



ReAssure

FUND SWITCHING AUTHORITY

WITH THIS FORM YOU CAN:

- authorise us to accept switch instructions from your Nominated Financial Adviser.

NOTE

- You have entered into a contract with us for a bond, plan or account, but the Terms and Conditions of that contract do not cover fund switch instructions or communications from your Nominated Financial Adviser.
- Your Nominated Financial Adviser is the firm which is directly authorised by the Financial Conduct Authority to provide you with services related to your contract. This is the firm for whom your financial adviser was acting when the application for your ReAssure product was submitted.
- If you, or your financial adviser, have subsequently notified us of a change in the firm acting for you, then the Nominated Financial Adviser is the firm most recently confirmed to us as acting for you.
- If your contract has more than one Owner, all Owners must sign this authority to confirm they accept its terms.
- **When you sign this document the Terms and Conditions will be changed to authorise us to accept switch instructions from your Nominated Financial Adviser.**

Important information

- If your Nominated Financial Adviser does not have the necessary permission to carry out the activity of 'managing investments' under the Financial Services and Markets Act 2000, you must give them separate switch instructions every time a switch is carried out.
- If you are an Attorney acting on behalf of the contract owner, you must provide the Nominated Financial Adviser with a separate switch instruction every time a switch is carried out even where they have the permission to carry out the activity of 'managing investments' under the Financial Services and Markets Act 2000. You must ensure that your authority to act is still valid every time you make a switch request.
- Your Nominated Financial Adviser is obliged to notify you of any changes to their business. For example, they may merge with another Nominated Financial Adviser or change their legal status from a partnership to a company.
- If you change your Nominated Financial Adviser, this switching authority will automatically transfer to your new Nominated Financial Adviser, unless you instruct us otherwise.
- If you ever wish to terminate this authority, you must tell us by writing to us at the address shown at the end of this form. We will treat this authority as ongoing until you tell us otherwise in writing.
- All other Terms and Conditions agreed with your Nominated Financial Adviser for use of ReAssure's online services will apply. Such Terms and Conditions are available on request from ReAssure.
- Our cut-off times for receiving electronic switch instructions may differ from the cut-off times detailed in your current Terms and Conditions for non-electronic switch instructions. You can get details of electronic cut-off times from your Nominated Financial Adviser.
- If your bond, plan or account is subsequently assigned to another party (including into Trust), this authority will end.
- We do not offer any advice on the suitability of funds.

This section to be completed by your Financial Adviser.

Please tick one of the boxes below, as applicable

We confirm that we have the FCA "Managing Investments" Permission (which permits Discretionary Switching)

or

We do not have the FCA "Managing Investments" Permission and will obtain and retain a copy of our client's instruction to switch for each switch we submit.

We confirm that where we are authorised by an attorney on behalf of our client we will obtain and retain a copy of the attorney's instruction to switch for each switch we submit even if we have the FCA "Managing Investments" Permission.

EXCLUSIONS

This authority will not be valid if any of the following apply:

- one of the Owners or their Attorney has not signed this authority.
- the bond, plan or account is issued by a company other than ReAssure Life Limited.
- the bond, plan or account was issued by a branch of ReAssure located outside the United Kingdom.
- the bond, plan or account was issued whilst the Owner was resident in Sweden.

DEFINITIONS

- **'Attorney'** means a person or persons appointed by a legal document known as a Power of Attorney with the legal right to make decisions on behalf of the Contract Owner when they no longer wish to, or lack the mental capacity to, make their own decisions.
- **'Financial Adviser'** means a firm and its appointed representatives authorised by an appropriate body under financial services legislation to provide advice and arrange or carry out investment transactions on behalf of customers.
- **'Owner', 'you' and 'your'** mean the legal Owner, or if there is more than one then all of them, of any of our bonds, plans or accounts.
- **'Nominated Financial Adviser'** means a financial adviser appointed by the Owner from time to time to act as his or her agent. While appointed as the Owner's Nominated Financial Adviser, the firm may:
 - assign any of its appointed representatives to act as the Owner's agent;
 - from time to time change any appointed representative assigned as the Owner's agent.
- **'We', 'our' and 'us'** mean ReAssure Life Limited.
- **'Switch instruction'** means an instruction to sell units in one or more specified funds (or part of a fund) and to purchase units in one or more specified funds with the proceeds of the sale. The term also covers a 'redirection instruction'; this is an instruction to change the funds to be purchased with future regular contributions. These instructions can be made electronically or using the appropriate form.

CONTRACT OWNER

As the contract Owner you:

- confirm that we can rely and act on any switch instruction which has been given by your Nominated Financial Adviser.
- agree to authorise and confirm any actions carried out in good faith by your Nominated Financial Adviser when exercising the powers granted to them by this document. You undertake to indemnify us fully against all liabilities, damages, costs, (including any costs incurred when enforcing this indemnity), losses, expenses or any other claims which we sustain or incur as a result of accepting in good faith any instruction from your Nominated Financial Adviser in accordance with the powers granted by this document.
- agree that this switching authority will apply to all existing bonds, plans or accounts as detailed on this form.
- confirm that if you change Nominated Financial Adviser this switching authority will transfer in full to the new Nominated Financial Adviser provided that the new Nominated Financial Adviser has Terms of Business with us.
- confirm that if your Nominated Financial Adviser does not have the necessary permission to carry out the activity of 'managing investments' under the Financial Services and Markets Act 2000, they must receive separate switch instructions from you each time a switch is carried out.
- confirm that this authority will continue in full force and effect until you send written notice of cancellation to us.
- agree that any transaction carried out by us under this authority before we receive any written notice of cancellation will be binding.
- confirm that you are legally entitled to effect any of the options or elections contained in the Terms applicable to the policies in the account, bond or plan that this agreement covers.

In addition, where the contract Owner is a trustee or trustees, the Owner:

- confirms that the Nominated Financial Adviser has been appointed as an agent in accordance with the express terms of the trust deed or the relevant legislation.
- undertakes to notify us of any change in trustees.
- indemnifies us for any losses, expenses, claims, costs or demands it may suffer as a result of appointment of the Nominated Financial Adviser as agent being not in accordance with the express terms of the trust or the provisions of the relevant legislation or as a result of failure to notify us of any change in trustees.
- confirms that this authority will continue in full force and effect until the Owner gives written notice of cancellation to us or until we receive notice that the trustees of a trust have changed.

In addition, where an attorney is acting on behalf of a contract Owner, the attorney:

- confirms that they will only instruct switch requests whilst their authority is valid.
- undertakes to notify us and the Nominated Financial Adviser if the authority ends.

OUR OBLIGATIONS

- We are authorised to accept all switch instructions from your Nominated Financial Adviser until notified by you in writing that this authority is terminated or that the trustees of a trust have changed.
- We will process switch instructions at the time they are deemed to have been received by us in accordance with our electronic Terms and Conditions for electronic switches, and your current Terms and Conditions for non-electronic switches.

PLEASE NOTE

- We accept no liability for any delay in receipt of switch instructions from your Nominated Financial Adviser or for any errors or omissions in any of the information entered by your Nominated Financial Adviser when electronic instructions are submitted.
- We may refuse to carry out any instruction if it is incomplete or unclear.

