

ILLUSTRATION REQUEST

DISCOUNTED GIFT / LOAN TRUST

Settlor	Full name and title	Date of birth
Settlor's address	First line of address and postcode	
Additional settlor (if applicable)	Full name and title	Date of birth
1st beneficiary life insured	Full name and title	Date of birth
1st beneficiary life insured	Full address including postcode	
2nd beneficiary life insured	Full name and title	Date of birth
2nd beneficiary life insured	Full address including postcode	
Investment amount	£ _____	
Regular withdrawals (needed for discounted gift trusts)	Amount _____ (£ or % per annum)	Frequency to be paid:- Monthly / quarterly / annually / Other
Type of trust –	Discounted Gift <input type="checkbox"/> Loan Trust <input type="checkbox"/> Will Trust <input type="checkbox"/>	
Name of insurance company(s) (up to 3)	1) _____	2) _____
Fund choice(s)	Fund(s) _____ (if not given – insurance company will use their default fund)	

WHOLE OF LIFE 2ND DEATH AND GIFT INTERVIVOS

First life	Full name and title	Date of birth
First life's address	First line of address and postcode	
Second life	Full name and title	Date of birth
Amount of cover required	£ _____ or premium £ _____ (pm / pq / pa)	
	Joint life, second death whole of life <input type="checkbox"/> OR Gift inter vivos policy <input type="checkbox"/>	

(email to discounts@power-robbins.co.uk or fax 01372 450417 or post to freepost address see notes.)

As in all financial matters, if you feel you would benefit from advice you should obtain professional advice elsewhere, rather than using a non-advisory discount service.

All transactions receiving discounts, cashbacks or money saving offers of any kind from Power Robbins are on an Execution Only basis. EXECUTION ONLY means that the transaction has been chosen by the investor who understands the risks involved. The investor does not require, and understands he/she will not receive advice about the merits, suitability or any other aspect of the item purchased, now or in the future. The investor should obtain professional advice elsewhere if required.

NOTES

The first step is to offer you an illustration showing the enhancement to your plan. Please use the attached form to send us your details on a non advisory basis. You can email us at discounts@power-robbins.co.uk, fax us on 01372 450417, phone us on 0800 032 5433, or post the form to our freepost address which is shown above.

We will send you personal illustrations from up to 3 companies of your choice, showing how our discount will enhance your plan.

The second step would normally be to see what underwriting terms the companies will offer without the need to submit your investment/premium cheque. This is normally applicable to discounted gift plans, whole of life and gift intervivos plans.

This way you can check the insurance companies terms without the need to send a cheque for the investment amount. Once the company have completed their underwriting they will offer the best terms they feel can be achieved (eg discounted gift, joint life second death and gift intervivos).

If you are interested to see a fully underwritten illustration once you have seen the standard illustration, please ask us for underwriting questionnaires for the companies of your choice (up to 3). Please complete the underwriting (short) form and we will send it to the companies concerned. Their underwriting decisions normally take between 2 and 6 weeks dependent on the information required. We will keep you informed at all stages with copies of insurance company correspondence.

Once you have received the underwriting decision and before investing, we do ask investors, trustees and beneficiaries to sign our investment agreement, confirming that they have read the product provider's literature, personal illustration and our full information (including terms of business and keyfacts) and that they fully understand the risks involved. We will send a new investor pack and full information to all those concerned on receipt of your instruction.

For whole of life policies and gift inter vivos policies, we will send you an illustration from a UK company offering a competitively priced premium with the premium guaranteed not to increase during the life of the policy, unless you stipulate that you require an illustration from any particular insurance company, or that you require a reviewable premium that could rise in the future.

We can also offer guaranteed 'one off' payment plans for whole of life and also what is called 'limited pay' whole of life, if you would like further information – please contact us on 0800 032 5433.

Power Robbins do not chase or put client's under any pressure with any product to allow you the time to fully consider all your options and if at any stage in this process you feel you are not sure please seek the appropriate advice.

All the above can be undertaken without any obligation.

If you decide to proceed with your investment/policy we will need the following:-

1. A completed application.
2. Investment agreement signed by all parties, including premium payers, lives assured, trustees and beneficiaries.
3. Appropriate anti money laundering documentation from all parties – we will inform you of these requirements on request (this service is for UK investors using UK bank accounts).

If you require help with completion of any of the forms, including trust forms – although we cannot advise you we can help with the actual process.

This information must be read in conjunction with the product providers literature, personal illustration (available from Power Robbins), our notes "investing through us" including important notes on investing, terms of business and key facts.

As in all financial matters, if you feel you would benefit from advice you should obtain professional advice elsewhere, rather than using a non-advisory discount service.
