

capital-at-risk

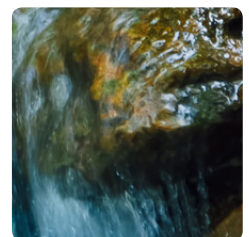
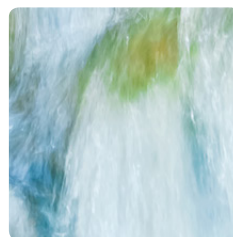
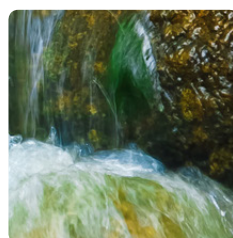
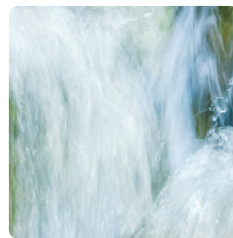
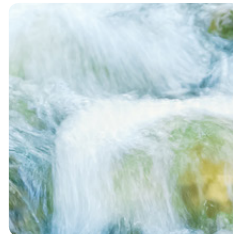
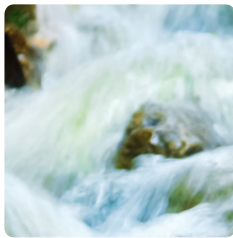


Innovative Solutions. Immaculate Service.



FTSE® 5 Monthly Income Plan

April 2014



www.meteoram.com

Contents

Plan Summary	1
Key Risks	2
Key Dates	2
How the Plan works	3
Compensation arrangements	4
About Goldman Sachs Group Inc.	5
Income	6
Return of capital	6
Simulated historical performance	7
The Shares	8
Taxation	9
Anti-money laundering regulations	9
Investing	10
Statements and communications	11
Managing your account online	11
Charges and fees	12
Risks	13
Capital-at-risk products	15
Frequently asked questions	16
Is this Plan right for me?	18
Terms and Conditions	19

Investing in this Plan puts your capital at risk. You may lose some or all of your investment. This brochure explains the features of the Plan. Please ensure that you read this document fully prior to making an investment. Meteor does not provide financial advice. We recommend that you talk to a financial adviser who will be able to help you assess whether the Plan is suitable for you. You should conduct such independent investigation and analysis of the tax treatment of an investment as you feel appropriate, to evaluate the merits and risks of an investment in the Plan. The information on taxation contained in the brochure is based on our understanding of rates of tax, current legislation, regulations and practice, which are likely to change in the future and which may be applied retrospectively.

Key Dates

Closing date for Plan subscriptions	ISA subscriptions:	
	■ ISA transfer applications	3 April 2014
	■ ISA 2013/14 subscriptions with bank transfers or cheques	4 April 2014
	■ ISA 2014/15 subscriptions with cheques	10 April 2014
	■ ISA 2014/15 subscriptions with bank transfers	15 April 2014
	All other subscriptions:	
■ Applications with cheques	10 April 2014	
■ Applications with bank transfers	15 April 2014	
Start Date	17 April 2014	
Opening Levels	Closing levels of the Shares on 17 April 2014	
Goldman Sachs' monthly income payment dates	24th of each month unless the income payment date falls on a non-working day, in which case income will be paid on the next Business Day.	
	The first income payment date will be 27 May 2014.	
Final Levels	Closing levels of the Shares on 17 April 2020	
Income payment dates for Plan holders	Up to 10 working days after each Goldman Sachs income payment date	
Maturity Date	1 May 2020	

Key Risks

Risk to capital and investment returns

- This is a capital-at-risk product and you could lose some, or all, of the money you invest in the Plan.
- The capital return is based on the worst performing of the five Shares. Should the Final Level of the worst performing Share be more than 50% below its Opening level, you will lose money.

