

# LONDON & COLONIAL FLEXIBLE LIFE ANNUITY

## APPLICATION FORM FOR INDIVIDUALS



**PLEASE COMPLETE ALL SECTIONS  
FULLY IN BLOCK CAPITALS**

The London & Colonial Flexible Life Annuity ('FLA') is provided by London & Colonial Assurance PCC Plc ('LCA'). LCA is a Gibraltar registered company and is incorporated under the Gibraltar Insurance Companies Act as a Protected Cell Company (PCC). LCA is licensed and regulated by the Gibraltar Financial Services Commission and is part of STM Group Plc, a multi-jurisdictional financial services group listed on AIM, a market operated by the London Stock Exchange.

The security and safety of your data is very important to LCA. A copy of LCA's Privacy Notice can be found on our website:

[info.stmgroupplc.com/privacy-notice](http://info.stmgroupplc.com/privacy-notice)

# LONDON & COLONIAL FLEXIBLE LIFE ANNUITY

## APPLICATION FORM FOR INDIVIDUALS

### Checklist

Section	Requirement	Who By?	Completed
1. Annuitant / Applicant Details		Complete in Full Applicant	
2. Premium Details		Complete in Full Applicant	
3. Source of Funds / Wealth		Complete in Full Applicant	
4. Annuity Details and Payment Instructions		Complete in Full Applicant	
5. Independent Financial Adviser		Complete in Full (if applicable) Independent Financial Adviser	
6. Investment Adviser		Complete in Full (if applicable) Investment Adviser	
7. Discretionary Fund Manager		Complete in Full (if applicable) Applicant	
8. Investment Instructions		Complete in Full Applicant & Investment Adviser	
9. Product Charges		Complete in Full Applicant	
10. Declaration, General Principles and Signature	Confirm Terms have been read and understood and Application Signed	Applicant	
11. Who Can Certify Documents			
12. Queries, Complaints and Contact Details			
13. Data Protection			

### Application Checklist

Fully completed all relevant sections of the Application Form

Provided details of Source of Funds / Wealth and suitably certified documentation (as outlined in Section 3 of this Application Form)

Completed the relevant International Tax Compliance Questionnaire(s)

Read and understood the Key Information Document for the London & Colonial Flexible Life Annuity

Provided verification of bank account which will receive the Annuity payments (as outlined in Section 4 of this Application Form)

Provided identification\*

\* Verification of identity **must** be provided. Please send a certified copy of your passport or National Identity Card showing your photograph(s).

Provided verification of current residential address\*\*

\*\* Verification of current residential address **must** be provided. Please send a certified copy of at least one of the following documents:

Please tick which documents you are sending us	Acceptable document
	Latest bank account or credit card statement
	Utility, rates or council tax bill (less than 3 months old). Mobile telephone bills are not acceptable.
	Current driving licence
	Proof of ownership or rental at current residential address
	Mortgage statement
	Tax assessment document
	State pension, benefit book or other government produced document showing benefit entitlement
	Extract from official register of electors
	Proof of payment for a PO Box service (which must also show the residential address) where the PO Box shown is also the correspondence address of the Applicant
	Entry in local telephone directory

The signed Application Form together with the documentation listed above should be scanned and emailed to [Gibraltar@londoncolonial.com](mailto:Gibraltar@londoncolonial.com). Once LCA Life confirm that all the relevant documentation has been included, the originals can be mailed to:  
**LONDON & COLONIAL ASSURANCE PCC PLC, MONTAGU PAVILION, 8-10 QUEENSWAY, GIBRALTAR**

# LONDON & COLONIAL FLEXIBLE LIFE ANNUITY

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## SECTION 1. Annuitant / Applicant Details

This Application Form should be read in conjunction with the Key Features and the Key Information Document for this product which, together with the policy documentation, set out the terms and conditions of the contract. If you have any questions while completing this Application Form, please speak to your Independent Financial Adviser.

