

## Offshore Bond application for individuals

Provided by RL360 Insurance Company Limited (RL360)

Please complete this form in BLOCK CAPITALS and return it by:

- **post** to RL360 Insurance Company Limited, c/o Nucleus, Suite 202 Warner House, 123 Castle Street, Salisbury, SP1 3TB, or
- **secure message** via your online account with us.

If you need any help, please call your Customer Support Team or our general enquiry number 03455 212 414.

### Using this form

Please use this form if you wish to apply for a Nucleus Offshore Bond product, which is provided by RL360 Insurance Company Limited (RL360).

The Offshore Bond is for applicants who are resident in the UK only. Please see our Platform Terms and Conditions and RL360's **Offshore Bond Terms and Conditions** for further details. These documents are available on our website [literature.nucleusfinancial.com](https://literature.nucleusfinancial.com) or on request.

In order to satisfy the Isle of Man's Anti-Money Laundering and Countering the Financing of Terrorism Code, RL360 is required to check the identity and address of each applicant, and make enquiries to understand and evidence the source of money to be invested. For your convenience, a complete checklist of all requirements can be found at the back of this form.

Please check the details entered in this application form are correct and it is signed. You can add additional information on the notes page if required. Once you have signed the application form, please return it to: RL360 Insurance Company Limited, c/o Nucleus, Suite 202 Warner House, 123 Castle Street, Salisbury, SP1 3TB.

## Guidelines for satisfactory evidence

### Verification of identity

Documents that will be accepted as satisfactory evidence of identity are:

- A valid 'full' passport (expiry date no less than six months)
- A valid photo driving licence
- A valid photo national ID card.

Where the above documents are not available, we must be provided with a reason and two formal documents with appropriate reference numbers for consideration.

### Verification of residential address

Please send an original, or certified copy of one of the following documents:

Type of document	Conditions
A recent account statement from a regulated bank, building society or credit card company	<ul style="list-style-type: none"> <li>• The document must be no more than 6 months old</li> <li>• If the statement or bill has been issued electronically, it must clearly show the address of your property</li> </ul>
A recent mortgage statement from a regulated lender	
A recent rates, council tax or utility bill (mobile phone bills are not acceptable))	
Correspondence from a central or local government agency	<ul style="list-style-type: none"> <li>• The document should be no more than 6 months old, or the most recent version where issued annually</li> </ul>
A photographic driving licence	<ul style="list-style-type: none"> <li>• The document must be in date and valid</li> <li>• The same document cannot be used to evidence your identity</li> </ul>
A photographic national identity card	
A full tenancy agreement	<ul style="list-style-type: none"> <li>• The agreement must be in date</li> <li>• The agreement must be signed by all parties</li> </ul>
Proof of ownership of your property, such as lawyer's confirmation or a property purchase or a legal document recognising title to the property	<ul style="list-style-type: none"> <li>• The document must be signed by all appropriate parties</li> </ul>

Documents for identity and address verification must be the most recent available.

## Suitably Certified Documentation

RL360 can accept certification of copy documents by financial advisers who hold established Terms of Business with RL360 and, where appropriate, have been granted Suitable Certifier status. Please speak with your financial adviser to determine if they can certify your documents.

Where Suitable Certifier status is not held, certification can only be accepted by one of the following 'Acceptable Certifiers':

- A Notary Public (or equivalent)
- A lawyer
- A formally appointed member of the judiciary
- An employee of RL360
- A Commissioner for Oaths.

### The certifier must:

- Add the statement "Certified as a true copy taken from the original"
- Sign and date the copy document on all pages
- Print their name clearly in capitals underneath the signature
- Record the capacity or position in which they are certifying the document
- Add their company/official stamp or seal

RL360 must receive, via Nucleus, documents which contain the original certification and stamp.

If this information is not provided with the application, it will result in a delay in acceptance and investment. When photocopying any document please ensure the photocopy is true to size. We are unable to accept copies reduced in size. You should also ensure the copy is legible.