Access to capital

- If your circumstances change and you need to withdraw from the Plan prior to the Maturity Date, the Securities would have to be sold and you may not receive back all of the amount you originally invested in the Plan. In this event, you will also have to pay an administration charge. Please note that there is no guarantee that Goldman Sachs International, London, UK (the Calculation Agent of the Securities) will provide pricing.
- In normal market conditions, it is expected that the Calculation Agent will provide pricing of the Securities to the Plan Manager for investors who may require access to their investment before the Maturity Date. However, there is no guarantee that you will be able to redeem any investment before the Maturity Date as the decision about whether market conditions are normal will be taken by the Calculation Agent (see Liquidity risks on page 14).
- If you decide to encash the investment before maturity you could get less back than you invested in the Plan.

Counterparty risk

- There is a risk that the Issuer and/or Guarantor could fail to make the payments due under the Securities. In the event of this happening you would lose some or all of the money you invest in the Plan as well as any income payments to which you may otherwise have been entitled.
- The actual and perceived ability of Issuer and/or Guarantor to meet its obligations may affect the market value of an investment over the term. If the Issuer and/or Guarantor fails to meet its obligations, you will get back less than is due to you or nothing at all.

The risks associated with this product are not limited to those listed above, but these are the key risks. Further risks are outlined on pages 13 to 15.

How the Plan works

An investment in the Plan constitutes a contractual arrangement with Meteor Asset Management Limited. If you have agreed that we pay an adviser charge to your adviser (see page 16), this amount will be deducted from your money and the remainder will be the amount you invest in the Plan. We will use this amount to acquire, on your behalf, financial instruments ('Securities'), which are designed to have the characteristics required to achieve the investment objectives of the Plan.

The Issuer and/or Guarantor will be responsible for the payment to the Plan Manager of any return of capital and any investment return due from the Securities. The return of any capital and any income payments is therefore dependent on the ability of the Issuer and/or Guarantor to make the payments due from the Securities (see page 5).

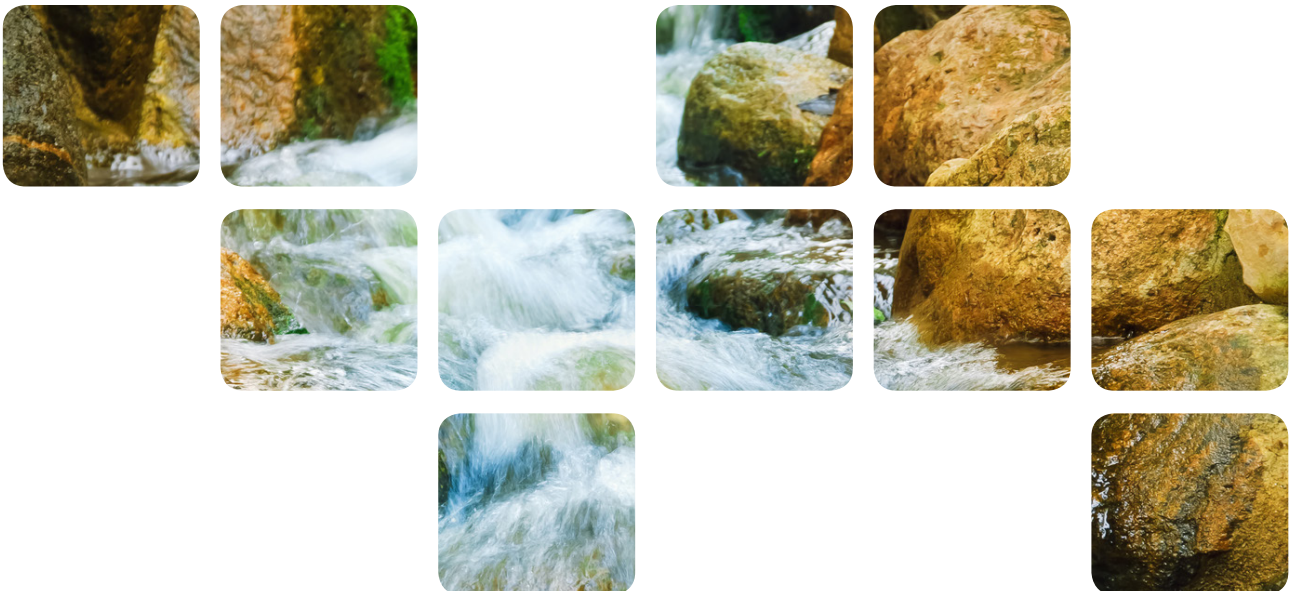
Income payments are fixed but the capital returned at maturity is based on the performance of the Shares and could be less than the amount you invest. This is explained on page 6, 'Income' and 'Return of capital'. You will lose some or all of the money you invest in the Plan if the Final Level of the lowest performing Share is below 50% of its Opening Level.