Title:	<input type="text"/>
Surname:	<input type="text"/>
First Name:	<input type="text"/>
Email:	<input type="text"/>
Gender:	<input type="checkbox"/> Male  <input type="checkbox"/> Female 
	<input type="checkbox"/> Please tick here to confirm you are a UK tax resident:
Residential Address:	<input type="text"/>
Nationality:	<input type="text"/>
Date of Birth:	<input type="text" value="Day"/> <input type="text" value="Month"/> <input type="text" value="Year"/>
Postcode:	<input type="text"/>
Country:	<input type="text"/>
Phone:	<input type="text"/>
Tax ID Number:	<input type="text"/>
National Insurance Number*:	<input type="text"/>
If you are also tax resident in another country, please state the country and Tax ID Number <input type="text"/>	

\*If you have lost or do not have a National Insurance number then please obtain one from UK HMRC here [www.gov.uk/lost-national-insurance-number](http://www.gov.uk/lost-national-insurance-number)

## SECTION 2. Premium Details

Premium Amount:	£ <input type="text"/>
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All payments made to London & Colonial Assurance PCC Plc must originate from a bank / building society account in the name of the Applicant.

The Premium Amount should be sent electronically to the following account:

**Bank Name:** NATWEST GIBALTAR  
**Bank Address:** 57 Line Wall Road, Gibraltar  
**Account Name:** London & Colonial Assurance PCC Plc  
**Account Number:** 47675829  
**Sort Code:** 60 - 60 - 60  
**IBAN Number:** GI 40 NWBK0 606060 47675829  
**BIC:** RBOSGIGI  
**Reference:** Applicant/Annuitant Name

# LONDON & COLONIAL FLEXIBLE LIFE ANNUITY

## APPLICATION FORM FOR INDIVIDUALS

### SECTION 3. Source of Funds / Wealth

#### SOURCE OF WEALTH

Please tick the appropriate option(s) relating to Source of Wealth and supply suitably certified documentation as a minimum requirement.

SOURCE OF WEALTH	INFORMATION WE REQUIRE	DOCUMENTATION REQUIRED AS A MINIMUM*
Savings from Employment (Salary and/or Bonuses)	Occupation. Average salary per annum for last 3 years. Name and address of employer(s). Length of service with employer(s).	<ul style="list-style-type: none"> <li>Payslip from within the last three months OR</li> <li>Letter from employer confirming salary/ bonus, position, and length of employment</li> </ul>
Savings from Self-Employment	Occupation. Earnings per annum (average or detailed per year for last five years).	<ul style="list-style-type: none"> <li>Business accounts, preferably with preparing accountant's report OR</li> <li>Letter from practising accountant confirming your earnings OR</li> <li>Your tax returns (All for approximately 3 years)</li> </ul>
Company Dividends (including where you own or part-own the company)	Amount(s), date(s), and company(s) involved (name and address).	<ul style="list-style-type: none"> <li>Dividend vouchers OR</li> <li>Evidence of share ownership (certificates, Crest extract, etc) OR</li> <li>Where from privately owned company(s), evidence of ownership and dividend payments such as audited accounts</li> </ul>
Sale or Maturity of Investments	Amount(s), date(s), and details of the investments sold/matured/transferred in or in-specie transfer.	<ul style="list-style-type: none"> <li>Sale/surrender contract notes or certificates OR</li> <li>Statement from a recognised broker or investment manager</li> </ul>
Property Sale	Details of the property, date of sale and total sale amount.	<ul style="list-style-type: none"> <li>Copy of completion statement OR</li> <li>Letter of confirmation from your lawyer</li> </ul>
Life Policy Proceeds	Amount(s) and date(s) received, Policy Provider and Policy reference number. Length of time the Policy was held and date of surrender or maturity.	<ul style="list-style-type: none"> <li>Policy surrender/maturity documentation (original or certified) OR</li> <li>Letter from Policy Provider</li> </ul>
Private Company Sale	Amount(s), date(s), and company involved (name and address). Company activities.	<ul style="list-style-type: none"> <li>Original or certified copy of sales contract OR</li> <li>Letter confirming details from your lawyer</li> </ul>
Inheritance / Gift	Amount(s) and date(s) of the inheritance/gift(s), benefactor's details and their relationship to you. Details of benefactor's source of wealth	<ul style="list-style-type: none"> <li>Original or certified copy of relevant document (e.g. Will) OR</li> <li>Letter confirming details from your lawyer OR</li> <li>Letter from donor if gift over £50,000</li> </ul>
Other	Details including dates and amounts involved, from whom the money was received and for what reason.	<ul style="list-style-type: none"> <li>Documentation and/or third party confirmation relevant to each circumstance</li> </ul>

\* This is not intended to be an exhaustive list and LCA reserves the right to request any further information and/ or documentation we reasonably believe to be necessary in order to comply with Gibraltar's statutory Anti-Money Laundering requirements.

