



The Onshore Bond provided by Countrywide Assured plc

(available via an investment platform)

Request to change Investment Wrap Platform

Where we refer to Countrywide Assured plc (“Countrywide Assured”) in this document, this includes CASFS Ltd (“CASFS”) where appropriate.

Onshore Bond number

Please confirm the name of the new investment wrap platform that you wish to manage your investments in your Onshore Bond below:

(referred to as the “Platform”)

By an investment wrap platform, we mean an independent organisation (entirely separate and unassociated with us) which offers online facilities enabling policy owners to view, manage and switch investments, whether directly or indirectly or by their financial adviser or other regulated person acting on their behalf.

In addition to this form, you will need to set up an account with the new platform by completing their application form.

Section 1a. Investment options

Name of self-invested fund

(the ‘Fund’)

1. Is your current financial adviser (named below) going to act for you on an advisory basis?

Yes

No

(Financial adviser)

If yes, you confirm you have agreed with your financial adviser that each investment instruction for your fund will be the result of prior discussion with you and your instruction or agreement and authorise your financial adviser to act on those instructions.

Or

2. Is the investment to be managed on a full discretionary basis by:

(a) an authorised discretionary investment manager?

(b) your financial adviser, who you confirm has appropriate discretionary investment management permissions to act as investment manager?

I/We authorise the investment manager named below to provide instructions in respect of my/our Onshore Bond. Please attach a signed copy of the application/agreement between yourself and your investment manager detailing how your assets will be managed, your objectives and risk profile.

Please provide the following details in respect of your investment manager:

Firm name	<input type="text"/>	
Firm reference number	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	Postcode <input type="text"/>
Email	<input type="text"/>	

IMPORTANT: We will require your investment manager (or financial adviser, if appointed with appropriate discretionary investment management permissions to act as your investment manager) to complete our investment management agreement and return it with this form, unless we have an appropriate investment management agreement in place with them already.

You acknowledge that the arrangement confirmed above will remain in place until you advise us to the contrary. As you have instructed us to establish an account with a Platform you hereby request and authorise us to appoint the Platform's custodian.

Section 1b. Investment manager's remuneration

Complete this section if you have appointed an investment manager under option 2 in Section 1a above.

The charges/fees for managing the Onshore Bond in accordance with this agreement are:

The investment manager's fees and charges will be paid (tick box):

By deducting the amounts from the liquid assets of your Onshore Bond
(But if not sufficient liquid assets, from the other assets of the Onshore Bond.)

Or
by the applicant(s) directly.

The basis for the investment manager's fees/charges should be set out above, including whether commissions on investment transactions should be retained. This may be by reference to a published scale of charges.

Please note: If you have confirmed in this form that you wish the Platform to deduct the investment manager's fees and charges from your account held on that Platform you authorise Countrywide Assured to permit the Platform to deduct from your Onshore Bond such charges. Please liaise with your Platform provider to arrange the investment management fees.

Section 2. Risk deed

You will continue to be bound by the terms of the Risk Deed that you previously entered into when you completed your application form or any such subsequent Risk Deed that may have been completed in respect of your Onshore Bond.

Section 3. Client money arrangements

Money received by CASFS Ltd for your Onshore Bond will be deposited no later than the next business day after receipt. It will be deposited with our bankers, currently Barclays Plc and JP Morgan, in a designated client money account in CASFS Ltd's name.

Please refer to the Onshore Bond Product Guide document for more detail.

Section 4. Transfer in-specie or cash

Please confirm how the investments are to be transferred to the new platform:

In-specie (Both the ceding and receiving platform must agree to facilitate an in-specie transfer)

Cash

Note: Where the new platform cannot accept investments currently held, the investments will be sold and transferred in cash.

Section 5. Declaration

For clarification the 'fund' refers to the Onshore Bond identified in Section 1 which has been established by Countrywide Assured plc (the "company") at the Policy owner's request.