Neither the Plan nor the underlying Securities track the Shares directly but offers the potential for an enhanced return on your investment compared to the actual performance of the Shares.

We have designed the Plan to try to limit the potential for a reduction in your capital should the Shares fall. However, risk has not been eliminated and your capital is at risk (see page 15).

The trade-off for fixed income payments and limiting the possibility of capital loss is that if the Shares were to increase by more than the 0.67% per month, you would not benefit from any income payable above that provided by the Plan. In addition, you should also understand that you will not be entitled to receive the dividends that would normally be available if you had invested directly in the Shares.

If the Plan is oversubscribed we may not be able to accept your application.



Compensation arrangements

If the Issuer and/or Guarantor fail to meet their obligations to pay to us the amount due from the Securities and you lose the money you invest in the Plan or any investment return to which you would otherwise have become entitled you will not, for this reason alone, be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Meteor Asset Management Limited and Meteor Investment Management Limited are covered by the FSCS and you may be entitled to compensation from the FSCS in the event that we are declared to be 'in default' and you have suffered a loss as a result of Meteor's actions or negligence. In this event, the compensation limit is currently £50,000 per person. If the level of your claim against us is greater than £50,000 you would not be covered for the excess.

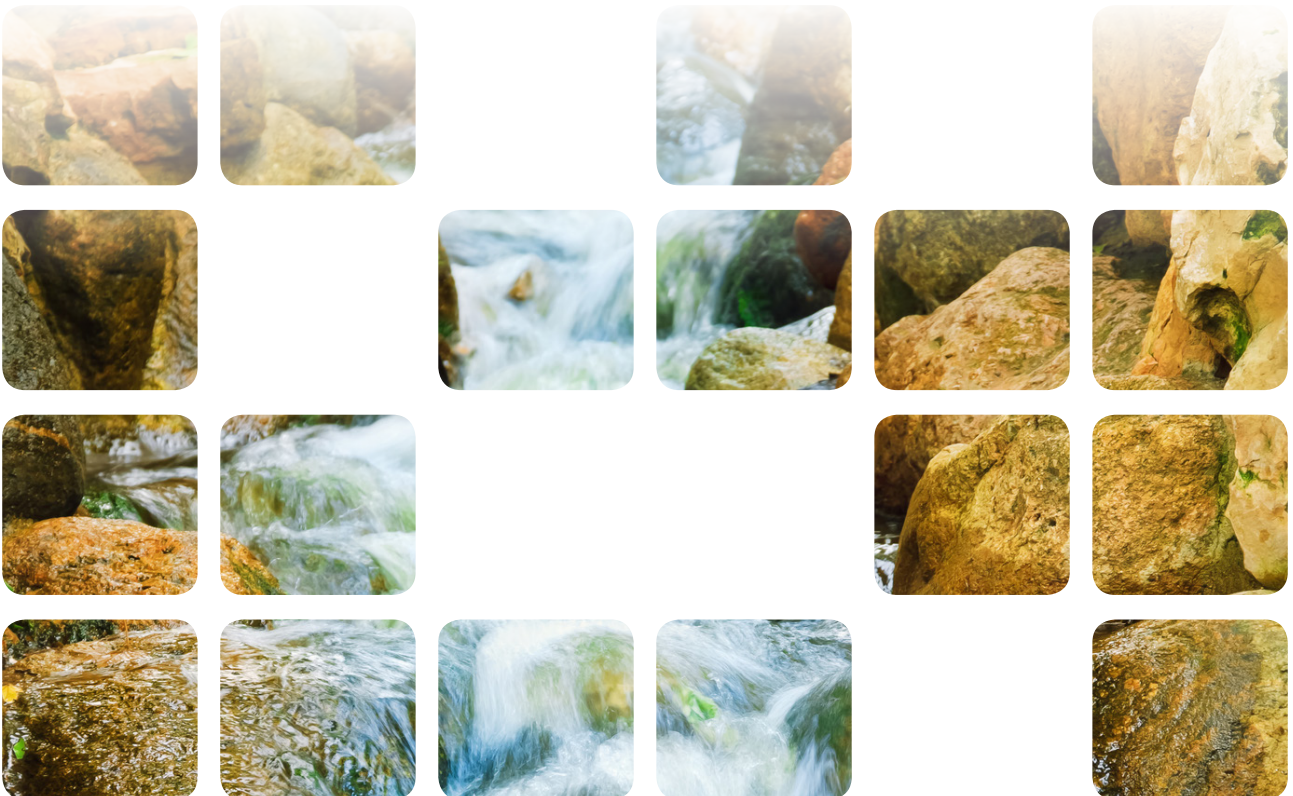
We currently use HSBC and Coutts to hold client money. You may be eligible to make a claim if either bank, or any other bank we may use in the future, becomes insolvent whilst holding your money prior to the purchase of the Securities, or pending payment to you of the amounts received at the maturity or earlier redemption of the Securities. In this event,