Generally, the "Information We Require" can be provided by way of a written note from you. The "Documentation Required as a Minimum" should always be from a third party and suitably certified as detailed below. If you choose to provide it with the initial Application then it may speed up the application process.

#### SOURCE OF FUNDS

The premium payment must come from an account held in the name of the Applicant.

If you are making multiple payments, please photocopy the page, attach the details and the reason why multiple payments are being made with this Application Form and tick here

Payment Amount:	£	Bank Account Holder:	
Bank Account Number / IBAN:			
Sort Code:		SWIFT or BIC code:	
ABA Number:		Branch Code for non-UK Banks:	
Bank Name:			
Bank Address:			

- Accounts within the UK, Jersey, Guernsey, Isle of Man or Gibraltar require a bank account number and sort code.
- Premium payments made from banks outside the UK require a SWIFT or Bank Identifier Code (BIC), and an International bank account number (IBAN)

# LONDON & COLONIAL FLEXIBLE LIFE ANNUITY

APPLICATION FORM FOR INDIVIDUALS

## SECTION 4. Annuity Details and Payment Instructions

Reference number of Illustration received:

Frequency of payments. Please tick the appropriate box:

Per Annum

Per Half Year

Per Quarter

Per Month

Annuity Payment Amount:

Date of first payment:  Day  Month  Year

Please allow 7 working days for your account to be credited where the funds are held in the current account of the policy. Funds held by third party may take longer to clear.

### Where do you want the funds to be paid?

(Payments will be made by electronic transfer. A certified copy of an up-to-date statement for this bank account must be provided)

Bank Name:

Bank Address:

Account name:

Account number:

Sort Code:

Country:

IBAN:

Postcode:

SWIFT / BIC:

## SECTION 5. Independent Financial Adviser

Please confirm if advice has been given on the sale of this product:

Yes

No

Please provide details of the Independent Financial Adviser who gave you the advice to purchase this product:

Name:

Company Name:

Registration Number:

Phone:

Registered Address:

Mobile:

Country:

Signature of the Independent Financial Adviser:

Postcode:

Date:  Day  Month  Year

Email:

Your Independent Financial Adviser acts as your agent and not as an agent of LCA (see declaration on page 8).

# LONDON & COLONIAL FLEXIBLE LIFE ANNUITY

## APPLICATION FORM FOR INDIVIDUALS

### SECTION 6. Investment Adviser

Please provide details of the Investment Adviser that you would like LCA to consider appointing as the Investment Adviser to this Annuity.

Name:	<input type="text"/>		
Company Name:	<input type="text"/>		
Registered Address:	Registration Number:	<input type="text"/>	
	Telephone:	<input type="text"/>	
	Mobile:	<input type="text"/>	
	Country:	<input type="text"/>	
Email Address:	<input type="text"/>		

### Declaration

I declare that I wish to appoint the Investment Adviser named above to be the Investment Adviser of the underlying assets held within my Annuity. I request LCA to enter into any formal agreements required by the Investment Adviser to facilitate this appointment.

I declare that I have delegated investment decisions to the Investment Adviser, who has complete discretionary authority, without having to consult me first, to make all investment decisions to buy or sell assets, hold cash or other investments. I authorise LCA to act upon the investment instructions of the Investment Adviser as if the Investment Adviser were the Applicant / Annuitant.

(Please tick to confirm)

### For completion by the Investment Adviser

I confirm that I hold the appropriate authorisation to provide ongoing investment advice to the Applicant

Signature of the Investment Adviser:	<input type="text"/>	Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>
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### SECTION 7. Discretionary Fund Manager (if applicable)

Please provide details of the Discretionary Fund Manager that you would like LCA to consider appointing to this Annuity.

