



## Application Form for Individual Applicants

Provided by RL360 Insurance Company Limited (RL360)

### Application guide

#### This form is an application for a Wrap Offshore Bond.

In order to satisfy the Isle of Man's Anti-Money Laundering and Countering the Financing of Terrorism Code 2019, RL360 Insurance Company Limited ("RL360") is required to check the identity and address of each applicant, and make enquiries to understand and evidence the source of money to be invested. For your convenience, a complete checklist of all requirements can be found at the back of this application form.

Please complete this form in BLOCK CAPITALS and black ink and return it to: RL360 Insurance Company Limited, c/o James Hay Wrap Managers Limited, Suite 202 Warner House, 123 Castle Street, Salisbury, SP1 3TB.

If you require any assistance, please telephone your Customer Support Team or our general enquiry number 03455 212 414.

### Guidelines for satisfactory evidence

#### Verification of identity

Documents that will be accepted as satisfactory evidence of identity are:

- A valid "full" passport (expiry date no less than 6 months).
- A national ID card (carrying a photograph).
- Where the above documents are not available, we must be provided with a reason and two formal documents with appropriate reference numbers for consideration.

#### Verification of address

Documents that can be accepted as satisfactory evidence of your current residential address are:

- A current driving licence.
- A utility, rates or council tax bill. Mobile telephone bills are not acceptable.
- An entry in a local telephone directory.
- A tax assessment document.
- A state pension, benefit book or other government produced document showing benefit entitlement.
- An account statement from a bank or bank credit card.
- Proof of ownership or rental of the residential address.
- Proof of payment for a PO Box service (which must also show your current residential address), where the PO Box shown is also your correspondence address.
- A mortgage statement.
- An extract from the official Register of Electors.

**Documents for identity and address verification must be the most recent available.**

#### Suitably Certified Copy Documentation

RL360 can accept certification of copy documents by financial advisers who hold established Terms of Business with RL360 and, where appropriate, have been granted Suitable Certifier status. Please consult your financial adviser to determine if they can certify your documents.

#### The certifier must:

- Add the statement "Certified as a true copy taken from the original".
- Sign and date the copy document on all pages.
- Print his/her name clearly in capitals underneath the signature.
- Record the capacity or position in which they are certifying the document.
- Add their company/official stamp or seal.

Where Suitable Certifier status is not held, certification can only be accepted by one of the following 'Acceptable Certifiers':

- A Notary Public (or equivalent).
- A lawyer.
- A formally appointed member of the judiciary.
- An employee of RL360.
- A Commissioner for Oaths.

RL360 must receive via James Hay Wrap Managers Limited documents which contain the original certification and stamp.

If this information is not provided with the application this will result in a delay in investment and acceptance.

The Wrap Offshore Bond is provided by RL360 for applicants who are UK resident. Please see the Wrap Offshore Bond Terms and Conditions for further details.

1 Policy basis

Applicant to complete

Please tick only one:

Life assurance  Capital redemption

2 Your details

Applicant to complete

James Hay Wrap number

Title Mr  Mrs  Ms  Miss   
Other

Forename(s)

Surname

Other previous names or aliases

Sex Male  Female

Date of birth

Country of birth

Nationality(ies)

Country of residence

Country or countries of tax residence

National Insurance number

Where you do not have a National Insurance number, please provide your Tax Identification number instead.

Are you a US Specified Person? Yes  No

U.S. Specified Person means a U.S. citizen or tax resident individual, who either holds a U.S. Passport, a U.S. Green Card, has a U.S. residential/correspondence address or who was born in the U.S. and has not yet renounced their U.S. citizenship. More information on U.S. FATCA can be found at [www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA](http://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA).

Current residential address   
  
  
Postcode

Length of time at current address  
 years  months

If less than 3 years at your current address, please provide your previous address(es)

Postcode

If more than one previous address in the last 3 years, please give details on a separate sheet.

Correspondence address (if different from residential address)  
  
  
  
Postcode

Whose address is this? (Please tick as appropriate)  
Financial adviser  Self  Friend/family   
Other

Telephone

Email

3 Lives assured - Life assurance policy only

Applicant to complete

Is the applicant named in Section 2 to be life assured?

