Authorisation of one-off adviser remuneration

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

There are two options for you to choose for your Retirement Account.

One-off remuneration - This can be taken from any products you hold in your Zurich Portfolio and there is no limit to the amount. Please note, if it is taken from your Retirement Account it can only be made for regulated financial advice in respect of the Retirement Account.

Pension Advice Allowance (PAA) – This is a type of one-off remuneration that can only be taken from your Retirement Account. It can only be used for retirement advice, but isn’t restricted to advice on just your Retirement Account. If you’ve got more than one pension, or other investments that you’re going to rely on in retirement, the PAA can be used to pay for advice that covers all of these. It is limited to up to £500 per use and can only be used a maximum of three times in your lifetime and only once per tax year.

Please see your Terms and Conditions for further details of how adviser remuneration is taken from your Zurich Portfolio. Please note, both options for your retirement account are referred to as adviser one-off adviser remuneration in your Terms and conditions.

If you need more information about remuneration options please talk to your adviser before you complete this form.

If you have agreed to pay your adviser any other remuneration type from your Zurich Portfolio, we will ask you to sign a different form to gain your authority.

Please complete the applicable section for each account you hold. If required, your adviser can help you to complete this form.

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 1b, please use one box for each of you.

If you wish to use the one-off remuneration option please complete sections 2 to 6 as applicable, for all of the accounts that you hold within your Zurich Portfolio, including the Cash Account.

If you wish to use the PAA remuneration option please complete section 7.

If you wish to use both options please complete all the applicable sections in the form.

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

All Zurich Portfolio holders must complete section 8.

1. Your details

1a Zurich Portfolio number

1b Full name of Zurich Portfolio holders
2. Cash Account

2a I/We have not agreed for one-off adviser remuneration to be deducted from my/our Cash Account

or

2b I/We agree to the deduction from my/our Cash Account of:

An adviser remuneration payment of £

or

2c I/We agree to the deduction from my/our Cash Account of:

An adviser remuneration payment of % of the total value held in my/our Cash Account.

or

2d I/We agree to the deduction from my/our Cash Account of:

An adviser remuneration payment of % of the total value of the assets (including any cash) held in each of the accounts in my/our Zurich Portfolio.

3. Investment Account

3a I/We have not agreed for one-off adviser remuneration to be deducted from my/our Investment Account

or

3b I/We agree to the deduction from my/our Investment Account of:

An adviser remuneration payment of £

or

3c I/We agree to the deduction from my/our Investment Account of:

An adviser remuneration payment of % of the total value of the assets (including any cash) held in each of the accounts in my/our Investment Account.

4. Cash ISA

4a I have not agreed for one-off adviser remuneration to be deducted from my Cash ISA

or

4b I agree to the deduction from my Cash ISA of:

An adviser remuneration payment of £

or

4c I agree to the deduction from my Cash ISA of:

An adviser remuneration payment of % of the total value of the cash held in my Cash ISA.
5. Stocks & Shares ISA

5a I have not agreed for one-off adviser remuneration to be deducted from my Stocks & Shares ISA

or

5b I agree to the deduction from my Stocks & Shares ISA of:

An adviser remuneration payment of £

or

5c I agree to the deduction from my Stocks & Shares ISA of:

An adviser remuneration payment of \% of the total value of the assets (including any cash) held in my Stocks & Shares ISA.

6. Retirement Account – One-off remuneration

6a I have not agreed for one-off adviser remuneration to be deducted from my Retirement Account

or

6b I agree to the deduction from my Retirement Account of:

An adviser remuneration payment of £

or

6c I agree to the deduction from my Retirement Account of:

An adviser remuneration payment of \% of the total value of the assets (including any cash) held in my Retirement Account.

Please note, one-off remuneration can only be taken from your Retirement Account to pay for regulated financial advice in relation to that Retirement Account.

7 Retirement Account – PAA remuneration

7a I/we have not agreed for PAA remuneration to be deducted from my/our Retirement Account.

Please note: PAA can only be used for retirement advice, but isn’t limited to advice on just your Retirement Account. If you’ve got more than one pension plan, or have other investments that you’ll rely on when you retire, the PAA can be used to pay for advice on your overall retirement needs.

7b Have you already used PAA three times? Yes* No

*If you have answered ‘Yes’ you are not entitled to use this option, as it can only be used three times in your lifetime.

7c Have you taken a PAA withdrawal within the current tax year? Yes* No

*If you have answered ‘Yes’ you are not entitled to use this option, as it can only be used once in a tax year.

If you have answered no to the above questions, please complete the amount below. Please note: this is limited to £500.

7d I/we agree to the deduction from my/our Retirement account of:

An adviser PAA remuneration payment of £
8. Declaration and authority

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

a) I understand that I cannot cancel a deduction in respect of one-off adviser 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.

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

c) Where I have selected one-off adviser remuneration to be deducted from the Retirement Account, I confirm that this relates to pension advice given in respect of that account, and is in accordance with HMRC guidance, otherwise I understand that additional tax charges may be triggered.

d) Where I have selected to use the PAA option I confirm that:

- no more than two PAA payments have been requested and made on my behalf in my lifetime,
- no other PAA payment has been requested and made in the tax year in which I’m making this request,
- the advice the PAA will be used to pay for is regulated financial advice regarding retirement, provided by a financial adviser regulated and authorised by the Financial Conduct Authority to provide such advice.

e) 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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<thead>
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<th>Signature</th>
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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.

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Registered Office: The Grange, Bishops Cleeve, Cheltenham, GL52 8XX.
Telephone Number: 0345 607 2013
We may record or monitor calls to improve our service.

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