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# International Portfolio Bond

A Legal & General International product brought to you by Cofunds

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Application form for personal investors only



# APPLICATION FORM FOR PERSONAL INVESTORS ONLY

When completing this application form please note the following:

1. This application form includes a number of questions that are designed to protect you and us from financial crime.
2. All terms, benefits and options referred to are described in the International Portfolio Bond product literature.
3. Please use BLOCK CAPITALS and BLACK ink throughout and return to: Cofunds Limited, PO Box 1103, Chelmsford, CM99 2XY.
4. If you make a mistake, please correct the error by crossing out (do not use correction fluid) and initial the change.
5. Please ensure you, the applicant(s), sign and date the declarations for the applicant(s) in Part 7.
6. You should ensure you have read and understood all literature relating to the bond, in particular the Legal & General International Portfolio Bond Key Features, the Legal & General International Fund Key Features, the Cofunds Fund Key Features and the Cofunds Customer Agreement for the International Portfolio Bond before you proceed.
7. This application makes reference to we, us, our and Legal & General International. This is generally a reference to Legal & General International (Ireland) Limited. References to Cofunds is a reference to Cofunds Limited.
8. The bond will be governed by the law of England and Wales.
9. If you are paying by cheque please make it payable to Cofunds Limited. If you are paying by electronic transfer Cofunds CHAPS (Clearing House Automatic Payment System) details are shown in Part 3.
10. A copy of the completed application form is available on request.

Please ensure this application is sent to the Cofunds address above before attempting to transfer funds.

## This page to be completed by intermediary

### Intermediary details

Intermediary use only:

You will require a Cofunds authorisation code before being able to transact business. If you do not include your authorisation code we will not be able to process this application.

Cofunds intermediary authorisation code

Intermediary client/deal reference   
(Maximum 15 characters)

To meet Financial Services Authority (FSA) regulatory reporting requirements, Legal & General International must record whether advice was given to your client regarding the sale of this product. Please tick the relevant box:

Was advice given? Yes  No

Full name of firm

Principal FSA firm registration number (FRN)

Appointed representative FSA firm registration number

Name of adviser

FSA individual registration number (IRN)

If contract documents are to go to intermediary, please tick here

If 'intermediary' please fill in the address box below:

**If this is not completed documents will be sent to the first or sole applicant. The cancellation notice is sent out within five working days of setting up the bond. This and any surrender documents will always be sent to the applicant(s). If the applicant(s) require a copy of the policy provisions they should request a specimen copy before conclusion of the contract.**

Intermediary's correspondence address, including postcode

### Commission details (initial and renewal as per the personal illustration)

Initial commission

Renewal commission

## Confirmation of verification of identity

### Directly authorised firm declaration for confirmation of verification of identity (retail clients)

Who has been verified?

Full name of first or sole applicant

Full name of second applicant

Full name of third applicant

Full name of fourth applicant

I/We confirm that

- (a) the name, address and date of birth information contained in this application was obtained by me/us in relation to each applicant;
- (b) the sort code, bank account number and account name where completed in this application were obtained and verified by me/us; **and**
- (c) certified copies of the original evidence I/we have obtained to verify the identity of each applicant are attached to this application form.

### Explanatory notes

1. The identity of each applicant should be verified using two documents. One document should confirm the applicant's name and one document should confirm the applicant's address.

The following documents can be used to verify the applicant's name:

- Valid passport
- Valid photographic driving licence
- National identity card
- Firearms certificate or shotgun licence
- Northern Ireland electoral roll card
- HMRC registration card CIS4.

The following documents can be used to verify the applicant's address:

- Current bank or building society statement from a UK or EU based firm
- Current local authority taxation bill
- Current correspondence in respect of national taxation (from UK, HMRC produced documents)
- Instrument of court appointment.

Copies of the documents should be appropriately certified, confirming they are a true representation of the original, and any photographs are a true likeness of the individual. Certification by intermediaries is acceptable, but should include the following information:

- the name of the intermediary
- the name of the firm
- the intermediary's signature
- the date.

