



nucleuslife

# About Nucleus Life AG



Nucleus Life AG (est. 2004) is an independent, management-owned Life Insurance company domiciled in Vaduz, the capital of the Principality of Liechtenstein.

We are an innovative, niche Life Insurer active in the B2B market, where our experienced and highly skilled team designs bespoke insurance solutions for a small number of select partners across the world.

Nucleus Life is regulated by the Financial Market Authority Liechtenstein (FMA).

Source <https://www.nucleus.li/Nucleus-Life-AG/nucleus-life-ag.html> 09/01/20

# About CIG



Capital International was founded in 1996 by Peter and Anthony Long with a single-minded mission to provide the best possible service to our clients.

For more than 21 years we have been unwavering in our commitment to that goal, developing and investing in our business to support our clients in achieving their financial objectives.

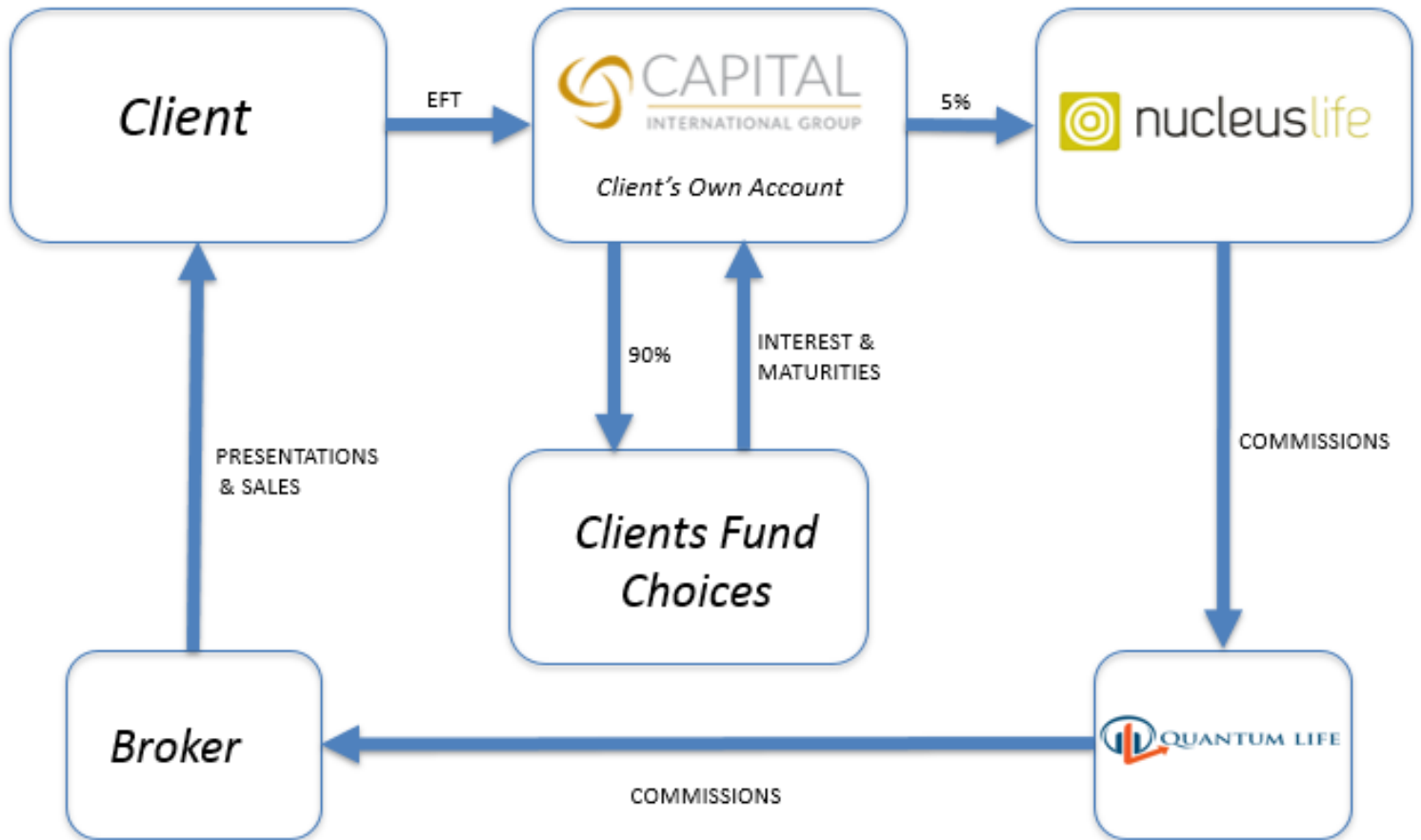
From its early days of providing custody, nominee and stockbroking services, Capital International Group has now grown to offer a full suite of financial solutions.

