

Structured Investment Declaration

Overseas Trust and Pension (“OTAP”) strongly recommends a maximum holding limit of 50% of any: pension, plan or trust’s funds in Structured Investments.

When you buy a structured investment, you agree to tie up your money for a set number of years. Some Structured investments typically offer you a lump sum at maturity and/ or income payments depending on the performance of a stock market index (indices) or other measure.

Whether or not you get back your original investment and/ or receive income payments in full depends on a range of factors specific to each Structured Investment which can include how the stock market index or other measure has performed. If the stock market falls, you can lose a large part of your original investment if no guarantee is present. There is also a risk that the issuer of the structured investment or one of their counterparties will default and be unable to pay any amount due or honor any guarantee. The risk of default may not be linked to the issuer but to another institution(s).

You should read and understand the Investment information before investing, including:

- What the investment is and how it works
- The key risks including the risk of capital, income loss and counterparty risks
- Charges (the fees that will be deducted from your returns or capital)

Any choice of investment is entirely at the risk of the member, settlor and their investment adviser. It is the responsibility of the member, settlor and their investment adviser to ensure that all available documentation has been read and understood in respect of any investment chosen.

Whilst OTAP may allow the use of structured or equivalent investments by the appointed financial/ investment adviser and or the member/ settlor, OTAP does not approve or recommend any investment that is selected. OTAP accepts no responsibility for losses, damages and/or costs that may be incurred as a consequence of investing on the Client’s behalf. Nor does OTAP take or accept any responsibility to review the appropriateness, credit worthiness, investment risk, issuer or any other aspect or part of any selected investment or counterparty and this responsibility remains solely that of the appointed adviser and the member/ settlor.

I understand, acknowledge and accept the risks associated with investing in a Structured Investments. I accept that OTAP will have no responsibility for any failure or loss arising from investments held within its Products.

October 2016

Member/ Settlor Signature

Name.....

Date....

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