

Top-Up Request Form

Bond Number:

First Life Assured

Title (Mr/Mrs/Ms/Miss/other):

Forename(s): Surname:

Permanent Address:

Tel:

Date of Birth:

Postcode:

All boxes must be completed

Second Life Assured

Title (Mr/Mrs/Ms/Miss/other):

Forename(s): Surname:

Permanent Address:

Tel:

Date of Birth:

Postcode:

All boxes must be completed for jointly held policies

Top-up Details

If you choose to split your investment between funds you may choose either a monetary amount or to split your choice by percentage.

For example: For an investment of £500,000	Monetary Amount	Percentage Amount
Variable Rate Fund	£200,000	40.00%
90 Day Notice Fund	£300,000	60.00%

Please note: All division of investment funds are made after the deduction of initial charges. Details of these can be found in the Key Features Document.

Your Top-up

Total Top-up: £ (minimum £100,000)

Fund Choice:

A. Monetary Amount	Variable Rate Fund	£ <input type="text"/>	90 Day Notice Fund	£ <input type="text"/>
	30 Day Notice Fund	£ <input type="text"/>	Total	£ <input type="text"/>

OR

B. Percentage Amount	Variable Rate Fund	<input type="text"/> %		
	30 Day Notice Fund	<input type="text"/> %	Total	<input type="text"/> %
	90 Day Notice Fund	<input type="text"/> %		

Please Note: This should equal your total Top-up figure above

Please Note: This should equal 100% of your Top-up figure



Income Options

Please select one of the following investment options:

Growth

Monthly Income

Annual Income

Only available for the Flexible Asset Bond Variable Rate Fund

If monthly or annual income has been chosen above please select **one** of the following options:

Total annual fixed monetary amount

(Minimum £1,000 subject to a maximum of 5%)

Total fixed annual percentage amount

(Minimum 1% subject to a maximum of 5%)

Please note: All options are quoted on an annual basis. If monthly income is required this will be paid on a pro rata basis.

Important Information: If the rate of return on your investment falls below the income rate you select, your income could potentially eat into your capital.

Please select one of the following top-up methods

By Cheque:

Please enclose your cheque for the top-up amount payable to 'Pinnacle Insurance plc'. If your cheque is from a Building Society it should reference your name. (for example 'Pinnacle Insurance plc. Reference A. Johnson')

Telegraphic Transfer:
(CHAPS)

Please arrange for the funds to be paid to Pinnacle Insurance plc's Account inserting the applicants name as the reference:

Barclays Bank PLC

Account Name: Pinnacle Insurance plc

Sort Code: 20-74-09

Account No. 83591840

Important Information: If a top-up is received, with funds after 10am on a Friday, it will not be processed until Monday and interest will not be paid over the weekend period. This also applies on Bank Holiday weekends, whereby the Bond will not be activated until the Tuesday. **ALL** investments made by cheque will be effective 3 working days following processing to enable clearance.

Income Payment Banking Details

Please note that any payments from your Bond are made direct to **BANK ACCOUNTS** only.

Please complete the following details in order for us to make payments:

Bank:

Account Holder(s):

Branch Address:

Sort Code:

Account Number:

Please Note: In order to comply with the provisions of the UK Money Laundering Regulation, if the Bank account detailed above is different from the Bank account from which the original investment is being paid, or if the original investment is made by CHAPS (Telegraphic Transfer), we require an original Bank document (i.e. bank statement / letter from Bank / cancelled cheque or paying in slip) confirming your new bank details (account number, sort code and name of account holders).

If no documentation is received payments will not be made until we have received appropriate information regarding your Bank account.

Insurable Interest Declaration

(to be completed ONLY if applicants are not married to each other or registered as Civil Partners)

The law requires that if two people wish to effect a life policy then they must have an insurable interest in each others lives. We confirm that we understand the above statement and as such submit evidence (e.g. contract or statement relating to a joint mortgage or loan) of insurable interest.

***Please Note:** Joint Bank accounts are not accepted as proof of joint financial liability. If there is no financial interest between the applicants the Flexible Asset Bond cannot be effected.

