

Charles Taylor International Fund Managers (IOM) Limited Origin of wealth

Guidelines and questionnaire for individual business

Section 1 – Origin of wealth guidelines

Section 2 – Origin of wealth questionnaire

Section 1 – Origin of wealth guidelines

These guidelines provide you with the **subscription level above which we will require documentary evidence** to support the information given in the origin of wealth questionnaire.

The subscription level is shown in sterling but we will accept payments in any freely convertible currency at the prevailing exchange rate.

Please note: the subscription levels indicated below include any contributions to existing policies.

Please ensure that the information given on the origin of wealth questionnaire is complete.

Subscription level:	GBP500,000
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We reserve the right to request additional supporting information where your total holdings with us is below the limit specified.

If you are unsure, please call +44 1624 661 551 or email us at ctfm@ctplc.com or write to us at Charles Taylor International Fund Managers (IOM) Limited, St George’s Court, Upper Church Street, Douglas, Isle of Man, IM1 1EE.

Note

The following table details:

- (i) what origin of wealth information is required if the subscription is below the subscription level (lower risk business); **and**
- (ii) what documentary evidence is also required if the subscription **exceeds** the subscription level (higher risk business).

Please note: all documents submitted should either be original or a copy certified by a suitable certifier.

Agreed origin of wealth guidelines		
Generic source of wealth	Lower risk business Information to be detailed on the origin of wealth questionnaire	Higher risk business Examples of documentary evidence of source of wealth in addition to the information requested for lower risk business
Yearly income and/or bonus amount	<ul style="list-style-type: none"> • Employer’s name and address • Employer’s telephone number • Yearly income and/or bonus amount 	<ul style="list-style-type: none"> • Certified copy of recent financial accounts or income tax assessment document if self-employed or • Confirmation from employer of income on letterheaded paper which must be an original or • Bank statements clearly showing receipt of most recent regular salary payments from named employer
Shares or other investment holdings	<ul style="list-style-type: none"> • Description of shares/units/deposits • Value of shares/investment holdings 	<ul style="list-style-type: none"> • Investment holdings/savings certificates, contract notes or statements or • Confirmation from the relevant investment company or • Signed letter detailing funds from a regulated accountant or • Bank statement showing receipt of funds by investment company
Property sale	<ul style="list-style-type: none"> • Details/address of property • Date of sale • Total sale amount 	<ul style="list-style-type: none"> • Signed letter from solicitor or • Signed letter from estate agent (if applicable) or • Sale contract
Maturing investments or policy claim	<ul style="list-style-type: none"> • Description of maturing investments • Maturing proceeds • Date of maturity 	<ul style="list-style-type: none"> • Letter from previous investment company re notification of proceeds of claim or • Chargeable Event Certificate
Company sale	<ul style="list-style-type: none"> • Name and nature of company • Date of sale • Total amount • Applicant’s share 	<ul style="list-style-type: none"> • Signed letter from solicitor or • Signed letter from regulated accountant or • Copy of contract of sale and sight of investment monies on bank statement or • Copies of media coverage (if applicable) as supporting evidence

Section 1 – Origin of wealth guidelines (continued)

Inheritance	<ul style="list-style-type: none"> • Details of inheritance • Date received • Total amount 	<ul style="list-style-type: none"> • Grant of probate (with a copy of the will) which must include the value of the estate or • Solicitor's letter or letter from trustees of an estate
Geared loan	<ul style="list-style-type: none"> • Name and nature of loan provider • Date of loan • Total amount 	<ul style="list-style-type: none"> • Loan agreement or • Recent loan statements
Gift	<ul style="list-style-type: none"> • Date received • Total amount • Reason for gift • Relationship to applicant • Confirmation of the donors origin of wealth details (i.e. where did the donor generate the funds from that have been gifted to you e.g. salary, house sale, etc.) 	<ul style="list-style-type: none"> • Letter from donor confirming details of gift and • Certified copy of the donor's primary ID documentation and • Suitable documentation to evidence the donor's origin of wealth (as per the origin of wealth guidelines)
Lottery/Betting /Casino win	<ul style="list-style-type: none"> • Details of win • Date of win • Total amount • Details of which organisation 	<ul style="list-style-type: none"> • Letter from relevant organisation (lottery headquarters/betting shop/casino) or • Bank statement showing funds deposited by company name or • Copies of media coverage (if applicable) as supporting evidence
Compensation payment	<ul style="list-style-type: none"> • Date received • Total amount • Reason for payment 	<ul style="list-style-type: none"> • Letter/Court order from compensating body or • Solicitor's letter
Corporate investments	<ul style="list-style-type: none"> • Nature of business • Details of turnover 	<ul style="list-style-type: none"> • Reports and accounts or • Accountant confirmation of nature of business and turnover
Retirement income	<ul style="list-style-type: none"> • Retirement date • Details of previous profession/occupation • Name and address of last employer • Approximate figure of salary on retirement • Pension income 	<ul style="list-style-type: none"> • Pension statement or • Letter from accountant or • Bank statements or • Savings account statement
Other monies	<ul style="list-style-type: none"> • Nature of source • Amount • Date received • From whom received 	<ul style="list-style-type: none"> • Appropriate supporting documentation or • Signed letter detailing funds from a regulated accountant

We recognise that each application is unique and it may be difficult for an application to fit into a specific category. We will, therefore, be happy to consider acceptance of other suitable documents as evidence of how your clients acquired the funds to be invested.

