
Non-Standard Investments (including Structured Notes) Declaration

IMPORTANT INFORMATION

Overseas Trust and Pension (OTAP) is the brand name of Overseas Trust and Pension Ltd, Overseas Pensions and Benefits Ltd and Overseas Pensions Administration Ltd, (the Companies). They are licensed by the Guernsey Financial Services Commission under the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc (Bailiwick of Guernsey) Law, 2020. Overseas Trust and Pension Ltd and Overseas Pensions and Benefits Ltd are registered in Guernsey numbers: 55506 and 39935 respectively. Their registered office is Lefebvre Court, Third Floor, Block B, Lefebvre Street, St Peter Port, Guernsey, GY1 2JP. Overseas Pensions Administration Ltd is registered in Alderney number: 1427 and its registered office is Millennium House, Ollivier Street, St Anne, Alderney, GY9 3TD.

Overseas Trust and Pension Limited is an authorised financial services provider in terms of the South African Financial Advisory and Intermediary Services Act ("FAIS") and is regulated by the Financial Sector Conduct Authority ("FSCA") of South Africa. FSP number 47261.

The Companies do not offer financial, investment or tax advice, any information provided should not be considered as such. The Companies accept no legal liability for losses, damages or expenses which you may incur or suffer directly or indirectly by using this information.

We endeavour to make sure the information is accurate and up-to-date however, no warranty is given as to the accuracy or completeness of any information and no liability is accepted for any errors or omissions in such information.

We strongly recommend that clients take regulated financial and investment advice relevant to their individual circumstances. It is the responsibility of clients and their advisers to review the advice and investments at least annually. The product terms, risks and charges (including: initial, annual and exit) should be considered, understood and agreed with your Financial/Investment Adviser.

Past performance is not a reliable indicator of future results. Investment values and the income from them can go down as well as up and may be affected by changes in rates of exchange. An investor may not receive back the amount initially invested.

Data Privacy Statement: Please refer to our Data Privacy Policy published on the Overseas Trust and Pension website: www.trustandpension.com/legal-and-regulatory

Section 1 - Personal Details

A. MEMBER DETAILS

Title (e.g. Mr/Mrs/Miss/Ms/Dr/Other)

First name

Middle Names

Surname

Plan Name

Plan Reference

Section 2 - Investment Details

A. INVESTMENT DETAILS

Investment Description

Amount to be invested? £ / € / US\$

Overseas Trust and Pension (“OTAP”) applies a maximum holding limit of 50% of any pension, plan or trust’s funds in non-standard investments. Any dealing instruction received that will result in that limit being exceeded will not be actioned.

Non-standard investments are typically higher risk investments, with limited liquidity, complicated structures and/or aimed at experienced investors.

We expect at least three different investment funds, from three different providers i.e. no one holding should represent more than 33% of the total value of the portfolio. Non-standard investments do not come under the usual dealing service standards but will be reviewed and executed on a reasonable endeavours basis.

Your plan may not get back the value of the original investment and/ or receive any income payments. Returns will depend on a range of factors specific to each investment. There is also a risk that the issuer of the investment or one of their counterparties will default and be unable to pay any amount due or honour any guarantee. The risk of default may not be linked to the issuer but to another institution(s).

As the Plan Member / Settlor you should read and understand the Investment information before investing, including but not limited to:

- 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)
- What investments or investment markets are you being exposed to
- Can the investment be cashed in or sold without penalty and is there an active market for these investments
- Are your overall investments in a diverse portfolio made up of different asset classes

Any choice of investment is entirely at the risk of the Member / Settlor and their investment adviser but should form part of a diverse and risk appropriate portfolio. 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 and that the investment is suitable.

Whilst OTAP may allow the use of non-standard 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 or not 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.



B. FEE DISCLOSURE

Certain investments will pay a commission, fee or other form of remuneration to the adviser or their firm. Amount due to the adviser:

£ / € / US\$

per annum / one-off (delete as appropriate)

Section 3 - Member/Settlor Declaration

I understand, acknowledge and accept the risks associated with investing in non-standard investments. I accept that OTAP will have no responsibility for any failure or loss arising from investments held within its Products. I understand and agree the commission, fees or other remuneration payable to my adviser.

Signature of Member

Print Name

Date

Section 4 - Adviser Declaration

I confirm that the investment I am recommending is suitable for the client and all risks have been explained, understood and agreed. I confirm that I am suitably qualified, experienced and authorised to recommend the investment.

Signature of Adviser

Print Name

Date

Firm

