

Allied Dunbar International Funds

Key features

Its aims

The investment funds are designed to cater for the needs of investors who wish to invest 'offshore' and offer tax efficient investment through a spread of international funds. They provide the potential for:

- Capital growth.

Your investment

- The minimum initial investment you must make in each fund is GBP2,000 (USD3,000, EUR3,000) and there is no limit to the maximum amount you can invest.
- The minimum additional investment amount into each fund is GBP1,000 (USD1,500, EUR1,500).
- The investment funds are designed for medium to long term investment. We therefore recommend that you hold your investment for the medium to long term which we consider to be at least five years.
- You do, of course, have access to your investment.

Risk factors

- You should bear in mind that the value of your investment and your income can go down as well as up. Exchange rates may also cause the underlying investment to go up or down in value.
- Your circumstances may change, forcing you to cash in early and you may not get back what you invested.
- If you decide not to proceed with your investment before the end of the 14 day cancellation period, explained later, and there has been a fall in value, then an amount equal to the fall in value will be deducted from any refund.
- You do not have the protection of the UK Financial Services Compensation Scheme. However, you are protected by the Isle of Man's Authorised Collective Investment Schemes (Compensation) Regulations 2008.
- You should note that investing in some of these markets could result in the possibility of large and sudden falls in the prices of shares. The shortfalls on cancellation or loss on realisation could be considerable. You could get back nothing at all.

All about your investment

We believe it is essential that you understand your investment so that, with the help of your financial adviser, you can make the best use of it. Below you'll find answers to some of the questions you may have about the investment funds. These together with the enclosed example illustration and details on our range of funds should provide you with the information you need. If there is anything you do not understand, or if you would like further information, please contact your financial adviser.

What are the investment funds?

- Allied Dunbar International Funds Limited (the funds) is an open ended investment company which offers shares in various investment funds. The funds are 'collective investments' which means that many investors subscribe to the same investment and use their combined purchasing power to buy a wider spread of investments than they could buy individually. By spreading investments across a large number of different holdings, the funds offer the opportunity to invest in shares with a greater spread of risk.
- For those investors looking for an extra degree of flexibility, the nominee investment service enables your shares to be registered in the name of a nominee company whose name will appear in the Register of Shareholders of Allied Dunbar International Fund Managers Limited. The current charge for this service is GBP50 and this will be deducted from your initial investment (alternatively you can enclose a cheque with your application).

How do the funds work?

- Your investment buys shares in the relevant fund, each of which represents an equal share in the assets of the fund. Two share prices are quoted for each fund, the offer price at which you buy the shares and the bid price at which we buy the shares back from you.
- The prices and the value of these shares will vary as a result of changes in the value of the underlying assets in the funds.
- We will value shares at 4.00pm on each dealing day to determine the prices at which they are bought and sold. They may be bought and sold on each dealing day between 9.00am and 3.00pm. Shares will be bought on your behalf at the first buying price to be calculated after our Client Services department receives your application and payment and will be sold on your behalf at the first selling price to be calculated after we receive your instructions to cash in all or part of your investment.

What is the range of funds available?

- There are eight funds available, denominated in different currencies, covering a wide range of world stock markets and asset types. The suitability of each fund will depend upon your investment needs, attitude to risk and currency preference. The aims, and where applicable the risk factors, of each fund are listed on page six.

What income will I receive?

- The objective of the funds is to achieve capital growth, not to generate an income. However, if the funds do receive income from the underlying assets it is distributed to you.
- You can either have any income paid into your bank or building society (or sent by cheque to your home) or you can use it to buy further shares in the same fund with a discount, which is currently 2% on the offer price.
- Income will be paid in sterling, or you can request that it is paid in the currency in which the fund is denominated.
- Client money is held in appropriately designated accounts with HSBC. Interest will not be paid on client money held pending investment or money held awaiting payment for client redemptions.

How am I affected by currency conversions?

- We can normally accept monies for investment or make payments in a currency other than that in which the fund is denominated. Any currency conversion is at your own risk in terms of exchange rate fluctuations and will be subject to the rates of exchange and charges at that time. The current charge is approximately 1% of the value of the conversion.

What happens if my circumstances change?

