

SOURCE OF WEALTH GUIDE

This document has been designed to provide you and your Financial Adviser with the necessary information to enable you to correctly complete your application form. It sets out our Anti Money Laundering requirements in order for us to validate the source of funds for your investment.



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Column A Generic Source of Wealth	Column B Information to be provided by the applicant using the application form.	Column C Supporting evidence required where any of the following apply: <ul style="list-style-type: none"> • Premium exceeds £1 million • Payment is received from a third party. • Payment received from an account outside a FATF* jurisdiction.
Sale of investments	<ul style="list-style-type: none"> • Sale proceeds. • Description of shares/funds. • How sold (e.g. stockbroker) name, address. • Date of sale. • How long each investment held. 	Legal sale documents (e.g. contract notes).
Compensation payment	<ul style="list-style-type: none"> • Total amount. • Who made payment. • Date received. • Reason for payment. 	Letter/court order from compensating body OR solicitors letter.
Salary/Bonus/Savings from employment income.	<ul style="list-style-type: none"> • Annual income and bonuses this year and last year. • Nature of employers business. • Employers name/address. 	3 months recent payslips OR confirmation from employer of income and bonuses for last two years OR recent accounts if self employed OR bank statements clearly showing receipt of most recent 3 months regular salary payments for named employer.
Sale of Company	<ul style="list-style-type: none"> • Name and address of company. • Total sale price. • Applicants share. • Nature of business. • Date of sale. 	Signed letter from solicitor OR signed letter from estate agent OR copy of contract of sale and sight of investment monies on bank statement. Copies of media coverage if applicable.
Inheritance	<ul style="list-style-type: none"> • Total amount received. • Name of benefactor. • Relationship to benefactor. • Date received. 	Grant of probate (with a copy of Will) which must include the value of estate OR solicitor's letter.

* Financial Action Task Force

Column A (cont.)	Column B (cont.)	Column C (cont.)
Lottery/Betting winnings	<ul style="list-style-type: none"> • Total amount. • Where and how won. • Date of win. • Details of organisation paying prize. 	Letter from relevant organisations OR bank statement showing funds deposited by company name. Copies of media coverage if applicable.
Gift	<ul style="list-style-type: none"> • Total amount. • Details of benefactor. • Reason for gift. • Relationship to benefactor. • Source of donated funds. 	Letter from donor confirming details of gift and acknowledgement of source of the donated funds.
Sale of property	<ul style="list-style-type: none"> • Total sale amount. • Details/address of property. • Dates of purchase and sale. 	Signed letter from solicitor OR signed letter from accountant OR copy of contract of sale and sight of investment monies on bank statement.
Policy proceeds	<ul style="list-style-type: none"> • Amount received. • From which company. • Date received. • How long held. 	Letter/contract note from previous investment company re notification of proceeds of maturing investment/claim.
Other	<ul style="list-style-type: none"> • Nature of income. • Amount. • Date received. • Received from whom. 	Appropriate supporting information OR signed letter detailing funds from accountant.

Depending on Source of Wealth (Column A) the information in Column B will be required.

If one of the circumstances in the heading to Column C applies, then the relevant supporting evidence in Column C is also required.

FATF jurisdictions for the purposes of this guide are currently as follows:

Argentina, Australia, Austria, Brazil, Belgium, Canada, China, Denmark, Finland, France, Germany, Greece, Hong Kong, Iceland, Ireland, Italy, Japan, Luxembourg, Mexico, Kingdom of the Netherlands, New Zealand, Norway, Portugal, Russian Federation, Singapore, South Africa, Spain, Sweden, Switzerland, Turkey, UK, USA.

The Channel Islands (Jersey and Guernsey) and the Isle of Man are not FATF Members. They are Crown Dependencies of the United Kingdom (which is an FATF Member) and members of the Offshore Group of Banking Supervisors (OGBS), a body that is an observer to the FATF. The OGBS conducts evaluations of its Members' anti-money laundering and counter-terrorist financing systems.

Gibraltar is not a Member of the FATF. However, Gibraltar is a member of the Offshore Group of Banking Supervisors (OGBS), which is an FATF Observer.

For further information please see www.fatf-gafi.org

We reserve the right to ask for additional information/documentary evidence on any case.



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