2. This confirmation must carry an original signature as part of the application.

Signed \_\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_

Email address \_\_\_\_\_

Job title \_\_\_\_\_

# 1 Applicant details

## All applicants must complete this section

Applicants must be aged 18 or over.

Applicants must sign and date the declaration in Part 7.

To be eligible for the bond, applicant(s) must be resident in the UK for tax purposes. Satisfying this condition will enable the applicant(s) to sign the declaration of residence outside Ireland in Part 7.

Please note: To protect you and us from financial crime, we may need to confirm your identity from time to time. We may do this by using reference agencies to search sources of information about you (an identity search). This will not affect your credit rating. If this identity search fails, we may ask you for documents to confirm your identity.

Existing Cofunds Customer Reference  
(if applicable)

Legal & General IFA Agency Number

### First or sole applicant

Date of Birth   /   /

Gender (tick as applicable) Male  Female

Postcode Country

Postcode Country

Annual Income Band Up to £49,999

£100,000 – £149,999

£200,000 – £249,999

Will you be a life assured? Yes  No

### Second applicant

Date of Birth   /   /

Gender (tick as applicable) Male  Female

Postcode Country

Postcode Country

Annual Income Band Up to £49,999

£100,000 – £149,999

£200,000 – £249,999

Will you be a life assured? Yes  No

Where an applicant(s) is/are not a life/lives assured please ensure Part 2 is completed.

**1 Applicant details continued**

**Third applicant**

Mr/Mrs/Ms/Miss/Other

Surname

Forename(s) (in full)

Date of Birth   /   /

D D M M Y Y Y Y

Gender (tick as applicable) Male  Female

Nationality

Main residential address (including postcode and country)

Postcode  Country

Previous address (if resident at above address for less than three months)

Postcode  Country

Normal country of residence

Main contact telephone number (including dialling code)

Occupation or occupation retired from

Date of retirement, if applicable

Annual Income Band

Up to £49,999	<input type="checkbox"/>	£50,000 – £99,999	<input type="checkbox"/>
£100,000 – £149,999	<input type="checkbox"/>	£150,000 – £199,999	<input type="checkbox"/>
£200,000 – £249,999	<input type="checkbox"/>	£250,000 and over	<input type="checkbox"/>

Will you be a life assured? Yes  No

**Fourth applicant**

Mr/Mrs/Ms/Miss/Other

Surname

Forename(s) (in full)

Date of Birth   /   /

D D M M Y Y Y Y

Gender (tick as applicable) Male  Female

Nationality

Main residential address (including postcode and country)

Postcode  Country

Previous address (if resident at above address for less than three months)

Postcode  Country

Normal country of residence

Main contact telephone number (including dialling code)

Occupation or occupation retired from

Date of retirement, if applicable

Annual Income Band

Up to £49,999	<input type="checkbox"/>	£50,000 – £99,999	<input type="checkbox"/>
£100,000 – £149,999	<input type="checkbox"/>	£150,000 – £199,999	<input type="checkbox"/>
£200,000 – £249,999	<input type="checkbox"/>	£250,000 and over	<input type="checkbox"/>

Will you be a life assured? Yes  No

Where an applicant(s) is/are not a life/lives assured please ensure Part 2 is completed.

## 2 Life assured details

The bond benefits are payable on surrender by the legal owner(s), or on the death of the person, or persons, referred to in this section, which may include an applicant(s) (the 'life assured or lives assured'). If more than one person is named as a life assured, the benefits are payable on the death of the last to die.

If a life assured is an applicant, please tick the relevant box in Part 1. If not an applicant, please complete one or more life assured details in this section.

At least one life assured must be aged 89 or less.

The maximum number of lives assured, including lives assured who are also applicants, is six.

Applicant(s) who are a life assured specified in Part 1 should not complete this part.

An example of a relationship to an applicant is 'daughter of first applicant'.