Signed by First Applicant:

Date:

Signed by Second Applicant:

Date:

A specimen of the Bond Terms and Conditions and a copy of the completed proposal form are available from Pinnacle Insurance plc upon request.

Declaration

Product - I/We declare that to the best of my/our knowledge and belief all statements in this application form are true and complete. I/We understand that this application form, forms the basis of the contract between myself/us and Pinnacle Insurance plc (Pinnacle). I/We have read the description of the Bond and understand the nature and terms of this contract. I/We understand that this product is only available to applicants who are UK residents for Tax purposes.

Your Information - I/We understand that the information provided will be held on computer and other files by Pinnacle for the purposes of administering the contract including carrying out customer surveys and fraud prevention. I/We understand that Pinnacle may request additional documentation as required and will also carry out a search of an electronic database as an additional security check. I/We understand that my/our information may be passed to regulatory bodies for authorised purposes. I/We have the right to access these records but may have to pay a fee.

Further Marketing - Pinnacle may make our details available to other companies within the Pinnacle group or to other Pinnacle approved organisations supplying goods, or services, to enable information about other products they may provide. They may be offered to me/us by letter, telephone, or other means of communication. This will not apply if at any time I/We inform them I/We do not wish to receive such information. Please tick this box if you do not want to receive such information.

Signed by First Applicant
/ Life Assured:

Date:

Signed by Second Applicant
/ Life Assured:

Date:

Important Information Please Read

Top-up Guidelines

To apply for a top-up on your Flexible Asset Bond, simply complete this Application Form and send it together with the sum you wish to invest, to Cardiff Pinnacle at: The Investments Department, Cardiff Pinnacle, Pinnacle House, Borehamwood, Herts WD6 2XX Fax: 0871 429 1162

Please use our guidelines below to ensure quick and efficient processing of your top-up.

- 1) Are all sections of your application complete?
- 2) Is your cheque (if applicable) correctly signed, dated and made payable to 'Pinnacle Insurance plc'?
- 3) If your cheque is from a Building Society, does it reference your name? (for example, 'Pinnacle Insurance plc Reference A Johnson)
- 4) Have you included your banking details to ensure any payments from your Bond are made direct to your Bank account?
- 5) Have you included evidence in relation to the UK Money Laundering Regulations?

If you have any queries regarding this application please contact our investments department on **0844 543 1007**

Money Laundering

If you have received advice from your Financial Adviser, they will need to complete the following section:

Financial adviser details

Adviser Name:

Adviser Email:

Adviser Contact Name:

FSA Individual Reference Number:

IFA Firm Name:

FSA Number (IFA Firm):

Commission Option:

Company stamp

Please tick the appropriate box:

Client advised:

Client not advised:

Financial Advisers: In order to comply with the provisions on the UK Money Laundering Regulations and the Joint Money Laundering Steering Group Guidance for the financial sector as amended from time to time, a Money Laundering Identity Verification Certificate must be completed for all parties to the contract (e.g. joint applicants, trustees, settlers and third parties). Copies of Pinnacle's Regulated Intermediary Identity Verification Certificates are available upon request. Alternatively completed Identity Verification Certificates that comply with the joint Money Laundering Steering Group Guidance notes will be accepted.

Please note: If the appropriate Money Laundering requirements are not fulfilled your application will not be processed and no interest will be paid on funds received

If you are investing without receiving advice, please read the following:

Proof of identification to comply with the UK Money Laundering Regulations:

We will require one document from each of the two lists below for each applicant. Each document must be current and either an original or a certified copy. Certification must be made by a lawyer, accountant or bank official.

List 1: Proof of Identity

- UK Passport
- Full UK Driving Licence (old style)
- Photocard Driving Licence with supporting slip
- Inland Revenue Tax Notification (for the current tax year)

List 2: Proof of Address

- Bank Statement (recent)
- Council Tax statement (recent)
- Utility Bill (recent)
- Valid Photocard Driving Licence (if not used for proof of identity)

Please note: If the appropriate Money Laundering requirements are not fulfilled your application will not be processed and no interest will be paid on funds received.

Cardif Pinnacle is a trading style of Pinnacle Insurance plc.
Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority

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