Yes  No

Will there be any other lives assured?

Yes  No

If **Yes**, please complete the following additional lives assured details section. You can have up to 10 lives assured in total.

If there is insufficient space, please provide the details on the Notes section at the back of this application form.

Additional life assured

Title Mr  Mrs  Ms  Miss   
Other

Forename(s)

Surname

Sex Male  Female

Date of birth

Country of birth

Nationality(ies)

Country of residence

Current residential address   
  
  
Postcode

Telephone

Additional life assured

Title Mr  Mrs  Ms  Miss   
Other

Forename(s)

Surname

Sex Male  Female

Date of birth

Country of birth

Nationality(ies)

Country of residence

Current residential address   
  
  
Postcode

Telephone

Additional life assured

Title Mr  Mrs  Ms  Miss   
Other

Forename(s)

Surname

Sex Male  Female

Date of birth

Country of birth

Nationality(ies)

Country of residence

Current residential address   
  
  
Postcode

Telephone

Additional life assured

Title Mr  Mrs  Ms  Miss   
Other

Forename(s)

Surname

Sex Male  Female

Date of birth

Country of birth

Nationality(ies)

Country of residence

Current residential address   
  
  
Postcode

Telephone

#### 4 Contract structure

Applicant to complete

##### Wrap Offshore Bond currency

The payment currency for your Wrap Offshore Bond is £ sterling only.

##### Sub-policies

To give you increased flexibility, your Wrap Offshore Bond may be divided up into a number of equal and identical sub-policies. The maximum number of sub-policies is 100.

For example, if your Wrap Offshore Bond is held in a trust and the trust makes provision for your assets to be divided equally between three beneficiaries you might want to choose a multiple of 3 nearest to 100, i.e. 99. If you do not specify a number we will automatically open 100 sub-policies for you.

Number of sub-policies required in Wrap Offshore Bond

#### 5 Investment amount

Applicant to complete

The minimum investment required to open your Wrap Offshore Bond is £100,000.

Please provide details of your initial investment into your Wrap Offshore Bond.

Total amount

£

Payments are to be made by electronic transfer from your Investment Portfolio Bank Account.

#### 6 Investment options

Applicant to complete

Please indicate your investment choices by ticking one or more of the following. Purchase of your assets will be made from the cash account within your Wrap Offshore Bond.

You should retain sufficient cash in your Wrap Offshore Bond cash account to pay monthly Wrap and transaction charges in respect of remuneration to avoid us having to encash assets to meet such charges.

I wish to buy the following:

**Investment Centre funds**

Please place these trades through the secure web service, James Hay Online.

**Non Investment Centre funds**

If you wish to buy funds that are not available in the Investment Centre, please complete an 'Instruction to Trade Form' and enclose the appropriate fund manager's application form having completed the amount to be invested, the fund choice and remuneration details. As the investment will be made by James Hay Partnership, we will complete the rest of the investment application form.

**Managed Portfolio Panel**

Your financial adviser can select a model portfolio on the Managed Portfolio Panel using James Hay Online.

**PLEASE NOTE: Your financial adviser will need to agree to the investment manager's terms of business prior to investing into a model portfolio on the Managed Portfolio Panel. If you select this option you will be unable to hold any Investment Centre funds outside of one of the model portfolios on the panel.**

For full details of the range of assets available please refer to the 'Wrap Offshore Bond Guidelines for Permitted Assets' document. The 'Instruction to Trade Form' and the 'Wrap Offshore Bond Guidelines for Permitted Assets' document are available at [www.jameshay.co.uk](http://www.jameshay.co.uk).

#### 7 Financial adviser's recurring adviser charges

Applicant to complete

Financial adviser's company name

Network name

Name of financial adviser

Name of regulator

Financial adviser's authorisation number

Contact name (if different from name shown above)

**PLEASE NOTE: A maximum of 7% p.a. (inclusive of VAT) recurring adviser charge will be applied. Any adviser charges paid out of your Wrap Offshore Bond are treated as withdrawals.**

Please pay the organisation named in this section the same level of adviser charge as set out in my initial Wrap application form.