### First or sole life

Date of Birth        /   /

Gender (tick as applicable)      Male       Female

### Third life

Date of Birth        /   /

Gender (tick as applicable)      Male       Female

### Fifth life

Date of Birth        /   /

Gender (tick as applicable)      Male       Female

### Second life

Date of Birth        /   /

Gender (tick as applicable)      Male       Female

### Fourth life

Date of Birth        /   /

Gender (tick as applicable)      Male       Female

### Sixth life

Date of Birth        /   /

Gender (tick as applicable)      Male       Female

### 3 Investment details

Please select the charging option.

#### A. Charging option

Charging option one (five year charge version)

Charging option two (throughout life charge version)

#### B. Investment

##### Policies

Minimum of 1 policy and a maximum of 500 policies. If not specified 100 policies will be issued.

Number of policies required

##### Cash investment

Amount of investment  £

Minimum of £50,000. Investments must be in whole pounds only.

Will the cash investment be accompanied by a transfer of assets? Yes

No

If 'Yes', please also complete the transfer of assets section below.

##### Transfer of assets

Please complete this section if any part of the investment into the bond is to include a transfer of assets.

Amount of the latest valuation  £

Minimum of £100,000 (which may include a cash investment).

Date of the latest valuation    /   /

Please list all assets to be transferred. Please show for each asset the fund name in full (including the fund manager), the quantity (for example number of units), the unit price and the valuation (with the valuation date). Prior to starting the bond the assets will have been reregistered with Cofunds within an investment account using the Cofunds standard procedure. Cofunds will notify Legal & General International of the final valuation when the assets are transferred to Legal & General International.

The investment (whether comprising cash and/or transferred assets) will be divided equally between all of the identical policies comprising the bond.

Collective investment assets Fund name in full (including the fund manager)	Quantity (number of units)	Price £	Date of price	Valuation £
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>





## 4 Asset selection continued

In the event that some assets in the bond have to be sold to maintain liquidity, for example, if the transaction account becomes overdrawn, please nominate your preferred option for selling assets. This option will also be used for part or other surrenders and withdrawals unless instructed otherwise.

Please select from one of the following two options. You can choose between a proportional sale of relevant units from assets in your bond (the calculation will be based upon the value of all the units from the assets in your bond as at the date of the sale instruction), option 1, or a specific sale of relevant units from assets in your bond (the calculation will be based upon the value of the units in respect of only those assets in your bond specifically selected below as at the date of the sale instruction), option 2.

Please tick box

Option 1 – Proportional sale

Option 2 – Specific sale of units

### Collective investment assets

Fund name in full (including the fund manager)

Percentage  
(whole  
number)

	%
	%
	%
	%
	%
	100%

### Maximum of 5 entries

Where a nomination is not available Legal & General International will sell assets in accordance with its own policy, which is available on request. When assets are sold the opportunity will normally be taken to bring the transaction account balance up to 2% of the value of the bond or £2,000 (whichever the greater).

## 5 Regular withdrawal options

Only one type of regular withdrawal can apply at any one time.

Minimum payment £200 per month. Other frequency periods are the relevant multiple of this amount e.g. £1,200 for six monthly frequency and £2,400 for yearly frequency.

Under charging option two, the throughout life charge version, the maximum regular withdrawal amount per year is 7.5% of the amount invested. For the five year charging option there is no maximum annual regular withdrawal amount.

### Do you want to take regular withdrawals from your bond?

No  Go to Part 7

Yes  Complete this section

### Regular withdrawals from the bond (see notes above before selecting the maximum regular withdrawal amount)

I/We would like to withdraw (complete ONE box only):

% each year of the amount invested OR £  total each year.

Legal & General International will round amounts upwards to ensure that the annual amount is divisible by the chosen frequency to a complete pound (GBP).

I/We would like payments to be made:

Once a month  Once every three months  Once every six months  Once a year

Starting on  /  /

D D / M M / Y Y Y Y

This date should be at least one calendar month after the anticipated commencement date of the bond.

Ending on  /  /

D D / M M / Y Y Y Y

If the end date is not completed, withdrawals as requested above, will continue until instructions to the contrary are provided to Cofunds or until the bond is surrendered.