The Offshore Bond is provided by RL360 for applicants who are resident in the UK.

## Section 1 - Policy basis

Please tick only one:

Life assurance

Capital redemption

## Section 2 - Personal details

Nucleus customer reference number

Title

Forename(s)

Surname

Male      Female

Date of birth (DD/MM/YYYY)

Country of birth

Nationality(ies)

Country of residence

Country or countries of tax residence

National Insurance number

Where you do not have a National Insurance number, please provide your Tax Identification number instead.

Are you a US Specified Person?    Yes      No

U.S. Specified Person means a U.S. citizen or tax resident individual, who either holds a U.S. Passport, a U.S. Green Card, has a U.S. residential/ correspondence address or who was born in the U.S. and has not yet renounced their U.S. citizenship. More information can be found at [irs.gov/businesses/corporations/foreign-account-tax-compliance-act-fatca](https://www.irs.gov/businesses/corporations/foreign-account-tax-compliance-act-fatca).

Current residential address

Postcode

Email address (optional)

Phone number (optional)

Length of time at current address  
years                  months

### Your previous details

If less than three years at your current address, please provide your previous address

Previous names or aliases

Previous residential address

Postcode

If you have more than one previous address in the last 3 years, please give details on a separate sheet.

Correspondence address (if different from residential)

Postcode

Is this correspondence address for

Myself                  Friend/family

Other (please specify)

Address and identity documents provided, see page 2 for requirements

Do you hold tax residency status anywhere other than the UK?

Yes          No

Are you a Crown employee serving overseas?

Yes          No

Citizenship

Is this your primary citizenship?

Yes          No

Are you an undischarged bankrupt?

Yes          No

### News and promotions

#### Marketing preferences

Do you wish to receive news and promotions?

Yes          No

### Employment Details

Employment status

Employer

Employer address

Postcode

**Section 3 - Lives assured - Life assurance policy only**

Is the applicant named in Section 2 to be life assured?  
Yes No

Will there be any other lives assured?  
Yes No

If **Yes**, please complete the following additional lives assured details section. You can have up to 10 lives assured in total.

If there is insufficient space, please provide the details on the Notes section at the back of this form.

**Additional life assured**

Title

Forename(s)

Surname

Male Female

Date of birth (DD/MM/YYYY)

Nationality(ies)

Country of residence

Current residential address

Postcode

Telephone

**Additional life assured**

Title

Forename(s)

Surname

Male Female

Date of birth (DD/MM/YYYY)

Nationality(ies)

Country of residence

Current residential address

Postcode

Telephone

**Additional life assured**

Title

Forename(s)

Surname

Male      Female

Date of birth (DD/MM/YYYY)

Nationality(ies)

Country of residence

Current residential address

Postcode

Telephone

**Additional life assured**

Title

Forename(s)

Surname

Male      Female

Date of birth (DD/MM/YYYY)

Nationality(ies)

Country of residence

Current residential address

Postcode

Telephone

## Section 4 - Structure

### Currency

The payment currency for your Offshore Bond is GBP only.

### Sub-policies

To give you increased flexibility, your Offshore Bond may be divided up into a number of equal and identical sub-policies. The maximum number of sub-policies is 100.

For example, if your Offshore Bond is held in a trust and the trust makes provision for your assets to be divided equally between three beneficiaries, you might want to choose a multiple of three nearest to 100, i.e. 99. If you do not specify a number, we will automatically open 100 sub-policies for you.

Number of sub-policies required in the Offshore Bond

## Section 5 - Investment amount

The minimum investment required to open your Offshore Bond is £100,000.

Please provide details of your initial investment.

Total amount

£

Your investment payment will initially be held as cash. Once the Offshore Bond is activated, your adviser will be able to invest your funds according to your instructions.

## Section 6 - Investments

Please note that your initial investment will be held as cash. Once your offshore bond is set up, you/your adviser will then be able to choose investments via the Nucleus Platform account.

