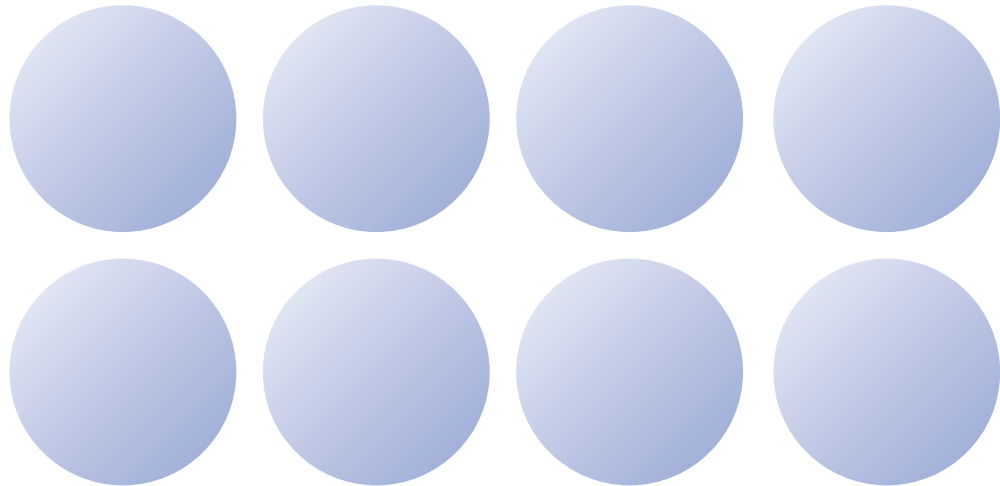


Zurich International Portfolio Bond

Confirming and protecting your identity



Individual Requirements

When do we need to confirm your identity?

If we don't already have valid copies of proof of identity, and proof of address, we have to ask for verification when:

- a top up is being made into a plan
- a claim is made against a plan – whether it's on death, or cashing in (partial or full)
- we need to pay out to someone other than the plan owner.

N.B. If the payment is to be made outside the UK or most other western European countries, further verification may be needed – please contact us.

Why do we need to confirm your identity?

Money Laundering Regulations mean that we have to confirm the identity of everybody who owns, is a beneficiary of, or has any involvement in the operation of a plan. So, we need verification of your identity, your

address, and sometimes verification of relevant bank details may also be required before we can act on your instructions.

What can you use to confirm your identity?

Please do not send originals of these documents unless specified. We can accept photocopies of the following documents which have been certified.

- a valid passport
- a valid photocard driving licence (full or provisional)
- a national identity card

What can you use to confirm your address?

We can accept originals or photocopies which have been certified as below.

- Utility bill* (no more than 6 months old).
- Bank statement* (no more than 6 months old).
- Building Society statement* (no more than 6 months old).

- Credit card statement* (no more than 6 months old).
- Council tax demand letter or statement*. (no more than 12 months old).
- Mortgage statement (no more than 12 months old).

*Please note if you send originals of these documents we will be unable to return them to you.

What can you use to confirm payee bank account details?

- Certified copy of your bank statement

Who can certify your documents?

Please ask one of the following people to certify that the copy of the document you're sending in is the same as the original:

- a FCA regulated financial adviser
- a solicitor
- an accountant

- a mortgage broker
- a bank official.

How do you certify a copy of a document?

To certify a copy of a document the following words should be used: **"I certify that this is a true copy of the original document and any photograph bears a good likeness of the applicant."**

The certifier must then print their name, title and telephone number on the document, sign their name, and include their company stamp or job title or occupation and date it accordingly.

What happens if I don't have these documents?

If you don't have any of the documents mentioned, there are other ways we can verify your identity. Please contact us to see what else would be suitable if you're having difficulties.

Please note we reserve the right to ask for further documentation to protect your plan and assets.