the compensation limit is currently £85,000 per person and this applies to all deposits you hold with the insolvent bank and any other member of its group. You would not be covered for any excess amount over the compensation limit.

Many banking groups use several brands, which means the total deposits within a group will count towards one compensation limit. You can look up details of banking and savings groups on the FCA website: <http://www.fca.org.uk/consumers/complaints-and-compensation/how-to-claim-compensation/banking-and-saving/banking-and-savings-brands>

If you have any queries you may wish to contact the FSCS at
10th floor, Beaufort House
15 St. Botolph Street
London EC3A 7QU
Telephone 0800 678 1100 or 020 7741 4100.

The FSCS website suggests that calling FSCS is the quickest way to have your query resolved.



About Goldman Sachs Group, Inc.

The Goldman Sachs Group, Inc. is a leading global investment banking, securities and investment management firm that provides a wide range of financial services to a substantial and diversified client base that includes corporations, financial institutions, governments and high-net worth individuals.

The firm was founded as a private company in 1869 and went public on May 4, 1999. Goldman Sachs has 32,000 employees as of Q1 2013. The firm is headquartered in New York and maintains offices in all major financial centres around the world. The Goldman Sachs Group, Inc. is listed on the New York Stock Exchange under the symbol “GS” and has a market cap of \$77.23bn as of Q1 2013.

The Goldman Sachs Group, Inc. and Goldman Sachs International have been assigned long- and short-term issuer ratings by certain credit rating agencies, such as Standard & Poors.

