

IMPORTANT NOTES

1. If you become resident in the Republic of Ireland or the United States of America while your Hansard policy is in force this may affect the status of your policy.
If you become resident in the Republic of Ireland, special conditions will apply under Irish Tax Legislation.
If you become resident in the United States of America, the Company may not be able to accept the payment of any further premiums or accept any instructions to vary the fund choice until after you cease to be a resident in the United States of America.
2. Hansard Europe Limited will only accept a proposal introduced by an independent financial intermediary (the Introducer). Your Introducer is acting solely as your agent when advising you and submitting your proposal to the Company. Accordingly, the Company cannot be held responsible for the advice, representations, acts or omissions, made in connection with your proposal. It is, therefore, your responsibility to make sure that the proposal form conforms with your instructions before you sign it.
3. Any alterations made to the proposal form must be initialled by the proposer/s before it will be accepted by Hansard Europe Limited.
4. All premiums must be made payable to Hansard Europe Limited. The Company will not accept responsibility where premiums are made payable to a third party. Where a premium is made payable to a third party, that third party shall be acting solely as your agent and not as a collecting agent for the Company.
5. Proposers are advised to satisfy themselves that, under any exchange controls, or insurance or investment or tax legislation to which they may be subject, they are permitted to effect this contract. Hansard cannot accept any responsibility for the tax status of your policy.

DECLARATIONS

I/We declare that, to the best of my/our knowledge, the statements overleaf are true and shall form the basis of the top-up policy. I/We further declare that I/we have read, understood and retained the current edition of the relevant product brochure(s).

I/We further declare that, if this proposal has not been completed by myself/ourselves, it has been completed by the Intermediary at my/ our request and that all answers have been given at my/our direction. In doing so, the Intermediary has acted as my representative and not Hansard Europe's representative and I/we shall not hold Hansard Europe Limited liable in any way whatsoever for his/her advice, representations, acts or omissions.

I/We hereby declare that I/we am/are not resident in the Republic of Ireland, the United Kingdom or the United States of America. I/we shall notify Hansard Europe Limited should I/either of us become become resident either in the Republic of Ireland or in the United States of America.

Single Life or Joint Life basis – I/We understand that the top-up will be issued on the same basis as the original policy.

I/We understand that, if premiums are not paid for the selected term, the value at maturity will be reduced.

I/We have signed this form overleaf only after reading the above declarations, which I/we agree are true and complete.