- We recognise that your circumstances may change, therefore we design all our plans so that they can adapt to your new circumstances.
- You can switch from fund to fund and you may benefit from a discount which is currently 5% on the offer price of your new shares.
- In addition, where the funds involved are not in the same currency, you will pay currency conversion costs which are approximately 1% of the value of the conversion.
- You can cash in all or part of your investment simply by advising us in writing. We'll send you payment no later than four working days from receipt of the necessary documentation (next working day for the Managed Currency fund).

How can I monitor my investment?

- Share prices and the gross distribution yield are normally published daily in the Financial Times, www.ft.com or you can request a current valuation statement from us.

What charges are made?

- The enclosed example illustration assumes investment in the Managed fund.
- Shares quote two prices, the offer price and the bid price. The offer price is the price at which you buy shares and the bid price, which is lower than the offer price, is the price at which you sell them back to us.
- The difference between the two prices is called the bid/offer spread and this is currently 5.65% of the offer price for the Managed fund. This includes an initial charge of 5%, and the normal costs that have to be paid to acquire and dispose of the underlying assets held by the fund. Examples of these costs are stockbroker fees and stamp duty.
- An annual management charge (AMC) is taken to cover the day to day expense of servicing your fund. This is expressed as a percentage of the value of the fund and is taken from the income earned from the fund. In the case of most of the funds where the prospects for income are minimal, any shortfall will be taken from capital. The current AMC that applies to each fund is shown in the table on page seven. There is also a cost each year for the fees and expenses of the fund, which include the fiduciary custodian's fees, the registrar's fees, the auditors' fees, legal fees and regulatory fees.

These are charged to the fund and are already reflected in the share price. The current expenses that apply to each fund are also shown in the table on page seven (expressed as a percentage of the value of the fund).
- The maximum initial charge permitted under the Articles of Association is 7% of the offer price. The maximum annual management charge is 2%, with any increase subject to 90 days notice to all shareholders. Obviously once you have invested, the initial charge on your original investment cannot increase.

Further information

Fund Managers and Fiduciary Custodian

- Allied Dunbar International Fund Managers Limited act as the fund manager.
- The Fiduciary Custodian on all our international funds is BNP Paribas Trust Company (IOM) Limited.

Nominee Investment Service

- The Nominee Investment Service is offered through the Manager. Clients shareholding is registered in the name of the nominee company, Allied Dunbar International Nominees Limited (ADIN). ADIN is a subsidiary of the Manager.

Taxation

- Allied Dunbar International Funds Limited is situated offshore in the Isle of Man. Under Isle of Man law any income or gains made within the funds will be free of Manx taxes.
- Withholding tax will be deducted at source by certain countries on local dividends.
- When we pay any income (whether you take it or have it reinvested) or the redemption proceeds to you, you may be liable to your own local taxes.
- If you are a UK resident and UK domicile you will generally be liable to UK income tax on your dividends and capital gains tax on disposal or part disposal of your investment.
- Changing the funds to which your shares are invested constitutes a disposal for the purposes of capital gains tax. It is not possible for the fund manager to reclaim tax relating to a foreign income dividend.
- The information contained in this document is based on Allied Dunbar International Fund Managers Limited's understanding of relevant legislation, regulation and taxation issues as at September 2010 and may change in the future. Allied Dunbar International Fund Managers Limited is unable to provide individual tax guidance and recommend that you always seek professional tax advice. Allied Dunbar International Fund Managers Limited does not accept responsibility for any actions or inaction resulting from this document.

The right to change your mind

- If you receive advice about this product from a financial adviser in the United Kingdom, you will be sent a notice of your right to cancel the investment after your application has been accepted. You will then have 14 days in which you can change your mind if you wish. This 14 day period does not apply to 'execution only/direct' cases.

Dealing with queries or complaints

- If you, or those connected with your investment, have an issue you would like to take up with us, write to our Client Services department at the address on page seven. If you have a complaint we will do all we can to resolve it.
- If you are not satisfied with our response to your complaint, you have the right to complain to: The Financial Services Ombudsman Scheme, Government Buildings, Lord Street, Douglas, Isle of Man, IM1 1LE, British Isles. In legal disputes the Isle of Man law will apply.
- The rules and regulations made by the Financial Services Authority and made under the Financial Services and Markets Act 2000 may not apply to policyholders outside the United Kingdom.
- You are protected by the Isle of Man's Authorised Collective Investment Schemes (Compensation) Regulations 2008. The effect of these regulations is to provide compensation for losses of up to GBP48,000 (based on the following formula: 100% of the first GBP30,000; 90% of the next GBP20,000, 0% of the balance) to an eligible investor should the Manager or the Fiduciary Custodian of an authorised scheme be unable or unlikely to be able to satisfy claims in respect of any description of civil liability incurred in connection with regulated business carried on by the Manager or the Fiduciary Custodian.