Yes  No

If **No**, please specify the level of annual adviser charge required for this Wrap Offshore Bond. Please choose one of the following options.

**7 Financial adviser's recurring adviser charges (cont.)**

Applicant to complete

**Option one**

Value of assets in your Wrap Offshore Bond (excluding assets selected at the end of this section)

Total	Level of adviser charge
£	% p.a.

**OR**

**Option two** (tiered)

Amount	Level of adviser charge
First £	% p.a.
Next £	% p.a.
Next £	% p.a.
Next £	% p.a.
Over £	% p.a.

**OR**

**Option three** (monthly)

Level of adviser charge

£  per month

Adviser charges will be calculated monthly on a pro rata basis and will be deducted from your Wrap Offshore Bond cash account as withdrawals.

Are adviser charges to be applied across all assets within the product?

Yes  No

If **No**, please tick which categories of assets you wish to **exclude**:

Investment Centre funds (including Managed Portfolio Panel)

Other permitted assets

Cash held in your Wrap Offshore Bond

**8 Regular withdrawal instructions**

Applicant to complete

Do you wish to set up regular withdrawals from your Wrap Offshore Bond immediately?

Yes  No

If **No**, please proceed to Section 9.

If **Yes**, please note:

**Withdrawals are payable on the first of the month only.**

**We require one month's notice, in writing, to start or amend regular withdrawals.**

**Payments to or from third parties are not acceptable.**

**Withdrawals in excess of 5% of the total premiums paid into your Wrap Offshore Bond in any policy year will give rise to a chargeable event and may result in a tax charge. Any adviser charges paid in accordance with Section 7 above will also count as withdrawals. Please consult your financial adviser for guidance.**

**Please note that this is based on James Hay Partnership's and RL360's current understanding of law and HMRC practice which is subject to change.**

Amount of withdrawal

£

**OR**

% p.a. of initial investment

Frequency of payment

Monthly

Quarterly

Half-yearly

Annually

Date of first withdrawal

**8a Bank details for regular withdrawal payments**

Applicant to complete

Are regular withdrawals to be paid into your Wrap Investment Portfolio Bank Account?

Yes  No

If **No**, please provide details of the bank account to which payments should be made. This bank account must be in your name.

Payment will be made by Faster Payments.

Bank name and address

Postcode

Account name

Sort code

Account number

Building society reference number (if applicable)

How long have you held an account with this bank?

years  months

**8b Meeting regular withdrawal payments**

Applicant to complete

Where possible, regular withdrawals will be taken from the cash account within your Wrap Offshore Bond. However, if you wish to sell specific assets to fund these regular withdrawals, please provide instructions detailing the assets to be sold to meet the regular withdrawal payments. Without these instructions, if there are insufficient funds in the cash account of your Wrap Offshore Bond we will not be able to pay the regular withdrawal.

If you are invested in a fund that deals at a frequency other than daily this will cause delays in forwarding the proceeds to you.

**9 Source of funds and wealth**

The Anti-Money Laundering and Countering the Financing of Terrorism Code 2019 requires all Isle of Man Companies to take "reasonable measures to establish the source of the wealth of a customer" where any business is identified as high risk. Source of wealth is defined as the "origin of a customer's entire body of wealth and includes the total assets of the customer". This reflects the Isle of Man's commitment to maintain the highest possible standards of business practice and to counter money laundering and the financing of terrorism.

RL360 has adopted a risk-based approach to meet these regulations, categorising the product and countries that they will accept business from into Standard or Higher risk. They have categorised countries according to their level of compliance with international regulatory standards.

Full details on the source of funds procedures can be obtained from your financial adviser or can be downloaded from [www.rl360wrap.com](http://www.rl360wrap.com).

If you are funding your Wrap Offshore Bond from a bank account that is not in the United Kingdom, Channel Islands or Isle of Man, please refer to the above mentioned documentation for further guidance.

In order for RL360 to comply with its obligations under the Isle of Man's Anti-Money Laundering and Countering the Financing of Terrorism Code 2019, you must answer the following questions fully.

**9a Source of funds**

Applicant to complete

Please provide us with the details of your bank account that you will use to fund your Wrap Offshore Bond.