### Distribution preference

Please select how you would like any distributions to be treated (please select one):

Reinvest distributions

Leave as cash in the offshore bond

## Section 7 - Adviser charges

Adviser charges will be paid to the adviser firm referenced in section 10 later in this form.

Please note that any adviser charges paid out of your Offshore Bond are treated as withdrawals

### Section 7a - Initial adviser charge

Any initial charge amount stated should be gross of VAT (for cash transfers and single payments)

£

% **Option one**

### Section 7b - Ongoing adviser charges

Please note - if you are adding an Offshore Bond to an existing Head Account and you have set up ongoing charges to be calculated on a Head Account basis, we will automatically apply that basis to your Offshore Bond. If this is the case, please proceed to section 7d.

If you are adding an Offshore Bond to a new Head Account, please continue below to confirm whether charges should be calculated on a Head Account or Sub Account level. This will then apply to any further products being set up within the new Head Account. Please complete the remainder of section 7.

If you are adding an Offshore Bond to an existing Head Account but have previously set up charges to be calculated at Sub Account level, please proceed to section 7c.

If you are adding an Offshore Bond to a new head account, should charges apply to the Offshore Bond, and any subsequently opened products, on a head account, or sub account basis?

Head account

Sub account

## Section 7c - Payment of ongoing adviser charges

Ongoing charges to be paid:

Monthly

Quarterly

Half-yearly

Annually

Ongoing amount (either £ or %)

£

OR

%

OR

### Option two - tiered

Amount	Level of adviser charge
First £	% p.a.
Next £	% p.a.
Next £	% p.a.
Next £	% p.a.
Over £	% p.a.

## Section 7d - Applied adviser charges

Are adviser charges to be applied across all assets within the product?

Yes No

If **No**, please tick which categories of assets you wish to **exclude**:

Platform Funds (including model portfolios)

Other permitted assets

Cash held in your Offshore Bond

Do you wish to redirect adviser charges to be paid from your GIA (if applicable)?

Yes No

## Section 8 - Regular withdrawal instructions

Do you wish to set up regular withdrawals immediately?

Yes                      No

If **No**, please proceed to Section 9.

If **Yes**, please note the following:

- We need one month's notice in writing to start or amend regular withdrawals.
- Payments to or from third parties are not permitted.
- Withdrawals in excess of 5% of the total premiums paid into your Offshore Bond in any policy year will mean a chargeable event and may result in a tax charge (unless the 5% allowance from previous years has not been used). Any adviser charges paid in accordance with Section 7 above also count as withdrawals. Please consult your adviser for guidance.
- Please note that this is based on Nucleus' and RL360's current understanding of law and HMRC practice which is subject to change.

Amount of regular withdrawal

£

OR

% p.a. of initial investment

Frequency of payment

Monthly

Quarterly

Half-yearly

Annually

Date of first withdrawal (DD/MM/YYYY)

## Section 8a - Bank details for regular withdrawals

Are regular withdrawals to be paid into your GIA?

Yes                      No

If **No**, please provide details of the bank account to which payments should be made. This bank account must be in your name.

Bank name and address

Postcode

Account name

Sort code

Account number

Building society reference number (if applicable)

How long have you held an account with this bank?

years

months

## Section 8b - Disinvestments for withdrawals

Withdrawals will be taken from the cash available within your Offshore Bond. However, if you wish to sell specific assets to fund any regular withdrawals, please provide instructions detailing the assets to be sold. Without sufficient cash or instructions, we will not be able to make any payments.

If you are invested in a fund that deals at a frequency other than daily, this may cause delays in forwarding the proceeds to you.

## Section 9 - Source of funds

You must complete the following details in all cases.

If you are funding your Offshore Bond from a bank account that is not in the United Kingdom, Channel Islands or Isle of Man, please refer to the above mentioned documentation for further guidance.

