

IVCM (Gibraltar) Retirement Annuity Trust

Early Encashment Declaration

Form **4**

The Trustee

will only accept this form if it is correctly and fully completed.

Any questions, call
+350 200 69290

It is important that you are aware of and understand the impact of your decision to surrender a particular investment. There may be many benefits moving forward however this must be weighed against the potential for financial penalty on exiting a long-term investment strategy. Pension investments are generally expected to be part of a medium to long term though we acknowledge circumstances & goals change.

IMPORTANT - You must take advice before proceeding - IVCM will not accept an instruction which could have a detrimental consequence on your fund value unless such advice has been taken and your Declaration is countersigned overleaf by the adviser. IVCM Trustees (Gibraltar) Limited or any of its representatives are not able to provide you with advice regarding this matter.

- I acknowledge the potential for a financial penalty to be applied to my current investment on exit.
- I have been fully informed of the charges applicable upon withdrawal from this investment.
- I fully understand and accept the charges for surrendering my investment.
- I acknowledge that were I delay this transaction that there may be no exit penalty applied.

In addition to these key points, which are not exhaustive, you should consider the suitability of this transaction in line with your own unique personal and financial circumstances as well as your attitude to risk. Before IVCM Trustees (Gibraltar) Limited can proceed with this transaction on your behalf, please date and sign overleaf and return this form to confirm you understand the nature of the benefits you are surrendering and that you have taken appropriate advice.

Member Declaration

I verify that I am fully aware of the consequences of this transaction and specific financial penalty(s) that may be imposed on my investment. I confirm I have taken appropriate advice and wish to proceed with the transaction by signing below.

Investment Provider

Designation Number

Member Name

Signature

Date
[dd/mm/yy]

Adviser Declaration

I confirm that I have provided the above member with appropriate advice about the proposed trans-action and have informed them of the precise consequences on existing the current investment(s).

Name

Organisation

Signature

Date
[dd/mm/yy]

When complete

email or post this form:

gibraltar@ivcm.com

IVCM Trustees (Gibraltar) Limited

215B, Neptune House
Marina Bay, Gibraltar

Issued by the Trustee
IVCM Trustees (Gibraltar) Limited
GSFC FSC1223B