Dealing Instruction Form

For Single Premium Policies

Completed document needs to be emailed to trading@providence.life

Section 1. Policy Details

Policy number	
Policy currency	

	First Policyholder	Second Policyholder
Surname (as shown on ID / passport)		
First name (as shown on ID / passport)		

	First Life Assured	Second Life Assured
Surname (as shown on ID / passport)		
First name (as shown on ID / passport)		

	Fund/Investment Adviser
Full name	
Company name	
Email address	
Telephone number (Include international country code)	

Section 2. Dealing Instructions

Please select only one type of investment transaction ◯ Cash value ◯ Number of units ◯ Percentage

Transaction (select one option)			Dealing Currency	Value of the Above Selected Investment Transaction	PLL Code / ISIN	Fund Name	Asset Currency
Switch	Buy	Sell					
◯	◯	◯					
◯	◯	◯					
◯	◯	◯					
◯	◯	◯					
◯	◯	◯					
◯	◯	◯					
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◯	◯	◯					
◯	◯	◯					
◯	◯	◯					
◯	◯	◯					
◯	◯	◯					

	First Policyholder / Authorised Signatory	Second Policyholder / Authorised Signatory
Signature		
Date (DD/MM/YYYY)	/ /	/ /

	Introducer
Signature	
Date (DD/MM/YYYY)	/ /

General Notes

- Please use CAPITAL letters to fill in the form. Scanned document needs to be emailed to **trading@providence.life**
- Dealing/Contract confirmation will be in line with the correspondence details held on record for this policy.
- This form should be used to request share dealing, carrying out currency conversions, purchases and sales of assets from the range available on the Providence Fund Platform. If you have any questions or need any clarification of these notes, terms and restrictions then please speak with your Financial Advisor or email Providence at **trading@providence.life**
- Your instructions will be carried out in a timely manner, however, delay in the placement of deals or trades may occur if the instructions are illegible, unclear, incomplete or relate to an asset which is not normally permitted. We are unable to backdate transactions resulting from the delay caused in clarifying your instructions.
- Dealing confirmations will be automatically generated and issued in line with the correspondence details we have on record for the selected policy.
- Dealing confirmations will be issued as soon as the corresponding contract note is made available, however as some assets deal monthly or quarterly, this may be some time after your instruction is sent. You should ensure that you are aware of the frequency of dealing for the chosen instrument and of any corresponding notice periods that may apply. These details can be checked with the corresponding asset manager or you should contact your introducer.
- If you are requesting a asset that is not available in the Providence Fund guide, there will be a delay in the placement of trades.
- Instructions involving the subscription of a structured note must be submitted 48 hours before the note closing date.
- The cut-off for all instructions on any day is 3:00pm Mauritius Standard Time. Instructions received after the cut-off time will be processed on the next working day.

Completion Requirements

- **Buy/Sell** - Tick Buy/Sell in the relevant section for each separate instruction. For Providence policies there may be a minimum trade amount for any one asset. Please check with your introducer or login to the Providence website. This form may also be used to instruct currency conversions (FX), switch orders and money market (MM) orders.
- **Switch** - This will usually mean selling units in one asset available in the Providence Fund Range and buying units in a different asset.
- **Currency** - In the case of a Buy, insert the currency of the cash to be used to purchase the stock. In the case of a Sell insert the currency of the account that you wish the proceeds to be credited to.
- **Units or percentage** - For Buy, Sell or Switch Instructions please state either the cash amount, the number of shares/units or the percentage of that asset or holding.
- **ISIN number** - If you are requesting that we buy or sell assets outside of the Providence Fund Range, please provide the ISIN number for Providence's consideration. Assets within the Providence Fund range can be found on the Providence Fund guide and you should describe them in the relevant box. Providing this information will enable us to act upon your instructions more efficiently.
- **Fund name** - Please ensure the full name of the fund is clearly stated and please do not use abbreviations.
- **Asset currency** - If known, please provide confirmation of the currency of the requested asset.
- **Contact details** - Make sure that your adviser's contact details are clearly marked on the form. We will contact them if we have any questions relating to your instructions.

Guidance Notes

- **Sufficient cash** - An instruction to purchase an investment will not be actioned unless there is sufficient cash within the policy to meet the purchase price and all costs of the purchase, except where the purchase is made simultaneously with a sale which will provide cash sufficient to meet the purchase price and all costs of the purchase.
- **Sufficient holding** – An instruction to sell a holding cannot be actioned unless there are sufficient shares/units held to cover the sale.
- **Client confirmation** – All policyholder(s)/authorised signatories and the fund/investment adviser are required to sign the dealing instruction.
- **Minimum Investments** – Please check the minimum investment into any asset you may choose to purchase, as asset managers may set their own minimum investment levels and you should be aware of these before submitting instructions.
- **Dealing frequency/timing** – You should check on the liquidity and frequency of dealing in the fund or asset that you wish to buy or sell as Providence cannot be held responsible for delays caused by transactional notice periods.

General Dealing Instructions Terms

- Any choice of investments is entirely at your own risk and you or your investment/fund adviser should undertake such due diligence, or seek such independent advice as you consider necessary. It is your responsibility to ensure that you have read and understood the prospectus and other offering documentation in respect of any asset chosen within the policy. For the avoidance of doubt, we do not accept any responsibility for losses, damages and/or costs (including but not limited to legal fees) that may be incurred as consequence of subscribing to or otherwise acquiring an interest in the asset on your behalf.
- All dealing, settlement and custody of securities will be executed by Providence and all assets will be held to the order of Providence Life Limited, PCC.
- Only written instructions (including scanned copies) signed by the policyholder(s)/authorised signatories and the fund/investment adviser will be accepted.
- On no occasion will Providence accept verbal communications in respect of investment dealing instructions. Whilst we will accept scanned instructions, we cannot accept responsibility for a failure to action an instruction resulting from an error in transmission or if the scan is illegible, incomplete or unclear.
- It is your responsibility to request a foreign exchange transaction if assets are held in a different currency to that required for settling the purchase(s) or if you wish the proceeds of a sale to be converted to another currency.
- If Providence has cause to reject an instruction, or if we have to defer carrying out an investment instruction whilst ascertaining that it is a permitted investment, then we accept no responsibility for any of the consequences of such rejection or delay.

Investment Instructions

- Asset availability will be determined by product. For more details, you can refer to the document PL1340 Your Investment Options available in the document library section of our website.

All Policies

- Before sending instruction to purchase an asset, it is your responsibility to ensure that you are aware of any charges which will apply to the investment, including initial charges, redemption charges (early or otherwise) ongoing and performance related fees.
- Where an asset deals on an infrequent basis, for example, monthly or quarterly, but is otherwise within the normal permissible range of investments within the policy, Providence may accept the investment but reserves the right to return the asset in specie as part of any payment made from the policy.
- Providence reserves the right to decline to deal on certain investment instruments at its sole discretion.

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