### Section 9a - Source of funds - Payment details

Please provide details of the bank account that you will use to fund your Offshore Bond.

Bank name and address

Postcode

Account holder's name

Branch swift code (for all non-GBP and international payments). Swift code must be either 8 or 11 digits

**OR**

Bank sort code (for UK GBP payments only)

IBAN (all non-GBP accounts)

**OR**

Account number (GBP UK bank only)

Account held for                      years                      months

If you are funding your Offshore Bond from more than one bank account, please provide your additional bank details and your reasons for doing this on the **Notes** section at the back of this form.

## Section 9b - Source of funds

The Isle of Man Financial Services Authority requires all Isle of Man life companies to make enquiries as to how an applicant has acquired the monies to be used as payment for their plan. This reflects the Isle of Man's commitment to maintain the highest possible standards of business practice and to counter money laundering and the financing of terrorism.

RL360 has adopted a risk-based approach to meet these regulations, categorising our products and countries that we will accept business from into Standard or Higher risk. We have categorised countries to their level of compliance with international regulatory standards.

### Applicant's annual salary plus bonuses

You must complete the below sections for each applicant in full along with the other relevant questions in this section

If you are retired, please provide your income details in the 'Other unearned income' section.

Income this year (include currency)

Income last year (include currency)

Bonuses this year (include currency)

Bonuses last year (include currency)

Occupation

Employer's company name

Nature of business

### Other unearned income

Amount received (include currency)

Received from

Date received (DD/MM/YYYY)

If you are retired, please tell us your previous occupation, salary when you retired, your date of retirement along with your previous employer's name and nature of business.

Previous occupation

Previous salary (if retired)

Employer's company name

Nature of business

Date retired (DD/MM/YYYY)

Please confirm your source of funds for this application by completing the relevant boxes below. In each case please provide further information in the additional notes section of this application form.

Failure to complete the following sections will result in delays to RL360 processing your application. RL360 need to know:

- How the funds have been accumulated and over what time period.
- How the applicant acquired the funds originally.

The following section must be completed in all cases, if the investment is coming from multiple sources, please complete all the relevant sections.

### Savings

Amount held (include currency)

Bank where savings were held

How were savings accumulated and how long?

### Pension transfer

Amount received (include currency)

Name of pension provider

Date received (DD/MM/YYYY)

### Property sale

Amount received (include currency)

Address of property sold

Postcode

For how long was it held?

Date of sale (DD/MM/YYYY)

Where have the proceeds been held since date of sale?

### Asset sale

Amount received (include currency)

Asset type

For how long was it held?

Date of sale (DD/MM/YYYY)

Name of institution of asset holding

### Company profits

Profits this year (include currency)

Profits last year (include currency)

Industry

Name of company

### Company sale

Amount received (include currency)

Company name

Company industry

Date received (DD/MM/YYYY)

Where the sale of proceed has been held since received?

### Other (such as a lottery or betting win, or inheritance)

Amount received (include currency)

Source

Date received

Name of person/company received from

Relationship to benefactor

### Gift

Name of person(s) providing the gift

Relationship between the recipient and provider of the gift

How were the proceeds of the gift accumulated?

Reason for the gift

Amount received (include currency)

Date received (DD/MM/YYYY)

**Please ensure relevant evidence for the source of funds/wealth indicated in this section is included with this application form.**

**Section 10 - Financial adviser's details**

This section is to be completed by your adviser.

Company name

Full name

Online services username (if registered)

Financial adviser number

Work telephone number

Name of regulatory or authorising body  
(e.g. Financial Conduct Authority (FCA))

Mobile telephone number

Regulatory number (if applicable)

Email

Financial adviser's address

I confirm that I have seen documentary proof of the applicant(s) identity, and certification of their residential address, and have, where applicable, attached suitably certified copies of both as required.

Postcode

Signature

Financial adviser's stamp (If this does not state an address, please add company address details too)

Print name

Date (DD/MM/YYYY)

Location of advice given

**Recurring adviser charges**

Please note that any adviser charges paid out of your Offshore Bond are treated as withdrawals.

