

Monument International Portfolio Bond

Trading instruction form



The Monument International Portfolio Bond is provided by Monument Life Insurance dac (Monument). Please complete this form if you wish Monument to buy and/or sell permitted assets for you.

When you have completed it, please either: • fax it to 0370 850 5860 • email a scanned image to trading@ipb.monumentinsurance.com, or

- post it to Monument Life Insurance dac, Regus Manchester Business Park, 3000 Aviator Way, Manchester, M22 5TG, UK.

Please use BLOCK CAPITALS and black ink or type and do not use correction fluid.

First planholder name	Second planholder name
Third planholder name	Fourth planholder name
Plan number	Organisation name (if applicable)
Please give details of who we can contact in the event of a query:	
Name	Email address
Telephone number	Fax number

If there are more than four planholders, please complete their details on a photocopy of this page and submit it together with this trading form.

Sell requests

Permitted asset name	ISIN	Asset currency	Cash amount to be sold	Currency of cash amount	Number of units/shares to be sold
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					

If there are more than 8 fund choices, please continue onto a separate form (which must also be signed by the authorised signatories). Fund International Securities Identification Numbers (ISINs) must be provided for mutual funds. If the fund ISIN is not provided, this will delay the processing of your instruction to buy or sell a permitted asset while we obtain clarification from you or your adviser.

Buy requests

Permitted asset name	ISIN	Asset currency	Amount to be bought ¹	Currency of cash amount to be bought	Number of units/shares to be bought
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					

¹ If you wish to buy assets from the proceeds of an asset sale shown on the previous page. Please complete this column with 'Proceeds from sale (1–8)'

If there are more than 8 fund choices, please continue onto a separate form (which must also be signed by the authorised signatories). Fund International Securities Identification Numbers (ISINs) must be provided for mutual funds. If the fund ISIN is not provided, this will delay the processing of your instruction to buy or sell a permitted asset while we obtain clarification from you or your adviser.

Additional instructions

Trading form important notes

- You choose assets held in your plan entirely at your own risk and you or your adviser should make any checks or seek any independent advice that you consider necessary. You are responsible for ensuring that you have read the prospectus or equivalent document for any mutual fund chosen or the relevant information or terms and conditions for any deposit account in your plan.
- It is your responsibility to ensure that you are aware of all charges which will apply to the permitted asset before sending instructions to buy or sell it.
- Details of the permitted assets that you can instruct us to buy are available from us, or your adviser. If a mutual fund you want to instruct us to buy is not available as a permitted asset, please ask your adviser to contact us. We will not buy the mutual fund until we have reviewed it and decided whether to make it available as a permitted asset. If we decide not to make the mutual fund available, we will contact you or your adviser.
- If we have cause to reject or delay an instruction to buy or sell a permitted asset, or if we have to defer carrying out a buy or sell instruction while checking whether we can add to the list of permitted assets, we accept no responsibility for any of the consequences of such rejection or delay.
- We will only place your instruction to buy a permitted asset if there is a sufficient credit balance (allowing for any outstanding buy instructions) in your transaction account or any temporary transaction account in the currency of the permitted asset to cover the total amount detailed on your instruction.
- We will not normally delay in selling an asset. However, we have the right to do so in certain circumstances. Please see the terms and conditions for details.
- We will only accept written and correctly authorised trading instructions (including fax or emailed copies) using this form.
- This trading form can be sent by post, fax, or a scanned image by email. We cannot accept responsibility for a failure to action an instruction resulting from an error in transmission or if the copy is illegible, incomplete or unclear. We will not accept buy or sell instructions verbally.
- If the instructions on this form are illegible, unclear or incomplete, or do not relate to a permitted asset, we will delay buying or selling assets while we obtain clarification from you or your adviser. We cannot backdate buy or sell instructions resulting from the delay caused in clarifying your instructions.
- We will contact you if your instructions are unclear.
- Buy or sell instructions for permitted assets that are received before 12 noon on a business day will normally be placed within two business days and all buy and sell instructions for permitted assets will be placed within three business days, subject to sections 6 and 18 of the Monument International Portfolio Bond terms and conditions. We will contact you if this is not the case. We consider instructions that are received after 12 noon on a business day to have been received on the following business day.