Please note: When taking regular withdrawals from the bond you may need to confirm to Legal & General International, on a regular basis, that you remain resident outside Ireland.

## 6 Payment details

Please complete if you have requested payment of any regular withdrawals in Part 5. Payments will be made direct to a bank or building society account. Please ensure that the account is able to receive direct credit payments. Please note we do not allow withdrawals to be paid by cheque or to unrelated third parties.

Name of bank/building society/other	
Full postal address	
Postcode	
Name(s) of account holder(s)	
Bank or building society account number	
Branch sort code	
Building society roll number (if applicable)	

## 7 Declaration for the applicant(s)

**This section must be completed. It must be read, signed and dated by all the applicants in Part 1.**

The life (or lives assured) does/do not need to sign this declaration unless also an applicant named in Part 1.

### A. Request for policy(ies) to be issued, request for the appointment of Cofunds and authorisation of the intermediary to provide investment instructions to Cofunds (and Legal & General International)

I/We declare that the information given in this application is to the best of my/our knowledge and belief true and complete.

I/We understand that the policy provisions will govern my/our policies.

I/We request that the policy(ies) are issued in my/our name(s) subject to the policy provisions and understand that this declaration shall be the basis of the proposed contract.

I/We understand that all benefits payable under the policy(ies) will be payable to the policyholder(s).

I/We confirm that I am/we are resident in the United Kingdom for tax purposes.

I/We confirm that I am/we are not resident in, or a citizen of, the United States of America.

I/We request that Legal & General International appoint Cofunds to be the custodian and the platform manager to administer some or all of the assets within the bond.

I/We acknowledge that Legal & General International reserves the right to refuse the appointment of a platform manager and/or custodian at its absolute discretion.

I/We authorise Legal & General International to disclose all relevant information relating to the bond to Cofunds.

I/We understand that Legal & General International has satisfied itself that Cofunds is authorised where relevant to provide all of the necessary services (contained within the Cofunds Customer Agreement for the International Portfolio Bond).

I/We agree that only the intermediary named at the beginning of this application form (the 'Nominated Intermediary') or me/us shall be permitted to deal and/or provide investment instructions to Cofunds (or in exceptional circumstances to Legal & General International).

I/We confirm that all communications in relation to investment instructions in respect of the relevant part of the assets should be directed to Cofunds and the Nominated Intermediary.

I/We acknowledge that the assets that will be administered by Cofunds will be owned by Legal & General International and, therefore, Legal & General International shall appoint Cofunds at its absolute discretion and on whatever terms Legal & General International in its absolute discretion deems appropriate. I/We also acknowledge that any agreement between Legal & General International and Cofunds will state that assets purchased by Cofunds must meet the criteria contained within the policy provisions.

I/We understand that other than the charges disclosed to me/us in the Key Features of the Legal & General International Portfolio Bond and the Cofunds Customer Agreement for the International Portfolio Bond, Cofunds do not make any additional charges to provide its administration and custodial services.

I/We acknowledge that Legal & General International will not be responsible for investment performance but may enforce specific investment restrictions on the types of assets that Cofunds may deal in.

I/We acknowledge that Legal & General International may, subject to a notice period, terminate the relationship with Cofunds in certain circumstances by providing written notice to Cofunds. I/We also acknowledge that Cofunds may, subject to a notice period, terminate the relationship with Legal & General International in certain circumstances by providing written notice to Legal & General International.

I/We acknowledge that I/we may request the termination of the Cofunds Customer Agreement for the International Portfolio Bond by providing written notice to Cofunds. I/We also acknowledge that termination, however caused, will take effect when all relevant assets are no longer administered by Cofunds but by Legal & General International with or without a different platform manager or a portfolio manager.

I/We have been told that the contract will be governed by the law of England and Wales.

## 7 Declaration for the applicant(s) continued

I/We confirm that I/we have read and understood all the items that make up the Key Features of the Legal & General International Portfolio Bond, together with the Cofunds Customer Agreement for the International Portfolio Bond. I/We confirm that the Cofunds Customer Agreement, if not already in force, shall be deemed to start when the bond starts.