Our clients include IFAs, life companies, pension schemes, fund and wealth managers, collective investment schemes, financial intermediaries, corporate and trust service providers, and High Net Worth Individuals. We are proud to provide investment services to the Isle of Man Government.

The Capital International Group's head office is located in Douglas, Isle of Man and in 2014 we opened our first international office in Cape Town, South Africa. The Group currently has over \$4 billion of assets under management and administration.

Source: <https://www.capital-iom.com/about-us/> 09/01/2020

# Deal Flow



- Once your application has been accepted and approved, Nucleus Life and Capital International Group will issue you with segregated bank account co-ordinates specific to you only. You may then complete an electronic funds transfer.

# About Sarasin & Partners



We are a specialist asset manager, trusted to invest £14.3 billion\* on behalf of charities, private clients, institutions and intermediaries around the world.

As long-standing providers of multi-asset investment solutions, our diverse, experienced team stretches from global analysts and economists to risk experts, all sharing knowledge and ideas on a daily basis. We are passionate about what we do, and focus exclusively on delivering strong, long-term investment performance and exceptional client service. Using our history of investment expertise and innovation, we seek the most suitable businesses for long-term investment, taking seriously our role as stewards of our clients' assets.

We operate as a partnership, with local management owning 45% of the economic interest. The remainder is owned by Bank J Safra Sarasin. The Group in total has assets under management in excess of £132 billion.\*\*

\* Source: Sarasin & Partners LLP as at 30 September 2019 (updated quarterly)

\*\* Source: Bank J Safra Sarasin as at 31 December 2018 (updated annually); exchange rate used GBP:CHF = 1.2486

# About Citi



Citi, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management. Additional information may be found at [www.citigroup.com](http://www.citigroup.com).

Citigroup First Investment Management Limited acts as Investment Manager of the Active Global Multi-Asset 85% Protected UCITS Fund.

Citigroup First Investment Management Limited ("CFIM") is a global asset management business established within Citigroup Global Markets. CFIM is an affiliate of Citigroup Global Markets Hong Kong Holdings Limited, which is a full subsidiary of Citigroup Inc.. Incorporated in Hong Kong, CFIM is regulated by the Hong Kong Securities and Futures Commission (SFC). CFIM manufactures investment funds that leverage Citi's institutional expertise in research, trading, structuring and risk management. CFIM funds are tailored to institutional, retail and wealth management clients and individual investors. Additional information may be found at [www.funds.citi.com](http://www.funds.citi.com).

# About Kames Capital



From Edinburgh, London and The Hague our 85 investment professionals manage £37.4 billion\* on behalf of UK and international clients, including pension funds, financial institutions, charities, wealth managers, family offices and individuals. We have capabilities in fixed income, equities, property, cash and multi-asset investing and invest to meet a range of client objectives, including growth, income, total return and absolute return. We are also a global leader in sustainable investing.

*Source for data: Kames Capital as at 30 June 2019*

# About Schroders



As a global investment manager, our overall purpose is to help build the long-term future prosperity of our clients. We recognise that we have an important role to play in shaping our clients' futures as well as having a strong focus on doing the right thing for our people, our suppliers and for society more widely. By understanding the needs of our stakeholders, we can deliver long-term growth for our shareholders. In order to deliver for our stakeholders, we prioritise growing a sustainable business that takes a long term approach. We do this by investing behind strategic growth opportunities, which help us deliver on our commitment to provide positive outcomes for all our clients, society, our shareholders and our people.

We are responsible for £444.4 billion (€496.6 billion/\$565.5 billion)\* if assets for our clients who trust us to deliver sustainable returns. We remain determined to build future prosperity for them, and for all of society.

When our stake holders prosper, so do we.

*\*as at 30 June 2019*

# About Amundi



Amundi is Europe's largest asset manager by assets under management and ranks in the top 10<sup>1</sup> globally. It manages 1,487 billion<sup>2</sup> euros of assets across six main investment hubs<sup>3</sup>. Amundi offers its clients in Europe, Asia-Pacific, the Middle East and the Americas a wealth of market expertise and a full range of capabilities across the active, passive and real assets investment universe. Clients also have access to a complete set of service tools. Headquartered in Paris, Amundi was listed in November 2015.

