

## ENGAGEMENT NOTICE (POLICY OWNER)

You have instructed Charles Monat Associates LLC (“Charles Monat US”), a company within Charles Monat, to provide insurance broking services and advice in relation to an insurance product under which [ ] is the life insured (“Life Insured”). The insurance broking services to be provided by Charles Monat US include reviewing, negotiating, placing, and servicing that insurance product (“the Product”).

Our/Charles Monat US's services (including the provision of a report or recommendation on the availability and suitability of any insurance product, and arranging any policy you decide to purchase) will be subject to the Client Engagement Guide that we provide to you before you give the final instruction to purchase the Product.

This Notice takes effect from whenever it is received. By proceeding to engage with us, you understand and agree that:

- Charles Monat US cannot advise you on any investments or financial products other than insurance. You should seek separate financial advice to ensure that insurance is the right type of financial product for you. Some life insurance policies allow you discretion regarding the investments that support the value of the policy. If you purchase such a policy, Charles Monat US will not advise on those investments or the selection of an investment manager or custodian and we recommend that you seek appropriate professional advice as the performance of the investments selected can have an effect on the policy value and continuation. You understand that Charles Monat US cannot offer advice in relation to tax, accounting, foreign exchange control, regulatory or legal matters (including your ability to enter into any insurance product and sanctions) and you will obtain, or have obtained, separate advice on these matters to the extent you consider it necessary.
- Charles Monat US will make an insurance recommendation to you based upon the information provided, but ultimately it is your responsibility to ensure that any insurance product you select is suitable for your needs and circumstances.
- You must ensure that the Life Insured consents to Charles Monat US handling the Life Insured's personal information in accordance with the Charles Monat Privacy Policy (further details of which are set out in the attached Short Form Privacy Policy).
- You wish us to keep the Life Insured informed of developments in relation to the Product unless you instruct us to the contrary. Charles Monat US will not provide any advice or insurance broking services in respect of the Product to the Life Insured.
- Charles Monat US is remunerated for its services by the receipt of commission paid by insurers and if a third party has introduced you to Charles Monat US, that third party will receive a referral fee unless we advise you to the contrary. Charles Monat US will disclose to you, in relation to the Product, the terms, conditions, benefits, risks, premiums, fees, charges and cost of distribution.

# CHARLES MONAT

**Charles Monat Associates LLC**

701 Brickell Avenue

Suite 1550

Miami, FL 33131

T. 786-292-1590

monat.com

- Charles Monat US is licensed to sell insurance in the US. Charles Monat US may also sell life insurance from certain Bermudan carriers which meet certain eligibility criteria to non-U.S. residents or offshore trusts. Charles Monat US is further licensed through a member of its staff to sell variable insurance products, which are regulated in the U.S. as mixed insurance and security products, to U.S. clients.

Name (Please PRINT clearly)	
Signature	Date (mm/dd/yyyy)
x	

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## SHORT FORM PRIVACY POLICY

This document summarizes how Charles Monat (a group of the Charles Monat companies that provides independent insurance advice and planning support to discerning high net worth individuals and families) handles the personal information about you (including sensitive information concerning your health and finances) which Charles Monat collects in connection with the services it provides. A more detailed version of this Privacy Policy is available upon request, and can also be accessed at <http://www.monat.com/privacy/>

### 1. WHO AT CHARLES MONAT IS RESPONSIBLE FOR MY PERSONAL INFORMATION?

The company responsible for your personal information which Charles Monat collects in connection with the services provided by Charles Monat will vary depending on geographical location and includes:

- Charles Monat Associates AG, Bleicherweg 10 8002 Zürich Switzerland, in respect of services provided by Charles Monat in or from Switzerland;
- Charles Monat Associates Limited, 108 St. George's Building, 2 Ice House Street, Hong Kong (BR No. 06596473) in respect of services provided by Charles Monat in or from Hong Kong;
- Charles Monat Associates Pte Ltd, 80n Raffles Place UOB Plaza 1#26-01/02 Singapore 048624 in respect of services provided by Charles Monat in or from Singapore; or
- Charles Monat Associates LLC, 701 Brickell Avenue, Suite 1550, Miami, Florida 33131, USA, if services are provided by Charles Monat in or from the USA.

### 2. WHY DOES CHARLES MONAT COLLECT MY PERSONAL INFORMATION?

Charles Monat collects, processes, and retains your personal information primarily to provide the services which you request, or services which you did not personally request but is to be arranged for your benefit upon your instruction. Charles Monat may also use your personal information for certain other purposes (e.g. to improve or develop the services Charles Monat provides, or to generate statistics to analyze the market trend for insurance-related products and services), as described in the full version of Privacy Policy.

### 3. DOES CHARLES MONAT SHARE MY PERSONAL INFORMATION WITH THIRD PARTIES?

Charles Monat will share your personal information with third parties only to the extent Charles Monat is legally required to do so, or Charles Monat needs to do so in order to provide the services you request, or services which you did not personally request but is to be arranged for your benefit upon your instruction (e.g. service providers that support Charles Monat's operation, medical practitioners, insurers, premium finance providers, etc.). Some of such third parties may be located outside your country of residence (see below).

### 4. DOES CHARLES MONAT TRANSFER MY PERSONAL INFORMATION OVERSEAS?

Due to the international nature of the services Charles Monat provides and the way in which Charles Monat operates, Charles Monat needs to transfer your personal information across international borders to a destination where the law governing the protection of your personal information may not be equivalent to the law that applies in your country of residence or the country in which the collection of your personal information takes place (e.g. for the purposes of IT systems administration or to arrange insurance with insurers that operate internationally). Such destinations may, where necessary for business purposes, include Hong Kong, Singapore, Switzerland, UK, USA, and India.

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## 5. WHO AT CHARLES MONAT CAN I CONTACT ABOUT MY PERSONAL INFORMATION?

You have the right to access your personal information held by Charles Monat, and to ask Charles Monat to correct or delete your personal information where it is inaccurate or out-of-date. If you wish to exercise this right, or if you have any question or concern regarding the way in which your personal information is handled by Charles Monat, please contact your Lead Consultant at the first instance. Alternatively, you can also write to the Compliance Officer for the relevant Charles Monat Company at the address given in Section 1 above (or send an email to [compliance@monat.com](mailto:compliance@monat.com)).

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