Authorisation of adviser remuneration

If you have agreed with your adviser that you will pay them for their services from your Zurich Portfolio you will need to complete this form. If you have more than one Zurich Portfolio a separate ‘Authorisation of adviser remuneration’ form should be completed for each.

The remuneration detail captured in this form must match the corresponding information that your adviser enters into the Zurich Intermediary Platform on your behalf.

Once this declaration is signed by you, any subsequent amendment must be countersigned and dated, prior to it being sent in to Zurich for action.

If there is any discrepancy between this form and the Portfolio submission detail, Zurich will potentially, be unable to facilitate payment of any remuneration to your adviser until accurate documentation is provided.

If you need more information about remuneration options (including the remuneration types in this form) please talk to your adviser before you complete this form.

Please complete the applicable section for each account you hold.

If required, your adviser can help you to complete this form.

The remuneration agreed must be within the firm’s remuneration limits on the platform.

If you have agreed to pay your adviser one-off remuneration, we will ask you to sign a different form to gain your authority.

The way we ask for your authority may change in the future.

Please use blue or black ink and block capitals. Please check that this form is completed correctly and signed.

Notes on completing this form

All Zurich Portfolio holders must complete section 1. If the Zurich Portfolio is held jointly, then for question ‘b’, please use one box for each of you.

Please complete sections 2 to 5 as applicable, for all of the accounts that you hold within your Zurich Portfolio.

If you tick option ‘a’ or ‘b’ the rest of the section does not apply, and therefore, you can move to the next section that is applicable to you.

Option ‘c’ within each section should only be completed if you have agreed an initial remuneration payment with your adviser. Within option ‘c’ in sections 3, 4 and 5 you can select remuneration on a payment and remuneration on a cash transfer. A cash transfer is a transfer into your account from another provider. A payment is any other form of payment into your account. Both or one of these options may be applicable to you.

All Zurich Portfolio holders must complete section 6. Please read the declaration and authority carefully.

If you hold a Zurich Portfolio jointly then you must both sign this form.

1. Your details

1a Zurich Portfolio number

1b Full names of Zurich Portfolio holders
2. Investment Account

2a I/We have not agreed for any adviser remuneration to be deducted from my/our Investment Account

or

2b I/We are not making any changes to deductions from my/our Investment Account in respect of adviser remuneration at this time

or

2c Initial remuneration

I/We have agreed for an initial remuneration payment of:

£ ___________ or % ___________ of the payment of £ ___________ * to be deducted from my/our Investment Account.

* This is the estimated amount and the amount received could be higher or lower than this. Where you have agreed for an initial remuneration payment to be calculated as a percentage, this will be calculated as a percentage of the amount actually received.

Please note: If you are making multiple payments into your Investment Account and have agreed for initial remuneration to be deducted from your account in respect of these, a further 'Authorisation of adviser remuneration' form should be completed.

and/or

2d I/We have agreed for total regular initial adviser remuneration of £ ___________ to be deducted as amounts of £ ___________ at the frequency selected below.

☐ Deducted each month  ☐ Deducted each quarter

☐ Deducted each half year  ☐ Deducted as one payment each year

Please note: regular initial remuneration cannot be more frequent than your most frequent regular payment.

and/or

2e Ongoing remuneration

My/our adviser is providing me/us with an ongoing service and I/we have agreed that deductions in respect of ongoing remuneration can be made from my/our Investment Account as follows:

£ ___________ each year and deducted proportionately at the frequency selected below.

or

% ___________ each year calculated daily based on the value of assets, including any cash, in my/our account and deducted at the frequency selected below.

☐ Deducted each month  ☐ Deducted each quarter

☐ Deducted each half year  ☐ Deducted as one payment each year
3. Cash ISA (if applicable)

3a I have not agreed for any adviser remuneration to be deducted from my Cash ISA

or

3b I am not making any changes to deductions from my Cash ISA in respect of adviser remuneration at this time

or

3c Initial remuneration

I have agreed for an initial remuneration payment of:

£ or % of the payment of £ * to be deducted from my Cash ISA this tax year.

and/or

£ or % of the payment of £ * to be deducted from my Cash ISA next tax year, after the cash is moved from my Cash Account to my Cash ISA.

and/or

I have agreed for an initial remuneration payment of:

£ or % of the cash transfer of £ * to be deducted from my Cash ISA this tax year.

* This is the estimated amount and the amount received could be higher or lower than this. Where you have agreed for an initial remuneration payment to be calculated as a percentage, this will be calculated as a percentage of the amount actually received.

Please note: If you are making multiple payments or cash transfers into your Cash ISA and have agreed for initial remuneration to be deducted from your account in respect of these, a further ‘Authorisation of adviser remuneration’ form should be completed.

and/or

3d I/We have agreed for total regular initial adviser remuneration of £ to be deducted as amounts of £ at the frequency selected below.

☐ Deducted each month    ☐ Deducted each quarter
☐ Deducted each half year ☐ Deducted as one payment each year

Please note: regular initial remuneration cannot be more frequent than your most frequent regular payment.

and/or

3e Ongoing remuneration

My adviser is providing me with an ongoing service and I have agreed that deductions in respect of ongoing remuneration can be made from my Cash ISA as follows:

£ each year and deducted proportionately at the frequency selected below.

or

% each year calculated daily based on the value of assets, including any cash, in my account and deducted at the frequency selected below.