I/We apply for a change of investment wrap platform. I/We confirm that in requesting this change I am/we are acting on the advice of my/our financial adviser and I am/we are not relying on advice from Countrywide Assured or any of their representatives.

1. Where I/we have authorised my/our financial adviser and/or investment manager to instruct the company, I/we authorise Countrywide Assured to rely and act on any request, communication or instruction from my/ our Financial Adviser and/or investment manager without obtaining any further confirmation from me/us. I/we acknowledge and agree that I/we shall be responsible for and bound by such request, communication or instruction and any resulting transaction. This authority shall continue until I/we notify Countrywide Assured in writing otherwise.
2. I/we request the company to appoint the investment manager identified in Section 1a and I/we acknowledge the company may appoint the investment manager at its discretion and on such terms as it deems appropriate.
3. I/we acknowledge the company is not responsible or liable for any investment decisions or strategy but may enforce specific investment restrictions on the types of assets the fund may invest in, in accordance with the Onshore Bond terms and conditions. The charges and costs for the acquisition and disposal of any non-permitted investment and any consequent investment loss will be borne by my/our investment manager (if appointed) or my/our Onshore Bond or by me/us directly if there are insufficient assets in the Onshore Bond.
4. I/we understand taxation law can change and that Countrywide Assured can make no guarantees as to the tax treatment of the Onshore Bond in the future. I/we understand future tax changes may be retrospective and I am/we are responsible for obtaining my/our own advice.
5. I/we acknowledge that the assets in the fund remain the legal and beneficial ownership of the company and shall at no time belong to me/us legally or beneficially.
6. I/we acknowledge sufficient cash must be retained in the fund to pay all costs, expenses, charges and fees and, if there is insufficient cash the company reserves the right to require appropriate assets be sold to meet such costs, expenses, charges and fees.
7. If I/we have appointed an investment manager, I/we confirm the investment manager shall take all investment decisions and exercise all discretion in respect of the fund in accordance with the investment management agreement. I/we request that the investment strategy and risk profile of the fund be in accordance with the applicable requirements of this application subject to acceptance by the company and understand it will form part of the investment management agreement.
8. I/we request the investment manager's fees and charges be settled in accordance with Section 1b of this application and where appropriate debited to the fund or paid directly by me/us where applicable and I/we acknowledge the company shall not be responsible for payment of any such fees and charges. I/we understand all charges, fees, costs and expenses necessarily and properly incurred by the company in connection with the fund will be debited to the fund.
9. Where I/we have appointed my/our financial adviser to manage my/our fund on an advisory basis (where investment decisions made in respect of my/our fund by my/our financial adviser require my/our prior agreement and/or instruction), I/we acknowledge I/we are jointly responsible with my/our financial adviser for all investment and disinvestment decisions and it is my/our responsibility to ensure any investments comply with the Onshore Bond terms and conditions and any investment restrictions, I/we authorise the company to act on any request, communication or instruction from my/our Financial Adviser without obtaining and further confirmation from me/us, and I/we agree to be bound by any such investment decisions and shall hold harmless and indemnify Countrywide Assured against any loss or claim in respect of such decisions.