Thanks to its unique research capabilities and the skills of close to 4,500 team members and market experts based in 37 countries, Amundi provides retail, institutional and corporate clients with innovative investment strategies and solutions tailored to their needs, targeted outcomes and risk profiles.

Visit [amundi.com](http://amundi.com) for more information or to find an Amundi office near you

<sup>1</sup> Source IPE "Top 400 assets managers" published in June 2019 and based on AUM as of end December 2018

<sup>2</sup> Amundi figures as of June 30, 2019

<sup>3</sup> Investment hubs: Boston, Dublin, London, Milan, Paris and Tokyo

This policy is a Deposit-Linked Life Insurance Policy with Single Premium.

In completing this form, you are required to provide honest and complete information, including all material facts. If you do not answer all questions honestly and completely, this may impact on the validity of the policy.

**POLICYHOLDER**

**1<sup>st</sup> Policyholder (Main Policyholder)**

Surname (Name of Corporation)	Name (Authorized representative if Corporation)	Place, date of birth/Incorporation m f
Address	Postal code / City	Country
Nationality	E-Mail, Phone Number	Occupation, Employer / Business (former occupation if retired)
Identification Personally Certified Tax Identification Number(s)/PPSN****	Copy of* (for natural persons) Passport Identity Card Tax Residence(s)***	Self Employed Employed Original or certified copy of** (if Corporation) Certificate of Incorporation

**2<sup>nd</sup> Policyholder**

Surname (Name of Corporation)	Name (Authorized representative if Corporation)	Place, date of birth/Incorporation M F
Address	Postal code / City	Country
Nationality	E-Mail, Phone Number	Occupation, Employer / Business (former occupation if retired)
Identification Personally Certified Tax Identification Number(s)/PPSN****	Copy of* (for natural persons) Passport Identity Card Tax Residence(s) ***	Self-Employed Employed Original or certified copy of** (if Corporation) Certificate of Incorporation

If there is more than one Policyholder, all of them are jointly and severally liable for all contributions. Changes in the insurance contract must be signed by both policyholders unless a written notification to the contrary is made.

*\*If the Policyholder is a natural person: please provide a copy of valid official proof of identification with photograph (passport, ID, driver's license) including the following text: "certified copy made from original on (date)..." signed by the insurance intermediary.*

*\*\*If the Policyholder is a corporation: original or certified copy of a valid and conclusive document not older than 3 months of the commercial register or similar document (by-laws/articles of association, certificate of incorporation, official license to carry out business activities/to practice a profession, confirmation by the auditors). A copy of the ID or passport and proof of power of attorney of the authorized representative must be attached. Each copy must include the following text: "certified copy made from original on (date)..." signed by the insurance intermediary.*

*\*\*\* If you are a US citizen or hold a US passport or green card, you will be considered tax resident in the US even if you live outside the US. In respect of all tax residencies, please provide your Tax Identification/Reference Number and country/countries of tax residency.*

*\*\*\*\* TIN: Please list the country or countries in which you are resident for tax purposes, along with your Tax Identification Number ("TIN") or functional equivalent in the absence of a TIN. If no Tax Identification Number is available, please state the reason(s) in the box below:*

# NUCLEUS FUND LIFE IRELAND

## APPLICATION FORM

### POLICY DATA

#### Inception data and policy term

Inception date (date of receipt of premium, another date if desired, please specify)	Term of insurance Whole of Life)	The earliest date on which the policy can inception is on receipt of the premium; if a date earlier was specified the inception date will be postponed until the premium has been received.
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#### Single premium (min. EUR 10'000.-)

Currency (Reference currency of the contract) EUR	Amount	Premium paid by <input type="checkbox"/> Transfer of cash <input type="checkbox"/> Transfer of assets
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Death benefit: 101% of the policy value.

#### Premium Account Details:

Once your application has been accepted and approved, Nucleus Life and Capital International Group will issue you with segregated bank account co-ordinates specific to you only. You may then complete an electronic funds transfer.