I/We confirm that our Nominated Intermediary has explained the chosen charging structure including any financial arrangements made with the Nominated Intermediary and that all policy and investment charges are fully understood.

I/We confirm that I/we understand and accept the declarations outlined above.

**If you accept these conditions please sign on page 12.**

### B. Data protection consent

#### Important please read: Data Protection

**Use of your information:** Legal & General International takes your privacy very seriously. We use the personal information collected via this form and any other information that you provide to us ("your information") for the purposes of:

1. Providing you with our products and services and dealing with your enquiries and requests;
2. Underwriting and administering your policy including processing claims;
3. Carrying out market research, statistical analysis and customer profiling; and
4. Sending you marketing information (by post, telephone, email and SMS) about products and services of companies in the Legal & General Group and of third parties whose products and services Legal & General International offers to its customers.

By signing on page 12, you agree to receive the information as described in 4 above, unless you tell us otherwise by ticking this box

Given the global nature of our business, we may need to transfer your information to countries outside the European Economic Area in order to provide our services to you. Although the rights offered to you under the Data Protection Act 1988 and 2003 may differ in these countries, Legal & General International will ensure that the same level of protection is imposed through contractual agreements.

**Disclosures:** We will disclose your information to other companies within the Legal & General Group of companies, regulatory bodies, law enforcement agencies, future owners of our business, suppliers we engage to process data on our behalf and when necessary, to a reinsurer.

If you make a claim, we will share your information (where necessary) with other insurance companies to prevent fraudulent claims.

Legal & General will check your details with fraud prevention agencies. If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

Legal & General International and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees;
- Legal & General International and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

You can contact Legal & General International at: Group Fraud and Forensic Accounting, Legal & General House, Kingswood, Tadworth, Surrey KT20 6EU if you want to receive details of the relevant fraud prevention agencies.

If you have been dealing with an intermediary, we will give him/her information about your product and, where appropriate, provide him/her with other information about your dealings with us to enable him/her to give you informed advice.

Where you have been introduced to us by a bank or a building society, we will share your information with them to enable them to:

- (a) carry out market research, statistical analysis and customer profiling; and
- (b) send you marketing information about their products and services and products and services of companies in the Legal & General Group and of third parties whose products and services Legal & General International offers to its customers.

By signing on page 12, you agree to receive the information as described in (b) above by post or telephone, unless you tell us otherwise by ticking this box

**Access:** You have the right to ask for a copy of your information in return for payment of a small fee. To obtain a copy of your information, please write to us at: Legal & General International (Ireland) Limited, Beaux Lane House, Lower Mercer Street, Dublin 2, Ireland.

A copy of the completed application form is available on request.

**I/We agree to the use of my/our information as set out above.**

**I/We have received the consent of the life/lives assured to have their information shared, used, disclosed or transferred outside the European Economic Area to enable this application or any subsequent transactions to be processed.**

**If you accept these conditions please sign on page 12.**

### C. Declaration of residence outside Ireland

The life (or lives) assured does/do not need to sign this declaration unless also an applicant named in Part 1.

Irish legislation requires that each individual applicant be made aware that this application form and any subsequent change in residence status be addressed to the Head of Operations of Legal & General International at the Cofunds PO Box address shown in note 3 on page 1 of this application form.

Each individual applicant (who is referred to as 'policyholder' in this section) must complete the declaration in this section.

**Policyholders resident outside Ireland are required by the Irish Revenue Commissioners to make the following declaration, which is in a format authorised by them, in order to receive payments without deduction of Irish tax.**

## 7 Declaration for the applicant(s) continued

### I/We declare that:

- I/We have read the explanation of the terms detailed in the note entitled 'Residence definitions' described at the end of the signature boxes;
- I am/we are the policyholder in respect of which this declaration is being made;
- I am/we are not resident or ordinarily resident in Ireland.