10. I/we request that Countrywide Assured apply to the Platform identified in this application form for an account to be opened for the investment of my/our Onshore Bond and to transfer to the Platform's designated custodian my/our Onshore Bond net of any charges. I/we further request that Countrywide Assured appoint the Platform's designated custodian in respect of the Onshore Bond.
11. I/we understand additional charges and fees shall be applied by the Platform and the Platform and my/our financial adviser is responsible for disclosing and agreeing these with me/us. I/we authorise Countrywide Assured to permit the Platform to deduct its costs and charges from the Onshore Bond.
12. I/we understand Countrywide Assured can only provide the Onshore Bond to me/us and make the Onshore Bond available via the Platform if I/we have appointed a financial adviser who has been accepted by both the Platform and Countrywide Assured.
13. Countrywide Assured have not advised me/us in respect of the Platform I/we have selected or its services and Countrywide Assured do not accept liability for any loss caused by the Platform, its custodian or any other service provider to the Platform.
14. I/we understand in respect of investments made via the Platform:
 - a. all investments must be acceptable to the company and may only be made in accordance with the terms and conditions of the Onshore Bond and if an asset is acquired that is not permitted under the Onshore Bond, the company will instruct the investment manager, financial adviser or the Platform (as applicable) to immediately sell that asset. The charges and costs for the acquisition and disposal of the investment and any consequent investment loss will be borne by my/our investment manager (if appointed) or my/our Onshore Bond or by me/us directly if there are insufficient assets in the Onshore Bond;
 - b. the appointment of an investment manager, Financial Adviser and custodian of the assets shall be subject to the conditions of the Platform in addition to any terms and conditions imposed by Countrywide Assured;
 - c. Countrywide Assured will issue annual valuation statements and the Platform provider will be responsible for providing reports and valuation statements in accordance with its own regulatory obligations;
 - d. a cash account will be held by the Platform and interest on any cash balance will be determined by the Platform;
 - e. Countrywide Assured charges will be deducted from the cash held by the Platform. As the cash account is not held by Countrywide Assured, it has less control over the timing of deductions made to pay benefits and charges under my/our Onshore Bond. Where a deduction made by Countrywide Assured is based on the value of your Onshore Bond at a particular date it will be calculated on the value of investments as recorded in Countrywide Assured's accounts at the relevant date;
 - f. the acceptance of transfers in and out of my/your Onshore Bond by way of in specie transfer is subject to the prior written agreement of Countrywide Assured and the Platform on a case by case basis.
15. In the event of any conflict between the Onshore Bond Terms and Conditions and any Platform Terms and Conditions, the Onshore Bond Terms and Conditions shall prevail. I/we agree it is my/our responsibility to inform Countrywide Assured if I/we cease to be a client of the Financial Adviser that established the arrangement with the Platform and if I/we do not appoint a new Financial Adviser who has an established relationship with that Platform within 7 business days, or if I/we cease to use the Platform for my/ our Onshore Bond:
 - a. Countrywide Assured reserves the right not to accept further investment or disinvestment with the consequence that my/our Onshore Bond might incur investment loss, for which Countrywide Assured shall not be responsible;
 - b. investments held on the Platform will be transferred to a custodian appointed by Countrywide Assured
 - c. Countrywide Assured shall be authorised to deduct the following costs from the Onshore Bond: Countrywide Assured' product and administration charges; costs of transferring investments held by the Platform to Countrywide Assured's custodian and any stockbroker charges; Countrywide Assured's custodian's charges.
16. I/We acknowledge any proposed change of platform or custody arrangement is subject to the company's prior written consent and on such terms as the company may require.

If this form and declaration are being signed on behalf of a person: (please tick which is applicable)

- Who is incapable by reason of mental disorder of managing and administering of his/her property or affairs; or
- suffering from physical disability by reason of which he/she has difficulty executing documents in respect of the management and administration of his/her property and affairs;

the person signing it declares that they are authorised to provide the information in this form including sensitive personal data of the person referred to herein, and to the best of their knowledge and belief, all the information provided is accurate and complete, all other information given and statements made are correct and complete, and all of the declarations made are correct, and undertakes the obligations falling to the policy owner. I understand that I may be required to provide further information relating to my status in completing this form. I further confirm I have read the Privacy Statement which explains how personal data will be processed.

Policy owner 1 (Print name)

Signature

Date

Policy owner 2 (Print name)

Signature

Date

Please return this form to:

Account Servicing Team, Countrywide Assured, One Temple Quay, 1 Temple Back East, Bristol, BS1 6DZ
Alternatively please email the fully completed and signed form to accountservicing@countrywide-assured.co.uk