Account number

Section 2 – Origin of wealth questionnaire

Important information

Before completing this section please read the guidelines section carefully and discuss with your relevant financial professional.

Please tick all the appropriate descriptions of how you have acquired the money to be invested and provide the details we ask for.

If your total payment across all accounts/applications held with Charles Taylor International Fund Managers (IOM) Limited exceeds the limits in the guidelines section, you will need to provide documentary evidence to support the reason(s) you give below. If you are an existing account holder, your existing subscription levels will be included for the purposes of calculating the limits for which documentary evidence is required. If both account holders are joint payors, we require origin of wealth for both.

Please complete this form in English in **CAPITAL** letters.

How the payor acquired the money

Savings from income/salary/company profits/bonus

Employer's/Company's name

Employer's/Company's physical address

Employer's/Company's telephone number

Nature of company business

Number of years employed with company

Annual income¹

Currency

Bonus amount

Currency

Number of years you have been saving

¹For a company, details of their profits should be entered instead.

Proceeds from shares/investment holdings/property sale

Details of shares/investment holdings/property sale

Total value or amount of sale and currency

Date of sale

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Details/Address of property

Other

Please provide details here if your contribution is from a source other than those listed above. Please include full details of where funds are from, dates, currency and amount.

Section 2 – Origin of wealth questionnaire (continued)

How the payor acquired the money – documentary evidence

If your payment exceeds the limits in the guidelines (Section 1), please tick the relevant circles to confirm the documents attached.

Please note: all documents submitted must be original or a copy certified by a suitable certifier.

<input type="checkbox"/>	Savings from income/salary/company profits/bonus			
<input type="checkbox"/>	A copy of my recent financial accounts (I am self-employed)			
<input type="checkbox"/>	A letter on company letterhead from my employer confirming my income – this must be an			
<input type="checkbox"/>	original Bank statements clearly showing receipt of my most recent regular salary payments from my			
<input type="checkbox"/>	employer A certified copy of the latest annual report and accounts for the company			
<input type="checkbox"/>	Proceeds from shares/investment holdings/property sale			
<input type="checkbox"/>	Investment holdings/Saving certificates, contract notes or statements showing sale of my shares			
<input type="checkbox"/>	Confirmation of sale from my investment company Bank			
<input type="checkbox"/>	statement showing receipt of my sale proceeds Shares/Investment			
<input type="checkbox"/>	holdings only – signed letter from my accountant Property			
<input type="checkbox"/>	sale only – signed letter from my solicitor/estate agent			
<input type="checkbox"/>	Chargeable event certificate for my matured investment			
<input type="checkbox"/>	Sale contract			
<input type="checkbox"/>	Other – please provide the appropriate documentary evidence as defined on page three			
Are you making any concurrent applications to other life offices? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If 'Yes' please give details.				
Name of company	Type of policy	Amount of cover	Premium amount	Policy term

Documentary evidence – additional information

We recognise that each circumstance is unique and it may be difficult to fit into a specific category or situation. Please use this section

if you want to provide further information or provide different reasons to those given above.

Section 3 – Account holder’s declaration and data protection

Declaration

I/We declare that the information provided on the origin of wealth is true and complete. I/We agree to provide Charles Taylor International Fund Managers (IOM) Limited with any further information or documentary evidence in respect of the funds upon request. I/We further agree to Charles Taylor International Fund Managers (IOM) Limited contacting any third party to obtain additional information on the investments, if required.

I/We declare that any subscription that I/we pay to the account will not contravene any applicable exchange control regulations or trade or economic sanctions.

I/We declare that any subscription paid to the Company is not of criminal origin or directly or indirectly related to criminal activities or any actual or attempted money laundering or tax evasion.

Data protection

I/We understand that the personal information (including health information) that I/we supply may be held and used by Charles Taylor International Fund Managers (IOM) Limited (the Company) in the following ways:

- to process, evaluate and administer the contracts/policies/claims
- to prevent and detect fraud and financial crime
- to perform accounting, statistical and research activities.

I/We also understand that to carry out the above the Company may need to pass the information to:

- any Charles Taylor Plc Group companies, re-insurers, reference agencies, third parties who provide relevant services to the Company and my/our relevant financial professional
- countries outside the Isle of Man that may not have equivalent levels of data protection; however the Company would be responsible for ensuring that equivalent levels of protection are maintained
- public bodies including the police, or insurers’ database
- any relevant tax authority or governmental, regulatory or other bodies as required by law, regulation, codes or guidelines and/or pursuant to any order of a court of competent jurisdiction and the information may be transmitted by any usual means including the internet.

I/We understand that the Company will only communicate with me/us using the contact details that I/we have supplied. Where I/we have provided more than one form of contact details, the most appropriate method of communication will be used depending on the urgency and sensitivity of the information.

I/We also note that my/our telephone calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes

I/We confirm that I/we agree to my/our personal data being collected and used as set out above. I/We understand that I/we am/are entitled to receive (from the Company’s Data Protection Officer) a copy of my/our personal data held by the Company (and may be charged the statutory fee for this) and to have any errors corrected.

I/We confirm that I/we agree to my/our/the personal data being collected and used as set out above. I/We understand that I/we have various legal rights in my personal data and are entitled to receive (from the Company’s Data Protection Officer) a portable copy of my/our personal data held by the Company (and may be charged the statutory fee for this) and to have any errors corrected. I/We understand that if I/we wish to obtain further details about how the Company uses my/our personal data, I can view the Company’s privacy notice on their website.

Signature of account holder 1

Signature of account holder 2

Print name

Print name

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Date

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>