



## Source Of Wealth Form

### Important information

Please read through the following sections carefully and discuss with your financial advisors in conjunction with the Aviva Life Insurance Company Limited source of wealth guidelines.

### Origin of wealth information

Aviva Life Insurance Company Limited is required to verify the origin of the funds you are investing. Documentary evidence may be required in some cases.

Name of Applicant: \_\_\_\_\_

Please provide FULL details of the following information.

1) What is the purpose of this investment?

Retirement     
  Savings     
  Personal Investment     
  Others (please specify)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2) Please state the relationship with all the beneficiary(ies), trustee(s) or assignee(s).

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3) Please state the total taxable income over the last 2 years.

	Last year	2 years ago
Basic Annual Salary		
Allowances and Benefits		
Variable Income e.g. Commission/Bonuses		
Others (please specify)		

4) Please give the estimated value of your assets and liabilities.

Assets	Amount	Liabilities	Amount
Property		Mortgages	
Investments		Loan	
Unquoted equities		Others (please specify)	
Others (please specify)			
Total		Total	

5) Please advise how you acquired the money to be invested. You MUST give full details.

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6) Are you making any concurrent applications to other life offices or fund houses?

Yes       No

If "yes", please give details.

<i>Life office / Fund house</i>	<i>Type of investment (e.g life insurance, linked policies, mutual fund, etc.)</i>	<i>Amount</i>	<i>Investment Term</i>	<i>Other Details</i>

#### **Confidentiality**

Any information given by the investor or their financial advisors will be used solely by members of Aviva Life Insurance Company Limited group of companies, in accordance with the Hong Kong Personal Data (Privacy) Ordinance.

#### **Investor's declaration**

I declare that the information provided on the origin of my wealth is true and complete. I agree to provide Aviva Life Insurance Company Limited with further information or documentary evidence in respect of the funds upon request. I further agree to Aviva Life Insurance Company Limited contacting any third party to obtain additional information on the investment, if required.

Signature(s) of investors
Date

#### **Financial Adviser's declaration**

I declare that to the best of my knowledge and belief all the above statements are true and I believe that they shall form the basis of the proposed investment with Aviva Life Insurance Company Limited.

Signature of Financial Adviser
Date

Name of Financial Adviser
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Broker's Name
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Broker's Stamp
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**Source of Wealth Guidelines**  
**For the use of financial advisors only**

These guidelines provide you with premium levels above which we will require documentary evidence to support the information given on the Source of Wealth questionnaire. The questionnaire must be completed by your client and countersigned by you.

Single Premium	=> Medium Risk: HK\$ 250,000 or above => High Risk: HK\$ 5,000,000 or above
Regular Premium	=> Medium Risk: HK\$ 20,000 per month p.a. or above => High Risk: HK\$ 1,000,000 per month p.a. or above

**Agreed source of wealth guidelines**

<b>Generic source of wealth</b>	<b>Medium risk business Information to be detailed on the anti-money laundering questionnaire</b>	<b>High risk business Examples of documentary evidence of source of wealth</b>
Income from employment Normal and/or bonus	<ol style="list-style-type: none"> <li>1. Describe occupation</li> <li>2. Employer's name and address</li> <li>3. Employer's telephone number</li> <li>4. Income pa this year and last year</li> </ol> <p>- If with current employer for less than 24 months, also give details of previous employer(s) over this period</p>	<ol style="list-style-type: none"> <li>1. One or more recent pay slips or</li> <li>2. Confirmation from employer of income or</li> <li>3. Recent accounts if self employed or</li> <li>4. Bank statements clearly showing receipt of most recent 3 months regular salary payments from named employer</li> <li>5. Tax return</li> </ol>
Investment/savings	<ol style="list-style-type: none"> <li>1. Date funds received</li> <li>2. From which company</li> </ol>	<ol style="list-style-type: none"> <li>1. Investment/savings certificates, contract notes or statements or</li> <li>2. Confirmation from the relevant investment company or</li> <li>3. Bank statement showing receipt of funds by investment company name or</li> <li>4. Signed letter detailing funds from a regulated accountant</li> </ol>
Property sale	<ol style="list-style-type: none"> <li>1. Details/address of property</li> <li>2. Date of sale</li> <li>3. Total sales amount</li> </ol>	<ol style="list-style-type: none"> <li>1. Signed letter from solicitor or</li> <li>2. Signed letter from estate agent (if applicable) or</li> <li>3. Sale contract</li> </ol>
Maturing investments or policy claim	<ol style="list-style-type: none"> <li>1. Date funds received</li> <li>2. From which company</li> </ol>	<ol style="list-style-type: none"> <li>1. Letter from previous investment company re notification of proceeds of claim or</li> <li>2. Chargeable Event Certificate</li> </ol>

<b>Generic source of wealth</b>	<b>Medium risk business Information to be detailed on the anti-money laundering questionnaire</b>	<b>High risk business Examples of documentary evidence of source of wealth</b>
Individual owns policy/company pays premium	1. Confirmation of the relationship (i.e. from the company, through the broker or an Aviva employee)	1. A copy of trading details or an annual report from the company's website (if available) or 2. Hard copy of the latest annual report or 3. Confirmation of who the company's beneficial owner is or 4. Copy of the company's certificate of incorporation (or equivalent) or 5. A list of the company's directors
Company Sale	1. Name and nature of company 2. Date of sale 3. Total amount 4. Applicant's share	1. Signed letter from solicitor or 2. Signed letter from regulated accountant or 3. Copy of contract of sale and sight of investment monies on bank statement or 4. Copies of media coverage (if applicable) as supporting evidence
Inheritance	1. Details of inheritance 2. Date received 3. Total amount	1. Grant of probate (with a copy of the will) which must include the value of the estate or 2. Bank statement or 3. The will or 4. Solicitor's letter
Geared loan	1. Name and nature of loan provider 2. Date of loan 3. Total amount	1. Loan agreement or 2. Recent loan statements
Gift	1. Date received 2. Total amount 3. Reason for gift 4. Relationship to applicant	1. Consent from applicant to confirm details of gift
Lottery/betting/casino win	1. Details of win 2. Date of win 3. Total amount 4. Details of which organisation	1. Letter from relevant organisation (Lottery headquarters/betting shop/casino) or 2. Bank statement showing funds deposited by company name or 3. Copies of media coverage (if applicable) as supporting evidence

<b>Generic source of wealth</b>	<b>Medium risk business Information to be detailed on the anti-money laundering questionnaire</b>	<b>High risk business Examples of documentary evidence of source of wealth</b>
Compensation payment	<ol style="list-style-type: none"> <li>1. Date received</li> <li>2. Total amount</li> <li>3. Reason for payment</li> </ol>	<ol style="list-style-type: none"> <li>1. Letter/court order from compensating body or</li> <li>2. Solicitor's letter</li> </ol>
Other Income	<ol style="list-style-type: none"> <li>1. Nature of income</li> <li>2. Amount</li> <li>3. Date received</li> <li>4. Received from whom</li> </ol>	<ol style="list-style-type: none"> <li>1. Appropriate supporting documentation or</li> <li>2. Signed letter detailing funds from a regulated accountant</li> </ol>

We recognise that each application is unique and it may be difficult for an application to fit into a specific category. We will, therefore, be happy to consider acceptance of other suitable documents as evidence of how your client acquired the funds to be invested.