### If you are making this declaration whilst in the process of setting up your policy, setting up a series of regular withdrawals or making a first partial encashment:

- I/we hereby undertake to inform Legal & General International of any change in my/our country of residence during the life of the policy.
1. This form may be subject to inspection by the Irish Revenue Commissioners. It is an offence under Irish law to make a false declaration.
  2. This declaration must be signed by policyholders who are neither resident nor ordinarily resident in Ireland or by personal representatives signing on behalf of deceased persons. A person who holds power of attorney from the policyholder may also sign it. A copy of the power of attorney should be furnished with this declaration.

This declaration relates to sections A, B and C of Part 7.

First or sole applicant signature	Second applicant signature
Date	Date
Third applicant signature	Fourth applicant signature
Date	Date

The application is not valid without all signature(s) and date(s).

### Residence definitions

#### Residence definition – Individual

An individual will be regarded as being resident in Ireland for a tax year if she/he:

- (1) spends 183 days or more in the State in that tax year; or
- (2) has a combined presence of 280 days in the State, taking into account the number of days spent in the State in that tax year together with the number of days spent in the State in the preceding tax year.

Presence in a tax year by an individual of not more than 30 days in the State will not be reckoned for the purpose of applying the two-year test. Presence in the State for a day means the personal presence of an individual at the end of the day (midnight).

#### Ordinary residence – individual

The term 'ordinary residence' as distinct from 'residence' relates to a person's normal pattern of life and denotes residence in a place with some degree of continuity. An individual who has been resident in the State for three consecutive tax years becomes ordinarily resident with effect from the commencement of the fourth tax year.

For example, an individual who is resident in the State for the tax years:

1 January 2005 to 31 December 2005

1 January 2006 to 31 December 2006

1 January 2007 to 31 December 2007

will become ordinarily resident with effect from 1 January 2008.

An individual who has been ordinarily resident in the State ceases to be ordinarily resident at the end of the third consecutive tax year in which she/he is not resident. Thus, an individual who is resident and ordinarily resident in the tax year 1 January 2005 to 31 December 2005 and departs from the State in that year will remain ordinarily resident up to the end of the tax year 1 January 2008 to 31 December 2008.

## Checklist for intermediary use only

Have all applicant(s) read and understood all literature relating to the bond?  
As a minimum the literature required to satisfy all FSA disclosure requirements is as follows (please tick each relevant individual box if you are satisfied that the applicant(s) has/have understood each item):

- |  |  |
|--|--|
| <input type="checkbox"/> The Legal & General International Portfolio Bond Key Features;  | <input type="checkbox"/> Has the declaration in Part 7 been signed and dated by all applicant(s)?  |
| <input type="checkbox"/> The International Portfolio Bond Personal Illustration;   | <input type="checkbox"/> Have certified copies of the documents used to verify the applicant(s) identity been attached?  |
| <input type="checkbox"/> The Legal & General International Funds Key Features (if investing in Legal & General International funds): | <input type="checkbox"/> If the investment is to be made by personal cheque, is the cheque attached and made payable to: Cofunds Limited?  |
| <input type="checkbox"/> The Cofunds Funds Key Features (if investing in funds on the Cofunds platform);                             | <input type="checkbox"/> If the investment is to be made by CHAPS and has not yet been made to Cofunds have the Cofunds CHAPS account details appearing in Part 3 been retained in order to make payment at the appropriate time?          |
| <input type="checkbox"/> The Cofunds Customer Agreement for the International Portfolio Bond.  | <input type="checkbox"/> Has an International Portfolio Bond Personal Illustration reflecting the charging structure selected including any financial arrangements made with the Nominated Intermediary been attached to this application? |
| <input type="checkbox"/> Have all appropriate parts of the application form been completed?  |  |

## Notes/Other information

Legal & General International (Ireland) Limited

Registered in Ireland number: 440141

Registered office: Beaux Lane House,  
Lower Mercer Street, Dublin 2, Ireland.

[www.legalandgeneralinternational.com](http://www.legalandgeneralinternational.com)

Legal & General International (Ireland) Limited is  
authorised by the Financial Regulator in Ireland.

A member of the Association of International Life Offices

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