#### Special conditions and remarks

Information about special conditions

#### Investment Strategy / Funds

As policyholders, we accept that we are solely responsible for the selection of investment products and that we are aware that past price movements are no guarantee of future price movements. The value of an investment product may therefore be higher or lower than the amount invested. (individual fund selection OR asset management is possible)

##### Individual Fund Selection

Name of the Fund	ISIN-Code	Weighting
Citi Active Global Multi Asset 85% Capital Protected UCITS	IE00BF2VFS83	%
Sarasin Agri Fund (Euro)	GB00BF5LCZ11	%
Schroders Property Fund	LU0224509561	%
Kames Strategic Global Bond Fund	IE00B296YW21	%
Amundi Physical Gold ETC	FR0013416716	%
Cash		5 %

##### Asset Management

Asset Management Strategy

Asset Manager of the insurance portfolio is: \_\_\_\_\_

### CORRESPONDENCE ADDRESS

Delivery of the policy and all correspondence to: (please choose one) <input type="checkbox"/> the Policyholder(s) <input type="checkbox"/> Intermediary	Address: Surname, Name / Company, Address, Postal Code, City	In addition, the Intermediary should be sent a copy of all correspondence <input type="checkbox"/> Yes <input type="checkbox"/> No
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The insurer has fulfilled its information obligations when it delivers all communication to you and/or the persons designated and at the addresses provided above.

### BENEFICIAL OWNER(S) AND SOURCE OF ASSETS

#### Beneficial Owner

Beneficial Owner(s) of the premium paid (or assets brought in) is/are: <input type="checkbox"/> the Policyholder(s) <input type="checkbox"/> the following third Person: (Surname, Name) _____ <i>The third person must be identified</i>	Does the Beneficial Owner hold a prominent public position (examples include heads of state or government, high-ranking politicians or government officials in the judiciary or military) or is the Beneficial Owner close to such a person? <input type="checkbox"/> no <input type="checkbox"/> yes – please specify _____
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# NUCLEUS FUND LIFE IRELAND

## APPLICATION FORM

### Source of Assets

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010 to 2018, Nucleus Life AG may require clients to provide 'Evidence of Identity' and 'Proof of Address' and other supporting documentation.

<p>The premium (or assets to be transferred) arises from the following source(s):</p> <input type="checkbox"/> Income from employment <input type="checkbox"/> Income or gains from investments or sale of assets <input type="checkbox"/> Inheritance, donations, insurance benefits, etc. <input type="checkbox"/> Other sources: _____ _____ _____ <i>Please provide supporting documents as appropriate.</i>	<p>Transfer bank(s) (imperative to specify, even in case of transfer)</p> <hr/> <p>Place, Country</p> <hr/> <p>Name of the client / account holder</p> <hr/>
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### INSURED PERSON(S)

**1<sup>st</sup> Insured Person**  is identical to the 1<sup>st</sup> Policyholder – if not, please complete *Insured Person* form

**2<sup>nd</sup> Insured Person**  is identical to the 2<sup>nd</sup> Policyholder – if not please complete *Insured Person* form

### BENEFICIARIES

**Beneficiary(ies) in event of survival**  the Policyholder(s) – if not, please provide details below

#### Beneficiary(ies) in event of death

Full name	Gender		Date of birth	Share %	Irrevocable	
	M	F			Yes	No

*Irrevocable beneficiaries must be identified.*

### DATA PROTECTION

I/We agree that my/our application data is passed to Nucleus Life AG and to the asset manager of the contract portfolio and that my/our data can be processed for the implementation of the insurance contract.

Nucleus Life AG is a data controller for this contract under data protection legislation. Nucleus Life AG's Data Protection Notice for this product and the application process for this product is detailed available on page 4 of this application form. Please read this Notice carefully.

### SUPERVISORY AUTHORITY

Nucleus Life AG trading as [insert all trading names used], is authorised by Financial Market Supervisory Authority (FMA) in Liechtenstein and is regulated by the Central Bank of Ireland for conduct of business rules. The address of the Financial Market Authority Liechtenstein is Landstrasse 109, PO Box 279, FL-9490 Vaduz, Dept. Insurance Companies and Pension Funds.

### Foreign Account Tax Compliance Act (FATCA)

Liechtenstein signed the Model 1 FATCA Agreement and a Memorandum of Understanding (MoU) on 16 May, 2014. The Model 1 agreement is based on the automatic exchange of information, which means that the financial institutions of the partner jurisdictions report accounts of US persons to their local tax authorities, which in turn provide this information to the US tax authority (IRS). For further information on FATCA or AEOI please refer to the Irish Revenue Commissioners' website at <http://www.revenue.ie>

#### Natural Persons

Please fill in the form:

"Self-certification for natural persons - AIA/FATCA" and attach this to the application.

#### Legal Persons

Please fill in the form:

"W-8BEN-E" and attach this to the proposal.

Note: This statement applies equally to all applicants (natural and legal persons).