## Section 11 - Data protection

RL360's full privacy statement can be viewed at [www.rl360.com/pages/privacy-policy.htm](http://www.rl360.com/pages/privacy-policy.htm) ('RL360 Privacy Policy') or can be obtained by requesting a copy from their Data Protection Officer.

For the purposes of the services and the product, RL360 is the controller and is responsible for your personal data. RL360 is part of the International Financial Group Limited which is made up of various legal entities, details of which can be found within the RL360 Privacy Policy ('RL360 Group').

This form collects your personal data. RL360 requires your personal data in order to provide you with services relating to the performance of your contract. You may ask RL360 to stop processing your data, however this may disrupt the services RL360 can provide to you or may stop them being able to assist you. To find out how long RL360 will keep your data, please refer to their privacy policy at [www.rl360.com/privacy](http://www.rl360.com/privacy). Any data you provide to RL360 may be shared, if allowed by law, with other companies both inside and outside of the RL360 Group and to persons who act on your behalf. Data and information about you can be transferred outside of the Isle of Man and RL360 may be required to provide it to its regulator, its government or anyone else required by law.

RL360 will use your data and information to allow for the administration of your policy, prevent crime, prosecute criminals and for market research and statistics. RL360 will, at all times, make sure that your data and information is only used in ways that are allowed by law.

You can receive a copy of the information RL360 holds about you free of charge by writing to their Data Protection Officer at:  
**RL360, International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles,**  
or by emailing [dpo@rl360.com](mailto:dpo@rl360.com).

RL360 can reserve the right to not send you your personal data in some circumstances; if they do, they will write to you setting out the reasons why.

Nucleus Financial Platforms Limited take the privacy and security of your personal information very seriously. The information you provide us with will be processed in accordance with our Privacy Notice which you can access at [nucleusfinancial.com/privacy-notice](http://nucleusfinancial.com/privacy-notice).

## Section 12 - Politically Exposed Persons

A Politically Exposed Person (PEP) is a person entrusted with prominent public functions, their immediate family members or persons known to be close associates of such persons.

Examples of PEPs include political figures, members of the judiciary, diplomatic service officers, managers and supervisors of state owned enterprises and senior ranking military officers.

Please provide names of any PEPs associated with this application.

Where this box is left blank, you are confirming that no PEPs are associated with this policy.

Position held as PEP

Country position held

Date position held to/from

Relationship if PEP is a family member

## Section 13 - Declaration

I confirm I have received and read copies of the Offshore Bond product literature including the appropriate:

- product illustration
- Key Information Document
- Key Features Document
- Nucleus Platform Services Terms and Conditions
- RL360's Offshore Bond Terms and Conditions, and
- Nucleus Charges Schedule
- Permitted Investments list.

I am aware that some aspects of my policy will operate as defined in the Nucleus Platform Services Terms and Conditions.

I declare that the answers I've given in this application are true to the best of my knowledge, and that I haven't withheld any information that may influence the assessment or acceptance of this application.

I give my express consent for the information in this form to be used by Nucleus, relevant third parties and RL360 as required for the application process and ongoing management of the Offshore Bond.

I agree that any supplementary questionnaire will form part of my application to RL360, and that non-disclosure of any material fact known to me may invalidate the contract.

I accept that the Offshore Bond is underwritten and it may be necessary for additional information to be provided, should it be required by RL360 to process the application.

I apply for an Offshore Bond, and by signing this application form, I agree to the following documents forming the basis of the contract between me and RL360:

- This application form
- RL360's Offshore Bond Terms and Conditions
- The Policy Schedule
- Any endorsements to the Policy Schedule
- Any other document that evidences a change in the contract.

Access to your Offshore Bond via Nucleus is also subject to the Nucleus Platform Services Terms and Conditions and the Nucleus Charges Schedule.

