

AMULET PORTFOLIO BOND

STANDARD OPERATING PROCEDURES

Cash Withdrawals

Should you wish to take a partial or full surrender from your Portfolio Bond, we require the completion of a surrender form. This can be found on our website: www.lcl-ila.com

Valuation – Asset Prices

The majority of asset prices included on the valuation statement come from an electronic download. For Equities and Bonds, the closing asset price on the Valuation Date has been used. For Unit Trusts and similar investments the latest asset price available has been used, which is the Valuation Date wherever possible.

Whilst every effort is made to base values upon accurate and up-to-date asset prices and to identify errors, LCL International Life Assurance Company Limited (“LCLI”) will not be held responsible for any errors or omissions on your valuation statement. Before issuing investment instructions, we strongly recommend that asset prices should be independently verified.

The allocation of assets and units within your fund is notional and the fund and all assets and units are solely the property of LCLI.

Dealing Procedures

Dealing instructions which are signed and faxed are acceptable.

Dealing instructions which are signed, scanned (as .pdf, .tif or .gif file) and attached to an e-mail are acceptable.

Dealing instructions sent on an e-mail are **not** acceptable.

The contact details are:

- Fax +44 (0) 1624 683 790
- Email Investment.Admin@lcl.co.im

It is our practice to acknowledge all dealing instructions upon receipt. Unless a dealing instruction has been acknowledged by us upon receipt, LCLI will not be in a position to consider any financial compensation for trades not executed. It is important that this acknowledgement is received. Please telephone the LCLI Investment Admin team on +44 (0) 1624 683 722 should you not receive any dealing acknowledgement within 24 hours.

Dealing - Limit Orders

All limit orders are placed in the market for a period of one month only unless otherwise specified. For example, a limit order placed on 15th April would be automatically cancelled at close of business on 15th May. If you require a limit order to be valid for anything other than a period of one month, please clearly specify this on your dealing instruction. All limit orders are placed “net” of market maker charges, i.e. including charges levied by the market, and “gross” of administration charges, i.e. excluding dealing and administration charges levied.

Corporate Actions

To assist us in ensuring corporate actions are processed in accordance with your instructions, we accept standing instructions for both dividend reinvestment plans and scrip dividends. Should you always wish to take either cash or additional shares on all future corporate actions, please advise us of your instructions in writing.

Overdraft cash balances

Whilst short-term overdrafts are permitted in connection with assets being purchased and sold, neither long-term overdrafts nor sizeable overdrafts are available within your Amulet Portfolio Bond. If an overdraft in excess of 10% or £5,000 arises, we may write to you indicating that such an overdraft has arisen and asking for instruction for the sale of assets to clear the overdraft. Should your instruction not be promptly received, LCLI reserves the right to sell sufficient assets to clear the overdraft.

Please tell us if you move

Every effort is made to keep our records of addresses and other details up to date but if any of our records are out of date or incomplete, please let us know.