# APPLICATION FORM

## Common Reporting Standard (CRS)

The Common Reporting Standard (CRS) is the international automatic exchange of information on financial accounts. CRS has been developed by the OECD and the European Union to promote tax compliance. As part of CRS, certain information of customers who are resident for tax purposes in a CRS state must be reported to their respective national tax authority. Liechtenstein financial institutions, including Nucleus Life AG, report their data to the local Tax Authority (STV) in Vaduz, which in turn reports it to the relevant foreign tax authorities. For insurance contracts between Nucleus Life AG and a policyholder domiciled in a country other than the Principality of Liechtenstein, the relevant national tax rules must be applied.

**Natural Persons**

Please fill in the form:

**"Self-certification for natural persons - AIA/FATCA"**  
and attach this to the application.

**Legal Persons**

Please fill in the form:

**"AIA self-certification of a legal entity "**  
and attach this to the application.

Note: This statement applies equally to all applicants (natural and legal persons).

## CONFIRMATION OF APPLICATION

The policyholder(s) requested the completion of a deposit-linked life insurance policy with single premium of Nucleus Life AG based on this proposal, the General Insurance Conditions and all the other surrendered documents. You are bound at this request six weeks after receipt by the insurer.

### RIGHT OF WITHDRAWAL (COOLING OFF PERIOD)

You may revoke your contract within 30 days in text form and without giving reasons (for example by letter, fax or e-mail). In case of multiple policyholders, this revocation right must be exercised jointly by all the policyholders. The Cooling Off Period begins after the policyholder receives the insurance policy. In order to avail of the right of revocation, the revocation letter must be sent to Nucleus Life AG within the 30 days period, and such letter must be sent to:

**Nucleus Life AG | Bangarten 10 | FL-9490 Vaduz | Liechtenstein**

Upon receipt of the policyholder's revocation letter, your insurance coverage is terminated. In the event of revocation, we will refund immediately, but no later than 30 calendar days, the single premium you had paid, less any external cost incurred in the transfer of these assets, including foreign exchange fluctuations. If the premium was paid as a transfer of assets, we will transfer these assets back to you, less any external cost incurred in the transfer of these assets.

Place and date	Signature 1 <sup>st</sup> Policyholder ▶	Place and date	Signature 2 <sup>nd</sup> Policyholder ▶
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## DATA PROTECTION NOTICE

### About this Notice

Everyone has rights regard to the way in which their personal data is handled. During our activities we will collect, store and process personal data about you. The purpose of this Notice is to set out some information on the collection and processing of your personal data.

### The Data we collect

We collect the following personal data ('Data') from you:

- **Contact and identifying information** such as title, name, address, email, telephone number, gender, marital status, date of birth, occupation, nationality, country of residence and photographic identification. We require this Data to identify you, contact you, conduct a suitability assessment, to fulfil our contract with you and to comply with legal obligations (e.g. performance of anti-money laundering checks). For investment products we also collect your US citizen status and your Tax Identification Numbers from other countries (if applicable) which we require to comply with Revenue law.
- **Financial information** such as bank details, credit/debit card details (where needed) and income details (where applicable). We require this Data so we can assess the premium to be paid, to fulfil our contract with you and to comply with legal obligations.
- **Medical condition and health status** for single premiums higher than EUR 1 Mio., we collect medical information relating to: personal habits (e.g. smoking or consumption of alcohol), prescription information and medical history. We require this Data so that we can fulfil our contract with you.
- **Other sensitive information** - in certain cases, we may receive sensitive information from which it may be possible to infer your trade union membership, religious or political beliefs. In addition, we may obtain information about your criminal record or civil litigation history in the process

of preventing, detecting and investigating fraud. We may obtain your PEP (politically exposed person) status, which is necessary for compliance with anti-money laundering legislation.

### Data collected from third parties

We may collect Data from third parties if you engage with us through a third party e.g. through a financial broker/advisor. We do this in order to fulfil our contract and provide services to you. We may also obtain Data from third parties so that we can assess a claim.

### What do we do with your Data?

We collect and process this Data to manage and administer our relationship with you. We may use, process and store the Data, for the following purposes:

- Risk evaluation, product suitability, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, to provide annual statements, for statistical evaluation or for survey purposes. We do this in order to provide you with the services for which you have contracted with us.
- We may check the Data you have provided against international/economic or financial sanctions laws or regulated listings to comply with legal obligations (e.g. anti-fraud and anti-money laundering requirements) or otherwise to protect our legitimate interests and/or the legitimate interests of others.

