

This form is required where you wish to activate the Self Directed Investment Option on your Conductor pension, AMRF or ARF policy, and/or you wish to give an instruction to invest in either a deposit account or an investment product.

If you wish to trade in stocks and shares, the Investment Manager (currently Cantor Fitzgerald) will require a Trading Account Opening form before trading can commence. The Trading Account Opening form is available from either Friends First or the Investment Manager directly. This Investment Instruction form should not be used to give instructions to execute trades in stocks and shares, such instructions should be given directly to the Investment Manager.

The investment instructions requested from you in the following sections must be correct, complete and clear. We cannot interpret meaning, therefore an incorrect or unclear instruction will not be accepted as a valid instruction and the form may be returned. The investment cannot proceed until valid instructions are received, if not it may result in you missing the closing date for your selected investment.

Please return this form (original) directly to Friends First Life Assurance Company Limited, Friends First House, Cherrywood Business Park, Loughlinstown, Dublin 18.

Policyholder / Trustee:

Name: Date of Birth:

Address:

Advisor:

Name:

Agency Number:

SOURCE OF INVESTMENT – PLEASE COMPLETE THE RELEVANT SECTION BELOW

Total amount to be invested under this investment instruction €

Please tick one of the following: This is the gross amount and includes any liquidity requirement
This is the net amount and does not include any liquidity requirement

1 I am setting up a new Conductor Plan

Yes

Conductor Policy No. (if known)

DSFF ref. (if known)

2 I have an existing Conductor Plan

Yes

Conductor Policy No. (if known)

DSFF ref. (if known)

If yes to existing Conductor Plan, please indicate source of funds below:

a) I am making an additional contribution Yes

b) I wish to switch money from other funds held in my Conductor Plan Yes

Name of fund to be switched % to be switched to SDIO

Name of fund to be switched % to be switched to SDIO

Name of fund to be switched % to be switched to SDIO

c) I wish to invest funds already held in SDIO Yes

If funds are coming from a maturing investment, please give details.

ARF/AMRF POLICIES

If your SDIO account is in respect of an Approved Retirement Fund (ARF) or Approved Minimum Retirement Fund (AMRF), you can elect to exclude the SDIO fund from withdrawal processing (provided you have sufficient other funds to accommodate them). Please confirm if you would like Friends First to:

Exclude the SDIO fund from ARF/AMRF withdrawals

Include the SDIO fund for ARF/AMRF withdrawals

NOTE ON INVESTMENT AMOUNTS AND RETENTION OF FUNDS IN THE SDIO LIQUIDITY ACCOUNT

The SDIO liquidity account is a non-interest bearing cash account where funds are placed prior to an investment being made. A certain portion of your SDIO fund will be held in the liquidity account at all times to pay for charges, levies, distributions etc.

The Investment Manager will endeavour to invest the requested amounts into the deposit accounts and investment products indicated. However, before placing any investment they will first check that there are sufficient funds held in the liquidity account to meet current and anticipated charges, levies and withdrawals. Where there is insufficient liquidity held, the Investment Manager will reduce the requested amount to be invested to ensure that sufficient liquidity is maintained at all times.

DEPOSIT ACCOUNTS

Please note that Friends First is the owner of all assets held in SDIO Accounts. Deposit accounts are deemed institutional investments on behalf of Friends First (as owner of the assets) and as such are not covered under the Deposit Guarantee Scheme.

| Deposit Provider | Term | * Interest Accrued ? | Investment (€ or % of total assets) |
|------------------|------|----------------------|-------------------------------------|
| | | | |

** Some Deposit institutions will give you a choice to receive interest annually or to have it accrued until the end of the fixed term. Others will only allow interest to be accrued until the end of the term. Where a choice is offered our default is to set up accounts with interest paid annually.*

INVESTMENT PRODUCTS

Please note that Friends First is the owner of all assets held in SDIO Accounts. Deposit trackers are deemed institutional investments on behalf of Friends First (as owner of the assets) and as such are not covered under the Deposit Guarantee Scheme.

| Product Provider | * Full Product Name | Investment (€ or % of total assets) |
|------------------|---------------------|-------------------------------------|
| | | |

*** Please complete full product name including series or share class where applicable. If the product offers multiple options, please specify option you wish to be invested in. Forms with incomplete or unclear instructions will be returned.**

Most Investment products have specific closing dates. If funds are not transferred to the product provider by these dates you cannot invest in the product. Please ensure you have left plenty of time before these closing dates to allow for you to set up your Friends First pension, receive transfers from other pension arrangements (if applicable) and for the Investment Manager to transfer funds to the product provider.

Friends First will process instructions on a best endeavours basis but will not accept any liability for missed investments as a result of late instructions or where all requirements have not been submitted. As a rule of thumb you should ensure that everything is set up, and funds are with Friends First, no later than one week prior to the products closing date.

SHARES, GOVERNMENT & CORPORATE BONDS AND ETFS

This form cannot be used to give instructions in respect of listed investments such as shares, Government & corporate Bonds and ETFS. Please contact the Investment Manager (Cantor Fitzgerald) directly to give such instructions.

CUSTOMER DECLARATION

I understand and accept that Friends First are the legal owners of assets held within the SDIO Fund and they have granted me a limited power of discretionary management which, amongst other things, allows me to give instructions directly to the Investment Manager (Cantor Fitzgerald).

I further understand and accept that in completing this Investment Instruction I am directing Friends First to instruct the Investment Manager to purchase the assets in the manner set out in this investment instruction. I also acknowledge, understand and accept the following:

- (i) That the Investment Manager may reduce the investment amounts I have requested to ensure that there is sufficient funds in my liquidity account to meet future anticipated charges, levies and withdrawals.
- (ii) That the investment(s) have been accepted by Friends First as an admissible asset for SDIO investment, but have not been assessed as a suitable investment product for me, by either Friends First or the Investment Manager.
- (iii) That in giving Friends First the instruction set out above, I confirm that I have not received any advice from either Friends First or the Investment Manager as to the suitability of the investment for my needs.
- (iv) That I have taken appropriate advice from either an independent broker or, product provider, or alternatively, that I do not require such advice, in which case I fully acknowledge that my advisor is not in possession of sufficient information to recommend the suitability of this product for me.
- (v) That where I have requested to be invested in an investment product, I have received, read and understood the investment Product Brochure & Key Features Document for that investment.
- (vi) That charges and remuneration illustrations shown on the product literature are in addition to charges and remuneration which would have been set out in my Friends First contract disclosure documents and that I am satisfied that such charges, which may include additional remuneration which may be payable to my advisors, will apply.
- (vii) That any funds in the SDIO liquidity account are non-interest bearing and will attract the normal charges for an SDIO investment.

Signed:
Policyholder /Trustee /Attorney

Date:

Name in print:

FINANCIAL ADVISOR DECLARATION IN RESPECT OF INVESTMENT PRODUCTS

I confirm that I have provided the following to the above client:

- (a) The Product Brochure & Key Features Document in respect of the requested Investment Product
- (b) An explanation as to the suitability of the product to this client's needs.
- (c) An explanation of the impact of product charges, both in respect of the proposed investment and the Friends First policy, and
- (d) That I have specifically disclosed any commission or other remuneration being received by me, either directly or indirectly in respect of the proposed Investment and the Friends First policy.

Signed:
(Financial Advisor)

Date:

Name in print:
(Financial Advisor)

Friends First Life Assurance Company Ltd
Friends First House
Cherrywood Business Park
Loughlinstown
Dublin 18

www.friendsfirst.ie



Recognised for excellence

