complete sections E, F and G

If you wish the Bond to be issued as a 'cluster' of smaller identical policies, please state number required (minimum investment £500 per policy):  policies Please tick this box if the Bond is to be written under trust.  If this box is not ticked, we will assume it is not to be written under trust.

## D. Income distribution instructions (available only to the distribution funds)

If this section is not completed we will assume no income/withdrawals are required.

Income Option Date first distribution required (complete only if other than the next distribution) 1st

Now complete sections F and G

## E. Regular withdrawal instructions (available to all funds)

If this section is not completed we will assume no income/withdrawals are required.

Frequency of payment:

Amount of withdrawal required (minimum £40 each payment)  per payment or  % pa of the original investment

Date first payment required  (not earlier than 14 days after commencement of the Bond)

Now complete sections F and G

## F. Details of Bank/Building Society account to be credited

(not applicable if you do not require income distribution or regular withdrawals):

Name of account holder   
Roll number (if applicable)   
Sort code       Account number          
Name of Bank/ Building Society   
Address of branch   
Town   
County  Postcode

## G. Source of wealth

Industry guidance on anti-money laundering and financial crime has led to us including the following questions on the source of wealth.

We need this information from the Applicant(s).

	First Applicant	Second Applicant (if applicable)
Current amount of annual income (gross) from employment or occupation	<input type="text" value="£"/>	<input type="text" value="£"/>
Please specify employment or occupation	<input type="text"/>	<input type="text"/>

Note: "Source of wealth" is the reason(s) for having funds available for investment. Typical sources of wealth are shown below and on the next page. It is not the actual location of the funds such as an account number or name.

	First Applicant	Second Applicant (if applicable)
Please tick as appropriate	<input type="checkbox"/> Savings from income	<input type="checkbox"/> Savings from income
	<input type="checkbox"/> Sale of investments	<input type="checkbox"/> Sale of investments
	<input type="checkbox"/> Sale of house or land	<input type="checkbox"/> Sale of house or land

## G. Source of wealth continued

Inheritance or gift		Inheritance or gift	
Other (please specify below)		Other (please specify below)	

## H. Declaration by the Applicant(s)

I submit this Application with a view to entering into an Income Distribution Bond linked to the fund specified.

I understand that the contract will commence on the acceptance of this Application by Friends Provident on its normal terms and conditions (which I am aware are available on request).

I authorise Friends Provident to pay any withdrawals as requested in the income distribution instructions or regular withdrawal instructions above by way of a partial surrender in full satisfaction and discharge of the surrendered portions of the Bond.

I agree Friends Provident will use the information I give (as well as information about me relating to any existing policy I have with Friends Provident) for administration, research and statistical purposes. I agree Friends Provident may pass information to reinsurers and any agency appointed by Friends Provident for these purposes. (These agencies may be located in countries outside the UK that do not have laws to protect your information. Details of the companies and countries involved in your case will be provided on request. Friends Provident will remain responsible for making sure that the information is held securely).

I also agree Friends Provident may pass the information to third parties for the prevention of crime or detection of fraud, enabling assets to be rightfully claimed or where required by law or regulation.

I would like Friends Provident to use the information I have supplied to let me know about other products and services  in the Friends Provident Group\* that may interest me.

\*The Friends Provident Group means Friends Provident plc. and any other company in which it has directly or indirectly a material shareholding.

### First Applicant

Signature
Date

### Second Applicant (if applicable)

Signature
Date

## Important Notes

**Minimum Investment** £3,000\*

\*However if income distributions are required then the minimum investment will depend on the distribution fund chosen:

Monthly Distribution Fund	£10,000
Strategic Bond Fund	£10,000
Multi Manager Distribution Fund	£10,000
Investec Managed Distribution Fund	£10,000
Equity Income Fund	£5,000

### Distribution Information

Monthly Distribution Fund - income is distributed on the 1st of each month.

Strategic Bond Fund - income is distributed on the 1st of each month.

Multi Manager Distribution Fund - income is distributed on 1st Jan, 1st Apr, 1st Jul and 1st Oct each year.

Investec Managed Distribution Fund - income is distributed on 1st Mar, 1st Jun, 1st Sep and 1st Dec each year.

Equity Income Fund - income is distributed on 1st Jan and 1st Jul each year.

(If you do not require any income the distributions will be reinvested in the Fund on the distribution dates to purchase additional units)

**Income Distribution Instructions** (applicable to the distribution funds only)

If you choose this option all income will be automatically paid out on the distribution dates to a Bank/Building Society account.

**Regular Withdrawals** (applicable to all funds)

If you choose this option a fixed amount will be paid on the dates you choose by cashing units to the value required. In the first 5 years a discontinuance deduction will be made if withdrawals in any one year exceed 7.5% of the original investment.

### Taxation

Please remember that there may be a liability to higher rate tax or entitlement to age-related personal allowance or tax credits may be affected where income distributions taken or withdrawals in any one year exceed 5% of the capital invested under current legislation.

Where the Bond is written in trust, in addition to the position outlined above, income distributions or withdrawals which are paid to a beneficiary on a regular basis may under certain circumstances cause additional tax liabilities.

Friends Provident Life Assurance Limited

Registered and Head Office: Pixham End, Dorking, Surrey RH4 1QA  
Incorporated company limited by shares and registered in England number 782698  
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