The Goldman Sachs Group, Inc. has a long-term credit rating of A-, whereas Goldman Sachs International has a long-term credit rating of A. Goldman Sachs International is a wholly-owned credit institution, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Source: Goldman Sachs Group Inc., 7 March 2014

Long Term Credit Ratings and Outlook for Goldman Sachs Group Inc. (the Guarantor)

Agency	Rating	Date rating effective	Outlook	Date outlook effective
Fitch	A	15/12/2011	Stable	15/12/2011
Moody's	Baa1	14/11/2013	Stable	14/11/2013
Standard & Poor's	A-	29/11/2011	Negative	29/11/2011

Source: Bloomberg, 7 March 2014

Long Term Credit Ratings and Outlook for Goldman Sachs International (the Issuer)

Agency	Rating	Date rating effective	Outlook	Date outlook effective
Fitch	A	24/01/2013	Stable	24/01/2013
Moody's	A2	14/11/2013	Stable	14/11/2013
Standard & Poor's	A	29/11/2011	Negative	29/11/2011

Source: Bloomberg, 7 March 2014

Selection of a counterparty

The security of your investment depends on the creditworthiness of Goldman Sachs International. It is possible that Goldman Sachs International and/or Goldman Sachs Group, Inc., could collapse or fail to make payments due from the Plan. If this happened you would lose some or all of the money you invest in the Plan as well as any investment returns to which you might otherwise have become entitled.

One of the factors taken into account when selecting a counterparty is its long term credit ratings. These are the opinions of a range of credit rating agencies regarding the long term security of the Counterparty.

A high rating from one or more of the credit rating agencies is not a guarantee that Goldman Sachs International will meet its obligation to pay the amount due from the Plan.

Fitch, Moody's and Standard & Poor's are independent ratings agencies that research and grade the ability of financial and other institutions to make the payments due from the Securities issued and/or guaranteed by them.

By way of example, Standard & Poor's highest possible rating is AAA, followed by AA and A. These three ratings along with their BBB rating are generally regarded as investment grade (i.e. of higher quality). All of these ratings, except the AAA rating, can also be modified by a plus or a minus to give a counterparty's relative status within the grade; for example, A+, A, A- for the A rating. Ratings from BB downwards are provided in respect of other securities.

A rating outlook assesses the potential direction of a long-term credit rating view over the intermediate term. The term considered varies between credit rating agencies; Fitch looks at a 12 to 24 month period, Standard & Poor's a 6 to 24 month period, while Moody's says its outlooks are 'over the medium term'. In determining a rating outlook, consideration is given to any changes in the economic and fundamental business conditions. An outlook is not necessarily a precursor of a rating change or future creditwatch action.

- Positive means that a rating may be raised.
- Negative means that a rating may be lowered.
- Stable means that a rating is not likely to change.
- Developing means a rating may be raised or lowered.

All references to the credit rating are correct as at the date of this brochure. Credit ratings are subject to change during the offer period and during the term of the Plan.

Ongoing information about the ratings of Goldman Sachs International is available on the Meteor website and we will, where appropriate, include information relating to credit ratings in your periodic valuation statements.

Please refer to your financial adviser if you have any queries regarding credit ratings.

Income

How income is calculated

The Plan pays a gross monthly fixed income of 0.67% regardless of the performance of the Shares, but subject to Counterparty Risk.

The first income payment due date from Goldman Sachs International is 27 May 2014. Income payments for Plan holders will be credited up to 10 working days after each Goldman Sachs International income payment date. In all cases, any income payments will be made by BACS directly into your nominated bank account.

If the monthly payment date falls on a non-working day, payments will be made on the next Business Day.

The table below gives examples of income payable per month and the total income payable over the full investment term for a range of original investment amounts.

Income payments are paid gross and may be liable to tax in your country of residence. In the United Kingdom any income payments will be subject to Income Tax (see page 9).

Amount invested	Monthly income	Total income paid
£10,000	£67.00	£4,824.00
£25,000	£167.50	£12,060.00
£50,000	£335.00	£24,120.00
£100,000	£670.00	£48,240.00

Return of capital

How capital return is calculated

The return of your original capital at the Maturity Date will be based on the performance of the Shares and the money you invest in the Plan is not guaranteed to be returned in full. The amount of capital returned to you will be determined by the performance of the lowest performing Share.

You will lose some or all of your money if, on 17 April 2020, the Final Level of the lowest performing Share is more than 50% lower than its Opening Level.