### Sharing of Data

In order to provide a seamless service, we may share your Data (where appropriate):

- With coinsurance and reinsurance companies located in Ireland and abroad, including outside the European Economic Area ("EEA").

- If you apply for, or purchase, one of our products through a financial broker/advisor, we will, as appropriate, correspond with that third party in relation to your products: this may result in us sharing your Data with that third party.

- Without your consent or without consulting you, when we believe that it is appropriate to comply with our legal obligations, a Court Order or to cooperate with State bodies (e.g. Revenue, the Central Bank, Authorities and law enforcement agencies).

- On the sale, transfer or reorganization of our company's business (or any part of it).

- With business partners, suppliers and sub-contractors with whom we work and/or engage (e.g. auditors, cloud service providers, medical professionals, third-party claim administrators and outsourced service providers) to assist us in carrying out business activities which are in our legitimate business interest and where such interests are not overridden by your interests.

- In order to enforce this Notice or other legal rights, to protect the security and safety of others, and to prevent fraud.

Where transfers of Data take place outside the European Economic Area ("EEA"), we ensure that they are undertaken lawfully and in accordance with appropriate safeguards.

#### Marketing

Depending on the marketing preferences you have expressed in any application forms for our products or services, we may send you details of offers and news that we would like to share with you. Please note that you have the right to change your preferences at any time by contacting us by phone on +423 399 10 90, by email at [info@nucleus.li](mailto:info@nucleus.li), or by writing to Customer Services, Nucleus Life AG, Bangarten 10, FL-9490 Vaduz, Liechtenstein.

#### Data Retention

The time periods for which we retain your Data depend on the purposes for which we use it. We will keep your Data for no longer than is required or permitted.

#### Data Subject Rights

You have the following rights in relation to your Data which is held by Nucleus Life AG:

1. To ask for details of your Data held by us.
2. To ask for a copy of your Data.
3. To have any inaccurate or misleading Data rectified.
4. To have your Data erased.
5. To restrict the processing of your Data in certain circumstances.
6. To object to the processing of your Data.
7. To transfer your Data to a third party.
8. A right not to be subject to automated decision making.
9. The right to receive notification of a Data breach.
10. Where processing is based on consent, the right to withdraw such consent.
11. The right to lodge a complaint to the Data Protection Commission.

If you wish to avail of these rights, a request must be submitted in writing to our Data Protection Officer. In order to protect your privacy, you may be asked to provide suitable proof of identification before we can process your request.

Our Data Protection Officer is contactable by phone, email, or post via:

- Nucleus Life Customer Services on +423 399 10 90
- [info@nucleus.li](mailto:info@nucleus.li)
- Data Protection Officer, Nucleus Life AG, Bangarten 10, FL-9490 Vaduz, Liechtenstein.

#### Privacy Policy

Please note that this Notice is not a stand-alone document and should be reviewed in conjunction with our Privacy Policy which is available at [www.nucleus.li](http://www.nucleus.li)

# NUCLEUS FUND LIFE IRELAND APPLICATION FORM

## Insured Person(s)

Place and date	Signature 1 <sup>st</sup> Insured Person	Place and date	Signature 2 <sup>nd</sup> Insured Person
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## Policyholder(s)

Place and date	Signature 1 <sup>st</sup> Policyholder	Place and date	Signature 2 <sup>nd</sup> Policyholder
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## Intermediary

Place and date	Name of Individual and Name of Corporation of the Intermediary	Signature Intermediary	Stamp Intermediary (if Corporation)
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*The insurer reserves the right to request additional information before accepting the application, or to refuse the application.*

## Information about special conditions

### To be completed by your Financial Advisor.

I hereby declare that in accordance with Regulation 6(1) of the Life Assurance (Provision of Information) Regulations 2001, the applicant(s) has been provided with the information specified in Schedule 1 to those Regulations and that I have advised the client(s) as to the financial consequences of replacing an existing policy with this policy by cancellation or reduction, and of possible financial loss as a result of such replacement.

Signature of Financial Advisor: Date:

>> A COPY OF THIS DOCUMENT IS RETAINED BY THE CUSTOMER <<

Nucleus Life AG trading as Nucleus Life AG, Nucleus Life SA, Nucleus Life Ltd., is authorised by Financial Market Supervisory Authority (FMA) in Liechtenstein and is regulated by the Central Bank of Ireland for conduct of business rules.

Prepared for distribution within the Republic of Ireland.