Entity Requirements

Public Limited Company

- Company listed on UK or EEA Stock Exchange – A copy of the relevant listing
- Identify and verify beneficial owners and shareholders who have a 25% or more interest in the company, as per the identification requirements for an individual.
- Identify and verify any Person of Significant Control, as per the identification requirements for an individual.
- A certified copy of the relevant Board Resolution or a certified copy of an Authorised Signatures List on company headed paper, granting the authorised signatories authority to act on the company's behalf.

Private Limited Company

- A copy of a Companies House Search in the name of the company which includes a list of directors, their

dates of birth and nationality from the Companies House website.

- Certification of Incorporation of the company.
- Identify and verify two directors of the company, as per the identification requirements for an individual.
- Identify and verify beneficial owners and shareholders who have a 25% or more interest in the company, as per the identification requirements for an individual.
- Identify and verify any Person of Significant Control, as per the identification requirements for an individual.
- A certified copy of the relevant Board Resolution or a certified copy of an Authorised Signatures List on company headed paper, granting the authorised signatories authority to act on the Company's behalf.

We may also ask for confirmation of your address and/or relevant bank details.

Registered Charity

In regards to a charity, the charity itself and the named authorised signatories must be identified and verified, as per the identification requirements for an individual.

Charities should be identified by confirming the registration details via the Charity Commission Website.

Partnerships

Partnerships	
Type of Legal Entity	What ID is needed
Limited Liability Partnerships	Copy of Companies' House registration
Formal Partnerships	Copy of Partnership Agreement
Law Partnerships	Copy of Law Society Registration
Informal Partnerships	Treat as sole traders. Each partner needs to have their identity verified, as per the identification requirements for an individual.
All managing partners, all 25% beneficial owners and shareholders with a 25% or more interest in the partnership and any Person of Significant Control noted must be identified and verified, as per the identification requirements for an individual.	
Plus a certified copy of an Authorised Signatures List on company headed paper, granting the authorised signatories authority to act on the Partnership's behalf.	

The individuals who are named as Partners must be identified as per the identification requirements for an individual.

Self Invested Personal Pension Plans (SIPPs)

There are two types of SIPPs:

(1) For a SIPP without life assured details, the following are required:

- Identification of the Scheme Member as per the identification requirements for an individual
- One of the following, depending on the type of SIPP entity: HMRC Approved Pension - Copy of HMRC SIPP approval required, or FCA Registered Company – Copy of FCA Register, or Pension Trust – certified copy of Master & Supplemental Trust Deed.
- Certified copy of SIPP Provider / SIPP Administrator Authorised Signatory list.

(2) For a SIPP with life assured details included, the following are required:

- Identification of the Scheme Member as per the identification requirements for an individual.

- One of the following, depending on the type of SIPP entity: HMRC Approved Pension - Copy of HMRC SIPP approval required, or FCA Registered Company – Copy of FCA Register, or Pension Trust – certified copy of Master & Supplemental Trust Deed.
- Certified copy of SIPP Provider / SIPP Administrator Authorised Signatory list.

Small Self Administered Schemes (SSAS)

- Identification of the Pension Scheme Trustees as per the identification requirements for an individual and
- One of the following:
 - A copy of the HMRC Pension Scheme Letter which was issued to the SSAS on registration, or
 - Proof that the SSAS is listed on the HMRC Approved Pensioners List 2006.

Trust Requirements

Trust Type	Identity Requirements
Existing Trust	Copy of Trust Deed Certified copies of Identification & proof of address for: <ul style="list-style-type: none"> • Trust Company • Settlor • Trustees • Beneficiaries (if paid directly, or plan assigned to)
Absolute Trust (through Existing Trust)	
Discretionary Discounted Gift Trust (DDGT)	
Discretionary Gift Trust (settlor included)	
Discretionary Loan Trust Deed & Loan Agreement	
Bare Discounted Gift Trust (BDGT)	Copy of Trust Deed Certified copies of Identification & proof of address for: <ul style="list-style-type: none"> • Applicant / Donor • Trustees • Beneficiaries (if paid directly, or plan assigned to)
Bare Gift Trust	

Please let us know if you would like a copy of this
in large print or braille, or on audiotape or CD.

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