I accept that RL360 can close my Offshore Bond if I've failed to declare any facts that may influence the decision to accept this application.

I acknowledge that any single payments into my product should not be made until my product is set up by Nucleus. I understand that Nucleus will notify me and my adviser once my account is created and single payments can be made by bank transfer into my product using the bank details and payment reference advised by Nucleus.

I confirm that to the best of my knowledge I am not subject to any legislation which would make such an investment unlawful.

I am resident in the United Kingdom and I will advise Nucleus in writing immediately on changes (including to my residency or citizenship status).

I am not resident in the United States (meaning the United States of America, its territories and possessions, any state of the United States and the District of Columbia).

Where I've agreed to pay adviser charges from my Offshore Bond to my adviser, I need to separately provide my consent to these charges via the Adviser Charges Confirmation. Furthermore, I acknowledge that any such payments will be treated as withdrawals from my Offshore Bond.

I agree that to the best of my knowledge the above information in the Financial Adviser's details section is complete and accurate.

RL360 is authorised by me to disclose all information relating to my Offshore Bond to my financial adviser. I'll notify RL360 in writing if there is any change to my financial adviser.

### Financial advice

I appoint the following as my financial adviser:

Name

Address

Postcode

RL360 is authorised by me to disclose all information relating to my Offshore Bond to my adviser. I will notify Nucleus in writing if I change my adviser.

I confirm that advice leading to the application was received in (give location)

And the application form was signed in (give location)

Signature

Print name

Date received (DD/MM/YYYY)

**Important note:** The contract for your Offshore Bond could be invalidated by any failure to disclose facts which might influence our or RL360's assessment of this application. If you've any doubt as to whether a fact is relevant, then you should disclose it.

### Legal

I agree to the policy being governed by Isle of Man law and to the Isle of Man Courts having the right to decide any case that may be brought in relation to the policy.

### Cancellation rights

I am aware that I have the right to cancel my policy and obtain a refund of the premium paid to RL360 less any reduction as a result of investment performance, by giving written notice within 30 days of my receiving the cancellation notice. I agree to provide RL360 with signed notice within 30 days of receiving the cancellation notice should I wish to cancel the policy.

### Investment

I am aware that RL360 does not provide investment advice and that any published acceptable investment list should not be considered a recommendation. I am aware that all investment dealing and transactions will be performed via Nucleus, and will be subject to their terms and conditions.

## Checklist of additional documents required

Please ensure that the following information accompanies this application form. Failure to provide all relevant information will result in a delay in your application being processed.

### General requirements for all applicants

(Please tick if attached)

Relevant source of funds evidence if required. Please see RL360's Source of Funds policy at [www.rl360wrap.com](http://www.rl360wrap.com) to check if this applies to you.

### Identification


Identification and address verification evidence stated on the front page (If copies are provided, these must be certified as stated on the front page).


Please note that some of these requirements are necessary under the Isle of Man's Anti-Money Laundering and Countering the Financing of Terrorism Code.


Nucleus and RL360 Insurance Company Limited reserve the right to return an application for an Offshore Bond if all requirements are not met in full.

### Notes

Please be aware that the contract could be invalidated by any failure to disclose facts which might influence our assessment of this application. If you have any doubt as to whether a fact is relevant then you should disclose it.

 03455 212 414

 [ask@nucleusfinancial.com](mailto:ask@nucleusfinancial.com)

 [nucleusfinancial.com](https://nucleusfinancial.com)

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 03455 212 414, or via the Typetalk service on 18001 03455 212 414.

RL360 Insurance Company Limited. Registered Office: International House, Cooil Road, Douglas, Isle of Man, IM2 2SP, British Isles. Telephone: +44 (0)1624 681681. Telephone calls may be recorded. Website: [www.rl360.com](http://www.rl360.com). RL360 Insurance Company Limited is authorised by the Isle of Man Financial Services Authority. Registered in the Isle of Man number 053002C.

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