In this case, the reduction in the amount you invest in the Plan at the Maturity Date will equal the same percentage that the Final Level of the lowest performing Share is below its Opening Level.

For example, if the money you invest is £10,000 and the Final Level of the lowest performing Share is 60% below its Opening Level, you will receive only £4,000 of the money you invest in the Plan.

You should note that the potential capital loss is dependent on the performance of the lowest performing Share only. The Plan therefore represents a higher risk investment than would an investment based on the FTSE 100 as a whole.

The Opening Levels of the Shares will be their close of business levels on 17 April 2014.

If the Final Levels of all 5 Shares are at least equal to 50% of their respective Opening Levels, you will receive a full return of the money you invest.

The table below gives further examples of the return of capital at maturity based on a range of movements of the lowest performing share. These examples are not predictions of what we believe you might receive. They are designed to illustrate how the return of your capital is calculated. You should be aware that you could lose all of the money you invest in the Plan.

Net amount invested after charges	Final Level of the lowest performing Share relative to its Opening Level					
	-20%	-45%	-50%	-55%	-80%	-100%
£10,000	£10,000	£10,000	£10,000	£4,500	£2,000	£0
£15,000	£15,000	£15,000	£15,000	£6,750	£3,000	£0
£20,000	£20,000	£20,000	£20,000	£9,000	£4,000	£0
£25,000	£25,000	£25,000	£25,000	£11,250	£5,000	£0
£50,000	£50,000	£50,000	£50,000	£22,500	£10,000	£0

Simulated historical performance

We have back tested the performance of the five Shares over every continuous six year period since 24 May 1999, which is the earliest date for which the prices of all five Shares were available on Bloomberg. The table below shows how the Plan would have performed over every completed six year period from 24 May 1999 to 25 February 2014, if it had been available.

The table shows that on 1802 instances (81.35% of all observations) capital would have been returned in full at maturity.

However, there were also 413 occasions (18.65%) where the Plan would have produced a loss of capital.

It should be remembered that simulated historical performance is not an indicator of future performance and that this may not be replicated over the term of this Plan.

As the return of capital is dependent on the performance of only five Shares and potential capital loss is linked to one share and not the FTSE 100 Index as a whole, the product represents a higher-risk investment than would an investment based on the Index as a whole.

	Number of cycles	Percentage
Number of 6 year cycles tested	2215	
Number of times the Plan would have returned a loss	413	18.65%
Number of times the Plan would have returned capital in full	1802	81.35%

Source: Meteor Research Department/Bloomberg, 26 February 2014

Past performance is not a reliable indicator of future performance and should not be used to assess the future returns or risks associated with this product.

The Shares

Anglo American Plc

Anglo American Plc is a British multinational mining company headquartered in London. It is the world's largest manufacturer of platinum and is a major producer of diamonds, copper, nickel, as well, as metallurgical and thermal coal.

The company operates in Africa, Australia, Europe, North and South America and is stated to be the 15th largest company of any company with a primary listing on the London Stock Exchange.

The shares were first included in the FTSE 100 on 24th May 1999, since this date the shares have breached the 50% barrier provided by this Plan on 128 occasions (5.78%) out of the 2215 completed six year cycles.

www.angloamerican.com

BAE Systems Plc

BAE Systems is a global defence, aerospace and security company employing around 88,200 people worldwide. Its wide-ranging products and services cover air, land and naval forces, as well as advanced electronics, security, information technology, and support services.

It is a British company headquartered in London with operations globally. Today, it is based around five key markets – Australia, India, the Kingdom of Saudi Arabia, the United Kingdom and the United States.

BAE Systems strive to discover new technologies to improve the safety and effectiveness of troops in combat.