Name of Discretionary Fund Manager: ( <i>"the Manager"</i> )	<input type="text"/>		
Registration Number:	<input type="text"/>	Country:	<input type="text"/>
Registered Address:	Mobile:	<input type="text"/>	
	Fax:	<input type="text"/>	
	Telephone:	<input type="text"/>	
Email Address:	<input type="text"/>		

### Declaration

I declare that I wish for the underlying assets held within my Annuity to be placed in a discretionary account, which will be managed on a discretionary basis by the Manager.

I acknowledge that these investments are held in the name of LCA and therefore I request LCA to enter formal agreement(s) appointing the Manager.

(Please tick to confirm)



# LONDON & COLONIAL FLEXIBLE LIFE ANNUITY

## APPLICATION FORM FOR INDIVIDUALS

### SECTION 10. Declaration, General Principles and Signature

This declaration is to be read, signed and dated by the Applicant.

By signing this Application, the Applicant declares and understands the following:

- a. The Applicant is applying for The London & Colonial Flexible Life Annuity on the Standard Terms and Conditions and confirms that to the best of his/her knowledge and belief all of the above statements are true and complete and shall, together with such Terms and Conditions and any nomination forms, form the basis of the contract between the Applicant and LCA.
- b. The Applicant confirms that he/she has read and understood the Terms and Conditions, the Key Features and the Key Information Document, and he/she understands the charges that will be levied. The Applicant also confirms that the charging structure for this product has been discussed and the Applicant agrees to the fees as set out on the Illustration.
- c. LCA is not providing any advice as to the UK or other tax implications of investing in this product.
- d. LCA does not give any warranty as to the performance or profitability of the assets that are purchased by the Annuity fund and, accordingly, LCA shall not be liable for any loss or depreciation in the value of the assets, whether such loss or depreciation may result from a fall in the value of any investment or from any other cause (but excluding any loss arising from negligence, wilful default or fraud by LCA).
- e. Any shares in companies to which this product is directly or indirectly linked will be held by LCA solely as an investment and, accordingly, LCA will not normally undertake any responsibility for the day-to-day management of any such company.
- f. The Applicant confirms that to the best of his/her knowledge and belief that he/she is not subject to any taxation, exchange control or legislation that would make this Application unlawful.
- g. The Applicant understands and agrees that the contract he/she is applying to enter into with LCA will be subject to Gibraltar law and that the terms of the contract will be in the English language.
- h. With reference to this Application, the Applicant may request that LCA considers the appointment of the Investment Adviser suggested in section 6, subject to the terms and conditions as set out in the Investment Adviser Agreement. This appointment will not commence until a fully completed Investment Adviser Appointment Form has been received and duly acknowledged by LCA.
- i. The contract could be invalidated by any failure to disclose facts which might influence LCA's assessment of this Application prior to acceptance. If the Applicant has any doubt as to whether a fact is relevant then it should be disclosed.
- j. The Applicant understands that LCA shall not be responsible for any loss or liability caused to this product resulting from advice given by or negligence of the named Investment Adviser or for the investment return produced by this product.
- k. The Applicant authorises LCA to debit the Annuity fund on each anniversary of the commencement date with the charges that have been agreed.
- l. The Applicant acknowledges that the Independent Financial Adviser (IFA) has entered into an agreement which sets out the basis upon which LCA is prepared to accept applications submitted by the IFA on his/her behalf. This agreement categorically states that the IFA acts as the agent of the Applicant and not as the agent of LCA. The Applicant acknowledges that the IFA has no authority to act as the agent of LCA or to state, suggest, or imply that he/she has such authority.
- m. The Applicant consents to LCA performing electronic searches on him/her to verify his/her identity for Anti-Money Laundering purposes as and when may be required.
- n. The Applicant agrees that he/she will inform LCA within 30 days in writing if there is any change in his/her name or permanent residential address.
- o. The Applicant consents to LCA using any personal information supplied on this Application or obtained from any third party to be used for the administration of The London & Colonial Flexible Life Annuity.
- p. The Applicant authorises LCA to pass his/her personal information to:
  1. Any professional financial or investment adviser(s) which the Applicant has nominated on this Application Form or in any associated correspondence; and
  2. Any necessary third party in connection with administering this Annuity;
  3. Any regulatory authorities or to any other third parties under pensions regulations and/or to comply with any other legal requirements;
  4. Other companies within STM Group Plc.
- q. The Applicant consents to LCA providing any relevant information related to The London & Colonial Flexible Life Annuity to any other pension scheme trustees, administrators, practitioners, insurers or pension providers when required to do so.