Important documents

- Within three working days of investing we will send your contract note which will show the current gross distribution yield, the number of shares and price appropriate to your investment. Please keep this in a safe place. No certificates will be issued.

How to find out more

- We believe the short summary in these key features will help you to understand your investment. However, in such a small space we can only provide key information. Further information in the form of scheme particulars (please be advised that you are required to read and understand the funds scheme particulars before making an investment), terms and conditions, half-yearly reports and annual report and accounts are available from the address on page seven.

Our range of funds

Below you'll find details of the aims and, where applicable, additional risk factors appropriate to individual funds.

Managed fund.

Currency denomination: US dollar

To invest primarily for capital growth from a balanced and managed portfolio of asset types in various economies. Investments are held primarily in equity and fixed interest stock markets of the major economies. This is the most suitable fund for the majority of investors looking to build up a professionally managed spread of investments over the medium to long-term.

Managed Currency fund.

Currency denomination: US dollar

To invest in a portfolio of short-term fixed interest investments throughout the world. The fund will normally have a bias towards US dollar denominated assets. The majority of the fund is in short dated bonds and interest bearing time deposits in a spread of major currencies, and is earning the higher rates of interest not normally available to the individual investor.

Gilt and Income fund.

Currency denomination: sterling

To achieve a high total return with limited capital risk from a portfolio of sterling-denominated fixed interest investments and money market assets. Up to 100% of the fund may be invested in government and other public securities issued or guaranteed by the International Bank of Reconstruction and Development, the European Investment Bank, or those HM Government securities that can pay income free of UK withholding tax to the fund.

Worldwide Equity fund.

Currency denomination: US dollar

To invest primarily for capital growth in a portfolio of international equities. Exposure to individual regions or economies will generally reflect relative levels of market capitalisation. Consequently, a relatively large proportion of the Investment Fund may consist of investments in the North American market. Investments are made principally in international stocks, generally in shares of leading companies. This Investment Fund is suitable for investors wishing to participate in a professionally managed spread of equity investments.

UK Capital Growth fund.

Currency denomination: sterling

To invest primarily for capital growth from a portfolio of equities based in the United Kingdom. Investments are made primarily in shares of leading companies. This fund has all the general attributes of funds in equities, but gives specific exposure to the UK market.

Europe fund.

Currency denomination: euro

To invest primarily for capital growth from a portfolio of European equities. Investments are made principally in Continental European stocks, generally in shares of leading European companies.

North American Growth fund.

Currency denomination: US dollar

To invest primarily for capital growth in a portfolio of equities based in North America. Investments are made primarily in shares of leading companies, but may also be held indirectly through other types of permitted investments.

Far East fund.

Currency denomination: US dollar

To invest primarily for capital growth from a portfolio of equities in the principal Far Eastern and Asian markets. Exposure to individual economies will generally reflect level of market capitalisation. Consequently, a relatively large proportion of the Investment Fund may consist of investments in the Japanese market. Investments are made primarily in shares of leading companies, but may also be held indirectly through other types of permitted investments.

Charges, expenses and their effect

The table on page seven includes details about the charges and expenses and how they affect each fund. It also shows the yields and how each fund has performed over the last five and ten years. To help you understand the information, the following notes explain what each column shows.

a. Effect on growth rate illustrated. This shows the effect of charges and expenses incurred by the fund. It expresses them in terms of the amount by which they would reduce an assumed growth rate of 7%.

b. Annual management charges and other fees.

This shows the annual management charge which applies to each fund and the ongoing fees and expenses incurred by the fund. The initial charges and expenses are detailed on page four.

c. Distribution dates. The dates when distributions of income will take place. However, if you buy shares approximately eight weeks before the distribution date (known as the ex-distribution period) you will not be entitled to receive the next income distribution.

d. Estimated gross distribution yield. This shows the estimated gross distribution yield as at 31 December 2009. These figures will change frequently and are before tax and after any charges and expenses are deducted from the fund.

e. Past performance. This shows the annualised growth rate as at 31 December 2009 that each of the funds has achieved over the last five and ten years. They do not take account of movements in exchange rates over these periods. Payments made in a currency other than that in which the fund is denominated will be subject to rates of exchange and currency conversion charges. These figures are on an offer to offer basis and are before any charges and expenses are deducted from the fund. They assume that gross income earned by the fund is

reinvested. Past performance is not a guide to future performance. The value of any investment and the income from it can fall as a result of market and currency fluctuations and you may get back less than the amount originally invested. These figures, whilst illustrating past performance, should not be taken as a guide to future performance. Different financial conditions will mean that future investment performance may be better or worse. The following past performance figures are up to date at the time of production of this brochure.