The shares were first included in the FTSE 100 on 12th September 1988, since this date the shares have breached the 50% barrier provided by this Plan on 466 occasions (9.48%) out of the 4916 completed six year cycles.

www.baesystems.com

BG Group Plc

BG Group plc is a British multinational oil and gas company headquartered in Reading, UK. In 1997, British Gas demerged into two separately listed companies. BG plc took charge of exploration and production whereas Centrica plc took over the retail business.

Since 1997, the BG Group resource base has jumped from 3.6 billion barrels of oil to around 18 billion barrels. Today, BG Group employs around 5,500 people, operates in more than 20 countries and is ranked among the largest companies listed on the London Stock Exchange.

By 2017, BG Group expect to be the largest contracted supplier of Liquefied Natural Gas (LNG) to China, the world's fastest-growing LNG market. In exploration, more than 100 opportunities are reviewed each year. The shares were first included in the FTSE 100 on 12th September 1988, since this date the shares have never breached the 50% barrier provided by this Plan in 4916 completed six year periods.

www.bg-group.com

Prudential plc

Prudential was founded in 1848 to provide professional people with loans secured by life assurance. Prudential grew rapidly and by the 1900s the company insured one third of the UK population.

Prudential shares were floated on the London Stock Exchange in 1924, and a further range of products was initiated in 1929 with the establishment of group pensions.

During the 1950s and 1960s, Prudential focused on life cover, long-term savings products and retirement annuities. By the 1970s Prudential had established a wide range of assurance, investment and savings products.

Today, Prudential's business in the UK has approximately 7 million customers and focuses on pensions, savings and investments along with providing retirement income through its successful annuities business.

The shares were first included in the FTSE 100 on 12th September 1988, since this date the shares have breached the 50% barrier provided by this Plan on 49 occasions (1.00%) out of the 4916 completed six year cycles.

www.prudential.co.uk

Vodafone Group Plc

Vodafone Group Plc is one of the world's largest telecommunications companies providing a wide range of services including voice, messaging, data and fixed broadband. The company currently serves over 411 million customers, employs around 90,000 people and operates in nearly 30 countries with over 250,000 base station sites.

The Group's operations are split into two geographic regions – Europe and Africa, Middle East and Asia Pacific. In addition, the Group has partnership agreements with local mobile operators in over 40 countries, creating additional revenue for fees paid for access to the Vodafone brand. In 2013, the brand was valued at \$27bn; one of the most valuable telecoms brands in the world by Brand Finance.

The shares were first included in the FTSE 100 on 17th November 1988, since this date the shares have breached the 50% barrier provided by this Plan on 285 occasions (5.86%) out of the 4867 completed six year cycles.

www.vodafone.co.uk

Source: Meteor Research Department/Bloomberg, 26 February 2014

Taxation

The information contained in this Factsheet is based on our understanding of rates of tax, current legislation, regulations and practice, which are likely to change in the future and may be applied retrospectively.

This is a general guide only. The information relates solely to United Kingdom taxation and is expected to apply to you if you are a UK tax resident investor who is the beneficial owner of your investment in this Plan. The statements are not exhaustive and do not constitute tax advice.

It is important that you consult your tax advisers concerning possible taxation and other consequences of making an investment in the Plan.

Any gains made from investments held in SIPPs, SASSs and other pension arrangement will usually be free of tax.

The values of any tax reliefs will depend on your individual circumstances and could change at any time and be applied retrospectively.

When you invest in this income based product individually, jointly or via a trust, the gross income payments will be subject to Income Tax. You will be responsible for ensuring that you declare the receipt of any such interest to your tax office and for the payment on any Income Tax that is due. The rate of tax payable will depend on your own circumstances and tax rates and practice at that time.

Based on current rates, basic rate tax payers would pay 20% income tax, higher rate tax payers 40% and additional rate taxpayers 45%. A lower 10% rate applies for tax payers whose non-savings taxable income is less than £2,790.

The taxation of any income from investments in the Plan made by companies, partnerships or other businesses will depend on the tax position of the organisation.