Bank name and address

Postcode

Account holder's name

Branch swift code (for all non-GBP and international payments). Swift code must be either 8 or 11 digits

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**OR**

Bank sort code (for UK GBP payments only)

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IBAN (all non-GBP accounts)

**OR**

Account number (GBP UK bank only)

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Account held for  years  months

If you are funding your Wrap Offshore Bond from more than one bank account, please provide your additional bank details and your reasons for doing this on the Notes section at the back of this application form.

**Applicant's annual salary plus bonuses**

If you are retired, please provide your income details in the 'Other unearned income' section.

Income this year (include currency)

Income last year (include currency)

Occupation

Employer's company name

Nature of business

**Other unearned income**

Amount received (include currency)

Received from

Date received

If you are retired, please tell us your previous occupation, previous salary, employer and date of retirement.

Previous occupation

Previous salary (if retired)

Employer's company name

Date retired

Please confirm your source of wealth for this application by completing the relevant boxes.

**Savings**

Amount received (include currency)

Bank where savings were held

How were savings accumulated?

**Pension transfer**

Amount received (include currency)

Received from

Date received

**Property or asset sale**

Amount received (include currency)

Address of property sold, or asset type




Postcode

For how long was it held?

Date of sale

**Company profits**

Profits this year (include currency)

Profits last year (include currency)

Industry

**Company sale**

Amount received (include currency)

Company name

Company industry

Date received

**Other** (such as a lottery or betting win, gift or inheritance)

Amount received (include currency)

Source

Date received

I have received and read copies of the Wrap Offshore Bond product literature including a product illustration, the Wrap Offshore Bond Key Information Document, Wrap Offshore Bond Key Features and the Wrap Offshore Bond Terms and Conditions. I also confirm that I have read the James Hay Wrap Terms and Conditions, James Hay Wrap Key Features and James Hay Wrap Charges Schedule. I apply for a Wrap Offshore Bond and by signing this application form, I agree to my Wrap Offshore Bond being governed by the Wrap Offshore Bond Terms and Conditions.

I declare that the above answers are true to the best of my knowledge, and that I have not withheld any information that may influence the assessment or acceptance of this application.

I give my express consent for the information in this form to be processed.

I agree that any supplementary questionnaire will form part of my application to RL360 and that non-disclosure of any material fact known to me may invalidate the contract.

I accept that the Wrap Offshore Bond is underwritten and I may therefore be required to provide further information.

I agree to the following documents forming the basis of the contract between me and RL360:

- This application form
- The Wrap Offshore Bond Terms and Conditions
- The Policy Schedule
- Any Endorsements to the Policy Schedule
- Any other document that evidences a change in the contract
- James Hay Wrap Charges Schedule.

I am aware that some aspects of my policy will operate as defined in the James Hay Wrap Terms and Conditions.

I accept that RL360 can bring the contract to an end if I have failed to declare any facts that may influence the decision to accept this application.

I confirm that to the best of my knowledge and belief I am not subject to any legislation which would make such an investment unlawful.

I am resident in the United Kingdom and I will advise RL360 in writing immediately on changes (including to my residency or citizenship status).

I am not resident in the United States<sup>1</sup>.

I authorise the payment of adviser charges in accordance with this application form and acknowledge that any such payments will be made as withdrawals.

#### Politically Exposed Persons

A Politically Exposed Person (PEP) is a person entrusted with prominent public functions, their immediate family members or persons known to be close associates of such persons.

Examples of PEPs include political figures, members of the judiciary, diplomatic service officers, managers and supervisors of state owned enterprises and senior ranking military officers.

Please add the names of any PEPs associated with this application in the box below.

Where this box is left blank, you are confirming that no PEPs are associated with this policy.

<sup>1</sup> United States means the United States of America, its territories and possessions, any state of the United States and the District of Columbia.

#### Data Protection

RL360's full privacy statement can be viewed at [www.rl360.com/pages/privacy-policy.htm](http://www.rl360.com/pages/privacy-policy.htm) ('RL360 Privacy Policy') or can be obtained by requesting a copy from their Data Protection Officer.