Funds	Charges and expenses			Distribution and past performance			
	A	B		C	D	E	
	Effect on growth rate illustrated	Annual management charge	Other fees	Distribution dates	Estimated gross distribution yield	Past performance annualised growth over last	
						5 years	10 years
Managed fund (US dollar)	2.78%	1.95%	0.09%	28 Feb – 31 Aug	0.43%	3.0%	2.7%
Managed Currency fund (US dollar)	1.74%	1.95%	0.10%	28 Feb – 31 Aug	0.19%	1.6%	5.0%
Gilt and Income fund (sterling)	2.0%	1.0%	0.09%	28 Feb – 31 Aug	3.11%	3.8%	8.9%
Worldwide Equity fund (US dollar)	2.8%	1.25%	0.10%	28 Feb – 31 Aug	0.0%	2.3%	-2.4%
UK Capital Growth fund (sterling)	2.83%	1.95%	0.07%	28 Feb – 31 Aug	1.02%	6.1%	3.3%
Europe fund (euro)	2.8%	1.95%	0.10%	28 Feb – 31 Aug	0.42%	3.4%	-0.4%
North American Growth fund (US dollar)	2.74%	1.95%	0.07%	28 Feb – 31 Aug	0.0%	0.2%	-5.6%
Far East fund (US dollar)	2.82%	1.95%	0.08%	28 Feb – 31 Aug	0.0%	4.8%	-3.1%

Source: Allied Dunbar International Fund Managers Limited, figures as at 31/12/2009 in fund currency. Past performance is not a guide to future performance. Please note that figures in the distribution and past performance table (C–E) are as at 31/12/2009.

It should be noted that charges and expenses figures in the table are as at 31/12/2009.

Percentage growth	01 Jul 09 – 01 Jul 10	01 Jul 08 – 01 Jul 09	01 Jul 07 – 01 Jul 08	01 Jul 06 – 01 Jul 07	01 Jul 05 – 01 Jul 06
Far East fund (US dollar)	10.9%	-28.3%	-11.5%	27.1%	35.7%
Managed fund (US dollar)	8.0%	-21.5%	-2.3%	15.2%	13.5%
Managed Currency fund (US dollar)	-1.0%	-0.4%	2.7%	3.9%	2.5%
North American Growth (US dollar)	11.7%	-23.6%	-13.4%	22.5%	3.0%
Gilt and Income fund (sterling)	3.0%	11.4%	5.9%	-2.5%	0.3%
UK Capital Growth fund (sterling)	13.0%	-24.7%	-7.2%	19.6%	19.3%
Worldwide Equity fund (US dollar)	9.7%	-31.3%	-8.5%	21.3%	19.5%
Europe fund (euro)	18.2%	-21.4%	-25.6%	28.3%	17.1%

Source: Allied Dunbar International Fund Managers Limited, figures from 01/07/2005 to 01/07/2010 in fund currency. Bid-bid prices, gross. Past performance is not a guide to future performance. The price of units can fall as well as rise. The value of any investment and the income from it can fall as well as rise, as a result of market and currency fluctuations and you may get back less than the amount originally invested. Annual performance figures are for discrete years, for example July 2009 – July 2010 equals 01/07/09 – 01/07/10.

Issued by Allied Dunbar International Fund Managers Limited which is licensed by the Financial Supervision Commission of the Isle of Man. Registered in the Isle of Man number 23846C. Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1ET, British Isles. Telephone 01624 661551 Fax 01624 691599

Calls may be recorded for training and quality purposes. A member of the Zurich group.

Your Allied Dunbar International Funds application

Please complete this application to apply for the plan detailed in the attached key features.