In consideration of LCA agreeing to accept instructions from the Applicant by email and fax ('the instructions') without requiring written confirmation bearing actual signatures, before acting on the instructions the Applicant confirms that: LCA is hereby authorised to act on the instructions which LCA believes emanate from the Applicant and LCA shall not be liable for acting in good faith on instructions which emanate from unauthorised individuals.

The Applicant hereby requests that the amount shown in Section 2 be invested as an initial premium for this product and requests LCA to issue the Annuity in the Applicant's name.

The Applicant hereby declares that the advice for this product was given in the UK and that, to the best of their knowledge and belief, the statements made in this Application and any related documents are true, consistent and complete and that no material facts have been concealed.

#### Annuitant / Applicant

Name:   
(BLOCK CAPITALS)

Signature:

Date:  Day  Month  Year

# LONDON & COLONIAL FLEXIBLE LIFE ANNUITY

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## SECTION 11. Who Can Certify Documents

Where copies of original documents are provided they must be properly certified (and have been certified within the last three months) using the correct wording, and be certified by the correct person, as detailed below:

Certified to be a true copy of the original as seen by me.  
Where the document contains a photograph, I certify that this is a true likeness of the person in the photograph.  
Name: ..... (of the person certifying)  
Tel. Number: ..... (of the person certifying)  
Position: ..... (of the person certifying)  
Company: ..... (of the person certifying)  
Date: ..... (the date the certification was made)  
Signature: ..... (the signature of the person certifying)

THE PERSON CERTIFYING THE DOCUMENT MUST BE A PROFESSIONAL PERSON WITH VERIFIABLE CREDENTIALS AND SHOULD NOT BE:

- Related to you
- Living at the same address
- In a relationship with you

## SECTION 12. Queries, Complaints and Contact Details

For further information, or if you wish to complain about any aspect of the service you have received, please contact:

Managing Director  
London & Colonial Assurance PCC Plc  
PO Box 1175  
Montagu Pavilion  
8-10 Queensway  
Gibraltar  
GX11 1AA

Email Address: [Gibraltar@londoncolonial.com](mailto:Gibraltar@londoncolonial.com)  
Telephone: + 44 (0)2036 406845

If you feel that your complaint is not being resolved satisfactorily, you can contact the Office of Fair Trading's Consumer Protection division at:

Office of Fair Trading  
Suite 975  
Europort  
Gibraltar  
GX11 1AA

Email Address: [oft@gibraltar.gov.gi](mailto:oft@gibraltar.gov.gi)  
Telephone: +350 200 71700

Making a complaint will not prejudice your right to take legal proceedings.

## SECTION 13. Data Protection

The security and safety of your data is very important to LCA. A copy of LCA's Privacy Notice can be found on our website:

[info.stmgroupplc.com/privacy-notice](http://info.stmgroupplc.com/privacy-notice)



PART OF



GIBRALTAR COMPANY REGISTRATION NUMBER: 80650  
LONDON & COLONIAL ASSURANCE PCC PLC IS A GIBRALTAR REGISTERED COMPANY, AND IS INCORPORATED UNDER THE GIBRALTAR INSURANCE COMPANIES ACT AS A PROTECTED CELL COMPANY. LONDON & COLONIAL ASSURANCE PCC PLC IS LICENSED AND REGULATED BY THE GIBRALTAR FINANCIAL SERVICES COMMISSION. REGISTERED OFFICE: MONTAGU PAVILION, 8-10 QUEENSWAY, GIBRALTAR, GX11 1AA

POSTAL ADDRESS:  
LONDON & COLONIAL ASSURANCE PCC PLC  
ROCKWOOD HOUSE  
9-17 PERRYMOUNT ROAD  
HAYWARDS HEATH  
WEST SUSSEX, RH16 3TW  
T: 0044 (0)2036 406845  
[WWW.LONDONCOLONIAL.COM](http://WWW.LONDONCOLONIAL.COM)  
[GIBALTAR@LONDONCOLONIAL.COM](mailto:GIBALTAR@LONDONCOLONIAL.COM)