For the purposes of the services and the product, RL360 is the controller and is responsible for your personal data. RL360 is part of the International Financial Group Limited which is made up of various legal entities, details of which can be found within the RL360 Privacy Policy ('RL360 Group').

This form collects your personal data. RL360 requires your personal data in order to provide you with services relating to the performance of your contract. You may ask RL360 to stop processing your data, however this may disrupt the services RL360 can provide to you or may stop them being able to assist you. To find out how long RL360 will keep your data, please refer to their privacy policy at [www.rl360.com](http://www.rl360.com). 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, its 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.

You can receive a copy of the information RL360 holds about you free of charge by writing to their Data Protection Officer at: RL360, International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles, or by emailing [dpo@rl360.com](mailto:dpo@rl360.com).

RL360 can reserve the right to not send you your personal data in some circumstances; if they do RL360 will write to you setting out the reasons why.

I appoint the following as my financial adviser:

Name

Address

Postcode

RL360 is authorised by me to disclose all information relating to my Wrap Offshore Bond to my financial adviser. I will notify RL360 in writing if there is any change to my financial adviser.

I confirm that advice leading to the application was received in (give location)

And the application form was signed in (give location)

Signature

Date received

D	D	M	M	Y	Y	Y	Y
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#### IMPORTANT NOTE

The contract could be invalidated by any failure to disclose facts which might influence our assessment of this application. If you have any doubt as to whether a fact is relevant then you should disclose it.



**This section is to be completed by your financial adviser.**

Company name

Financial adviser number

Name of regulatory or authorising body  
(e.g. Financial Conduct Authority (FCA))

Regulatory number (if applicable)

Financial adviser's stamp (If this does not state an address,  
please add company address details too)

Full name

Online services username (if registered)

Work telephone number

Mobile telephone number

Email

I confirm that I have seen documentary proof of the applicant(s) identity, and certification of their residential address, and have, where applicable, attached suitably certified copies of both as set out in the completion notes, along with this application.

Signature

Date        **Checklist**

Please ensure that the following information accompanies this application form. Failure to provide all relevant information will result in a delay in your application being processed.

**General requirements for all Applicants**

(Please tick if attached)

- Relevant source of funds evidence as indicated in Section 9

**Relevant Identification**

- Identification and address verification evidence stated on the front page (If copies are provided, these must be certified as stated on the front page)

**Investments**

- 'Instruction to Trade Form'
- Fund manager application forms, if applicable.

**PLEASE NOTE: Some of these requirements are necessary under the Isle of Man's Anti-Money Laundering and Countering the Financing of Terrorism Code 2019.**

**James Hay Wrap Managers Limited and RL360 Insurance Company Limited reserve the right to return an application for a Wrap Offshore Bond if all Wrap Offshore Bond application requirements are not met in full.**





We are able to provide literature in alternative formats. For a Braille, large print, audio or E-text version of this document call us on 03455 212 414 (or via the Typetalk service on 18001 03455 212 414).

RL360 Insurance Company Limited. Registered Office: International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles. Telephone: +44 (0)1624 681681. Telephone calls may be recorded. Website: [www.rl360.com](http://www.rl360.com). RL360 Insurance Company Limited is authorised by the Isle of Man Financial Services Authority. Registered in the Isle of Man number 053002C.

“James Hay Partnership” is the trading name of Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); IPS Pensions Limited (IPS) (registered in England, number 02601833); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 07259308); PAL Trustees Limited (PAL) (registered in England, number 01666419); Sarum Trustees Limited (SarumTL) (registered in England, number 01003681); The IPS Partnership Limited (IPSP) (registered in England, number 01458445); Union Pension Trustees Limited (UPT) (registered in England, number 02634371). NGSL, IPS, JHAC, JHPT, JHWM, JHWNC, PAL, SarumTL, IPSP, UPT have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM, IPS, IPSP, are authorised and regulated by the Financial Conduct Authority. NGSL, IPS, IPSP, PAL, UPT, JHWM, JHPT, JHAC, SarumTL and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of Nucleus Financial Platforms Limited (registered in England, number 06033126) whose registered office is at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, and are members of the Nucleus Group. Further details of the Nucleus Group can be found at [nucleusfinancial.com](http://nucleusfinancial.com). (12/24)