- If you instruct us to sell and buy assets as part of a single instruction, we will first process all of the sell parts of this instruction. Once we have received the proceeds from all of the sell parts of the instruction, we will proceed with the buy instructions unless agreed otherwise with you. If the transaction account or any temporary transaction account receiving the proceeds from the sale has a debit balance, the proceeds from the sell instructions will be used to clear the debit balance before we act on any buy instructions. In this case the full proceeds from a sale would not be available to buy a new asset.
- Our instruction to a fund manager to buy or sell a permitted asset will be to buy or sell at the next available price. There may be a delay between our instruction being placed and the instruction being completed by the fund manager or deposit account provider. The instruction may be completed in stages by the fund manager or deposit account provider. This could arise, for example, for mutual funds that are not priced daily or if the fund manager has placed restrictions on purchases or sales. It could also arise for deposit accounts where there are restrictions on when cash can be withdrawn from the account.
- The prices at which permitted assets are bought or sold by us will be determined solely by the prices at which the trade is completed by the fund manager or deposit account provider (whether in whole or in part). This may be at different prices and at different times to what you expect.
- We reserve the right to decline to place trading instructions on certain assets at our sole discretion. Once we have placed a buy or sell instruction with a fund manager, you cannot withdraw or alter your buy or sell instruction in any circumstances.

Minimum trade details and charges

- If you are selling a permitted asset, a minimum of £1,000, €1,400 or \$1,700 per asset must be sold subject to any minimum requirements imposed by the fund manager or deposit account provider if higher.
- If you are buying a permitted asset, a minimum of £1,000, €1,400 or \$1,700 per asset must be bought subject to any minimum imposed by the fund manager or deposit account provider if higher.
- We deduct a trading charge of £35.00, €50.00 or \$60.00 from your transaction account each time we buy or sell a mutual fund.

Deposit accounts

If you want to invest into a deposit account, the account must be denominated in the same currency as the base currency of your plan.

Fund declaration

This declaration must be signed by each planholder if any mutual fund chosen is classed as a qualified fund, experienced investor fund, professional investor fund or specialist fund.

Before signing this fund declaration, you should carefully read the terms set out in the prospectus and/or the offering document of the fund. This will tell you if the mutual fund is classed as a qualified fund, experienced investor fund, professional investor fund or specialist fund. Your adviser will be able to explain why these funds do not fall within the category of 'retail funds' in so far as they are not funds designed for general sale to the public.

Before signing this fund declaration, your adviser should explain the operation of the mutual fund including all information about risks, charges, penalties and redemption procedures.

Before signing this fund declaration, you should seek financial advice regarding the mutual fund you have chosen as investment in the mutual fund is entirely at your own risk.

I/We confirm that I/we meet the requirements of the mutual fund prospectus and/or the offering document and instruct Monument to place instructions to buy the mutual funds set out in this trading form.

First planholder

Name

Signature

Date

Day Month Year
[][] [][] [][][][]

Second planholder

Name

Signature

Date

Day Month Year
[][] [][] [][][][]

Third planholder

Name

Signature

Date

Day Month Year
[][] [][] [][][][]

Fourth planholder

Name

Signature

Date

Day Month Year
[][] [][] [][][][]

If there are more than four planholders, please complete their details on a photocopy of this page and submit it together with this trading form.

Trading declaration

This declaration must be signed either by your adviser, if an adviser authority has been appointed, or by the planholder(s), trustees or authorised signatories (please delete as appropriate), if no adviser authority has been appointed.

I/We confirm that I/we instruct Monument to place the buy and/or sell instructions set out in this trading form. If there are more than four planholders, please complete their details on a photocopy of this page and submit it together with this trading form.

Adviser name

Adviser signature

Date

Day Month Year
[][] [][] [][][][]

Adviser firm

Adviser number

First planholder

Name

Signature

Date

Day Month Year
[][] [][] [][][][]

Second planholder

Name

Signature

Date

Day Month Year
[][] [][] [][][][]

Continued overleaf

Trading declaration (continued)

Third planholder		Fourth planholder	
Name <input type="text"/>		Name <input type="text"/>	
Signature <input type="text"/>		Signature <input type="text"/>	
Date	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date	Day <input type="text"/> <input type="text"/> Month <input type="text"/> <input type="text"/> Year <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

The Monument International Portfolio Bond is provided by Monument Life Insurance dac.

Monument Life Insurance dac is regulated by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: 2 Park Place, Ground Floor, Upper Hatch Street, Dublin 2, Ireland. Registered in Ireland under company number 325795. Telephone number 0370 850 6130.

We may record or monitor calls to improve our service.