Your details

Name of first account holder

Title Mr Mrs Miss Ms Dr Other (please give details)

Family name

Forename(s)

Please give details of any previous name used (including maiden name)

Day Month Year

Date of birth

Nationality

Place of birth

Occupation

Name of second account holder

Title Mr Mrs Miss Ms Dr Other (please give details)

Family name

Forename(s)

Please give details of any previous name used (including maiden name)

Day Month Year

Date of birth

Nationality

Place of birth

Occupation

Permanent address

If the second account holder's permanent address is different please provide details in the additional notes box on page 12.

Postcode

Is this application to add to an existing holding? Yes No

Have you recently cashed in any investment contract in whole or in part (e.g. life protection plan, savings or pension plan or unit trust) or intend to do so in the near future? Yes No

If there are more than two account holders, please provide full personal details as listed above (including any previous names used) on a separate page. Please ensure all account holders sign the declaration at the bottom of page nine.

Your investment

Is this application for investment via the nominee investment service? Yes No

Fund choice and amount

Managed	USD		UK Capital Growth	GBP		Gilt & Income	GBP		North American	USD	
Managed Currency	USD		Far East	USD		Worldwide Equity	USD		Europe	EUR	

Declaration

I/We apply for that number and class of participating shares of Allied Dunbar International Funds Limited ('the Company') which may be purchased with my/our payment, subject to the terms of the Memorandum and Articles of Association of the Company and prevailing scheme particulars.

I/We confirm that I/we have read and understood the funds scheme particulars

I/We request you to place my/our name(s) on the registrar of shareholders of the Company as holder(s) of the participating shares which are allocated to me/us. I/We confirm that I am/we are at least 18 years old and declare that I am not/none of us is a US person and that, upon the registration of participating shares applied for in my/our name(s) (or in any other name(s) in which I/we may request registration) no US person will be interested in such participating shares. A US person means a national citizen or resident of, or a corporation or partnership organised under the laws of the United States including its possessions, its territories and all areas subject to its jurisdiction. I/We confirm that Allied Dunbar International Fund Managers Limited (ADIFM) has provided no investment advice in connection with this application.

If this application is for the Nominee Investment Service.

I/We apply for the Nominee Investment Service available through Allied Dunbar International Nominees Limited (ADIN). I/We agree that unless specified otherwise the administration fee of GBP50, for the service, will be deducted from the payment amount for the initial investment.

I/We have read the terms and conditions of the service and agree to be bound by them.

I/We authorise Allied Dunbar International Nominees Limited to act on the instructions of Allied Dunbar International Fund Managers Limited (ADIFM) and, further, authorise ADIFM to accept instructions from me/us by fax/telephone.

I/We agree that ADIFM will not be liable for any consequences of acting in accordance with this authority (including any loss arising out of any error, omission or delay in the dispatch, transmission, transcription, receipt, coding or decoding of any fax/telephone instructions no matter how or by whom caused).

I/We agree to indemnify ADIFM and ADIN against all claims and demands made by any person as a direct or indirect consequence of acting in accordance with this authority.

Data protection: I/We understand that the information that I/we supply will be held and used for the purposes of processing and administering the contract/policies and to prevent and detect fraud and financial crime by any of your group companies, by re-insurers, by reference agencies, by third parties who provide relevant services to you and by my/our relevant financial professional. To prevent and detect fraud and financial crime, my/our health and other details may be required to be passed to other companies, public bodies including the police, or to an insurers' database. I/We understand that my/our personal information may be passed to governmental, regulatory or other bodies as required by law.

The information may also be used by your group companies for accounting, statistical or marketing purposes and may be transmitted by any usual means including the internet. I/We understand that you will only communicate with me/us using the contact details that I/we supply to you. Where I/we have provided more than one form of contact details, you will use the most appropriate method of communication depending on the urgency and sensitivity of the information.

I/We note that you may record or monitor my/our calls in order to offer additional security, resolve complaints and for training and quality purposes.

I/We confirm that I/we agree to my/our personal data being collected and used as set out above. I/We understand that I/we am/are entitled to receive a copy of my/our personal data held by you (and you may charge the statutory fee for this) and to correct any errors.

Signatures

First account holder name		
Authorised signature	Day	Month Year
	Date	<input type="text"/>
Second account holder name		
Authorised signature	Day	Month Year
	Date	<input type="text"/>
Third account holder name		
Authorised signature	Day	Month Year
	Date	<input type="text"/>
Fourth account holder name		
Authorised signature	Day	Month Year
	Date	<input type="text"/>
Please state in which country the application was signed		
Please state country of negotiation (if different)		

Proceeds from shares/investment holdings/property sale

Details of shares/investment holdings/property sale

Total value or amount of sale and currency

Date

Day	Month	Year

Details/address of property

Other

Please provide details here if your contribution is from a source other than those listed above. Please include full details of where funds are from, dates, currency and amount.