☐ Deducted each month    ☐ Deducted each quarter
☐ Deducted each half year ☐ Deducted as one payment each year

3f Deduction of remuneration from your Investment Account

I would like the remuneration detailed in 3c and/or 3d, as applicable, to be deducted instead from my Investment Account

☐ Yes    ☐ No
4. Stocks & Shares ISA (if applicable)

4a I have not agreed for any adviser remuneration to be deducted from my Stocks & Shares ISA  

or

4b I am not making any changes to deductions from my Stocks & Shares ISA in respect of adviser remuneration at this time  

or

4c **Initial remuneration**

I have agreed for an initial remuneration payment of:

£  

or  

% of the payment of £  

* to be deducted from my Stocks & Shares ISA this tax year.

and/or

£  

or  

% of the payment of £  

* to be deducted from my Stocks & Shares ISA next tax year after the cash is moved from my Cash Account to my Stocks & Shares ISA.

and/or

I have agreed for an initial remuneration payment of:

£  

or  

% of the cash transfer of £  

* to be deducted from my Stocks & Shares ISA this tax year.

* This is the estimated amount and the amount received could be higher or lower than this. Where you have agreed for an initial remuneration payment to be calculated as a percentage, this will be calculated as a percentage of the amount actually received.

Please note: If you are making multiple payments or cash transfers into your Stocks & Shares ISA and have agreed for initial remuneration to be deducted from your account in respect of these, a further ‘Authorisation of adviser remuneration’ form should be completed.

and/or

4d I/We have agreed for total regular initial adviser remuneration of £  

to be deducted as amounts of £  

deducted at the frequency selected below.

☐ Deducted each month

☐ Deducted each quarter

☐ Deducted each half year

☐ Deducted as one payment each year

Please note: regular initial remuneration cannot be more frequent than your most frequent regular payment.

and/or

4e **Ongoing remuneration**

My adviser is providing me with an ongoing service and I have agreed that deductions in respect of ongoing remuneration can be made from my Stocks & Shares ISA as follows:

£  

each year and deducted proportionately at the frequency selected below.

or

%  
each year calculated daily based on the value of assets, including any cash, in my account and deducted at the frequency selected below.

☐ Deducted each month

☐ Deducted each quarter

☐ Deducted each half year

☐ Deducted as one payment each year

4f **Deduction of remuneration from your Investment Account**

I would like the remuneration detailed in 4c and/or 4d, as applicable, to be deducted instead from my Investment Account

☐ Yes  ☐ No
5. Retirement Account (if applicable)

5a I have not agreed for any adviser remuneration to be deducted from my Retirement Account

or

5b I am not making any changes to deductions from my Retirement Account in respect of adviser remuneration at this time

or

5c Initial remuneration

I have agreed for an initial remuneration payment of:

£ or % of the payment of £ * to be deducted from my Retirement Account.

Where tax relief we claim is added to the payment, initial remuneration as a percentage will be based on the amount including the tax relief we claim.

and/or

I have agreed for an initial remuneration payment of:

£ or % of the cash transfer of £ * to be deducted from my Retirement Account.

* This is the estimated amount and the amount received could be higher or lower than this. Where you have agreed for an initial remuneration payment to be calculated as a percentage, this will be calculated as a percentage of the amount actually received.

Please note: If you are making multiple payments or cash transfers into your Retirement Account and have agreed for initial remuneration to be deducted from your account in respect of these, a further ‘Authorisation of adviser remuneration’ form should be completed.

and/or

5d I/We have agreed for total regular initial adviser remuneration of £ to be deducted as amounts of £ at the frequency selected below.

☐ Deducted each month ☐ Deducted each quarter

☐ Deducted each half year ☐ Deducted as one payment each year

Please note: regular initial remuneration cannot be more frequent than your most frequent regular payment.

and/or

5e Ongoing remuneration

My adviser is providing me with an ongoing service and I have agreed that deductions in respect of ongoing remuneration can be made from my Retirement Account as follows:

£ each year and deducted proportionately at the frequency selected below.

or

% each year calculated daily based on the value of assets, including any cash, in my account and deducted at the frequency selected below.

☐ Deducted each month ☐ Deducted each quarter

☐ Deducted each half year ☐ Deducted as one payment each year
6. Declaration and authority

The declaration is made by each Zurich Portfolio holder who signs below.

a) I instruct Zurich to deduct the adviser remuneration detailed in this form from the accounts within my Zurich Portfolio as shown and pay it to my adviser.

b) I confirm that adviser remuneration deducted from the Retirement Account must only relate to pension advice given in respect of that account, and be in accordance with HMRC guidance, otherwise I understand that additional tax charges may be triggered.

c) I understand that:

- If I close an account or on the death of the last account holder, any ongoing remuneration amount due to my adviser up until the date Zurich processes the instruction from me or where appropriate from the legal personal representatives will be deducted from my account as soon as practicable. I understand that Zurich will not wait until the next regular deduction date to make the deduction.
- If ongoing remuneration is due on the 29th, 30th or 31st, then in the months that end before the due date, Zurich will deduct the remuneration on the last day of the month. Where the remuneration is due on a day other than a business day, Zurich will deduct it on the next business day.
- I cannot cancel a deduction in respect of remuneration once it has been deducted from any of the accounts detailed on this form, and will need to contact my adviser to discuss whether a refund is payable in full or in part or not due.
- I will need to complete a new form authorising any further initial remuneration or regular initial remuneration or increases to or changes in basis of (pound amount to percentage or percentage to pound amount) ongoing remuneration.
- If I send another instruction to Zurich authorising the deduction of ongoing adviser remuneration or regular initial remuneration then, once Zurich has processed this, it will supersede this instruction and I understand that Zurich will then carry out my new instructions at the next available opportunity.

d) If I need to amend any of the information in this form I will strike through the information to be changed and write the correct information next to it. I will sign (using my signature and not just my initials) next to the correct information to confirm my agreement to the change(s) made.

Signatures – all Zurich Portfolio holders must sign

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Print full name

Please send the completed form to:

Zurich Portfolio Team, PO Box 1200, Cheltenham, GL50 9UP.

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