For introducer use only

Name of broker or consultant

Authorised signature

Date

Day	Month	Year

Position

Introducer number

Introducer name

Disclosure requirements

Is the client entitled to cancellation rights? Yes No
Would you like us to provide product disclosure? Yes No

Financial adviser details

Independent financial adviser stamp (if applicable)

Serial number

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Do normal commission rates apply to this investment? Yes No
If 'no', please give details.

Recommendation – Openwork only

Is this application for the contract you recommended? Yes No
If 'no', please obtain the client's signature.

I/We confirm that I/we wish to proceed with this application in preference to other contracts which have been recommended to me/us.

Financial adviser details – Openwork only

	Code	Name	Bus. centre	% split																																								
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IF ANY OF THE FINANCIAL ADVISERS WHO HAVE BEEN ALLOCATED FEES ARE NOT LICENCED, PLEASE COMPLETE THE DECLARATION BELOW:

I confirm that the sale of this case was made by the licence holder whose details appear below.

Financial adviser name	Code
------------------------	------

Managers name

Authorised signature

Do you wish to sacrifice any commission? Yes No If 'yes', please indicate how much

Any commission sacrifice will be given to the client as a discounted price.

Additional notes

Examples of additional information:

- Name and address of other holders
- Identification of other holders

Further information

Scheme particulars complying with the relevant regulations are available free of charge.

Please indicate if you would like to receive a copy.

Request for a telegraphic transfer

Name and address of bankers

To: The Manager
Postcode

Account details

Dear Sir

Account name and number

--	--

Please make a telegraphic transfer for:

Currency

sterling
 US dollar
 euro

Amount

<input style="width: 90%;" type="text"/>	Amount in words
--	-----------------

Reference: (please insert client's initials and surname)

ADIFML/

Telegraphic transfers

Please forward a telegraphic transfer in the currency indicated

sterling
 US dollar
 euro

sterling transfer: To

HSBC Bank plc, HSBC House, Ridgeway Street, Douglas, Isle of Man, IM99 1AU, British Isles. SWIFT code: MIDLGB22 Sort code: 40-19-38	In favour of: Allied Dunbar International Fund Managers Limited. Account number: 13663213 IBAN: GB09MIDL40193813663213
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US dollar transfer: To

HSBC Bank plc, International Division, P.O. Box 181, 27-32 Poultry, London. SWIFT/BIC code: MIDLGB22 Sort code: 40-05-15	In favour of: Allied Dunbar International Fund Managers Limited. Account number: 59089618 IBAN: GB35MIDL40051559089618
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euro transfer: To

HSBC Bank plc, International Division, P.O. Box 181, 27-32 Poultry, London. SWIFT/BIC code: MIDLGB22 Sort code: 40-05-15	In favour of: Allied Dunbar International Fund Managers Limited. Account number: 59089642 IBAN: GB66MIDL40051559089642
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All costs and charges should be debited to my/our account number as above.

Yours faithfully

Authorised signature

Date

Day	Month	Year

Authorised signature

Date

Day	Month	Year

Notes

- Please note that, since this is your instruction to your bank, we are unable to insist on the speedy handling of the instruction by your bankers, nor accept responsibility for any errors or omissions on the part of your bankers while acting on these instructions. We will hold your application form until your payment has been received, at which time your application will be processed.
- Please send the completed form direct to your bankers.

Issued by Allied Dunbar International Fund Managers Limited which is licensed by the Financial Supervision Commission of the Isle of Man.

Registered in the Isle of Man number 23846C.

Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1ET, British Isles.

Telephone 01624 661551 Fax 01624 691599

Approved by Zurich International Solutions Limited, UK Life Centre, Station Road, Swindon, Wiltshire SN1 1EL, United Kingdom.

Zurich International Solutions Limited is authorised and regulated by the Financial Services Authority for the purposes of promotion of the products offered by Zurich International Life into the United Kingdom. Other rules of the Financial Services Authority may not apply to Zurich International Life Limited as a non-UK based insurer.

Allied Dunbar Fund Managers Limited is a member of the Zurich Financial Services Group.