Further information about tax in the UK is available from the HM Revenue & Customs website www.hmrc.gov.uk.

Anti-money laundering regulations

Your financial adviser has to verify your identity for the purpose of anti-money laundering regulations and will probably have asked you for documentary evidence in order to fulfil this requirement. We are able to accept the verification provided by your financial adviser but we reserve the right to request additional information and/or documentation to satisfy our own anti-money laundering procedures.

We will also carry out an electronic data check to verify your identity. The check will be carried out using a reliable and reputable electronic database agency. This is not a credit check and will leave a different 'footprint' on your electronic record to that left by a credit check.

Investing

You simply complete the appropriate application form. Before you complete the appropriate application form, you should have read this brochure, including the Terms and Conditions, making sure that you understand the nature of the investment. The section 'Is this Plan right for me?' (on page 18) will act as a helpful reminder of the questions you should ask yourself.

You can place an order for a plan either online or by completing and submitting a paper based application forms. Please note there will be an initial charge of 0.25% for paper-based applications that request ongoing paper-based correspondence, including valuation statements sent to you by post.

Once you are satisfied that you wish to invest in the Plan, please fill in and sign the relevant application form and arrange for funds to reach our client account.

Please take care to complete the Adviser Charging section of your application form as we will use this information as the basis of any payments we make to your adviser on your behalf. You may amend or cancel this instruction **in writing** at any time (see page 16).

ISA transfer applications must be received by Meteor at least two weeks before the Start Date to allow sufficient time to instruct the current ISA Manager and for them to complete the transfer of funds to Meteor.

If you are sending funds via bank transfer (BACS or CHAPS) please check with your bank to confirm whether its payment system transfers funds instantly or whether there is a clearing period, which can be up to three working days, before cleared funds will be received in the Meteor client account.

Application forms accompanied with a cheque must be received by Meteor at least one week before the Start Date, to allow sufficient time for the cheque to clear. Cheques should be for the full amount you want to invest and be made payable to '**Meteor Investment Management Limited Client Account**'. If you are sending in a building society, company or scheme cheque please make sure that it has your name in brackets after the wording above.

Your completed application form and cheque should be sent to your financial adviser or directly to us at 55 King William Street, London, EC4R 9AD.

We will acknowledge receipt of your instructions and of the investment monies.

We do not offer financial advice or guidance on tax issues. However, we believe that it is important to seek such advice before you invest, to ensure that you choose an investment, which is appropriate for you.

This Plan may be held:

By individuals

As an individual, jointly, or on behalf of a child under the age of 18.

By pension arrangements

The trustees, subject to the terms of your scheme, can hold plans as a permitted investment within any type of pension arrangement, including a SIPP and a SSAS.

As trustees/companies/partnerships

This Plan may be held by trustees, companies or partnerships, subject to relevant articles of association permitting such an investment.

As ISAs/ISA transfers

Individual Savings Accounts (ISAs) were launched in the UK in 1999 to encourage people to save. They allow you to save and invest without paying any tax on any on returns you make from your investment in the Plan. It was announced in the 2010 budget that from 6th April 2011, the annual ISA subscription limits will increase each year by the Retail Prices Index (RPI). This link was amended to the Consumer Price Index (CPI) in the 2011 budget.

The increased limit will be rounded to the nearest multiple of £120. If CPI is negative, the limits will remain unchanged. The limits applicable for each year are posted on our website.

You can invest in this Plan as a stocks and shares ISA only, using your ISA allowance for the tax year 2013/14 and 2014/15. Please check the subscription dates on page 2 as the deadline for 2013/14 ISA is 4 April 2014, the last business day of the 2013/14 tax year.

The 2013/14 ISA subscription limit is £11,520 for anyone eligible to invest in an ISA. Up to £5,760 of the ISA allowance can be saved in a cash ISA with one provider. The remainder of the £11,520 can be invested in a stocks and shares ISA with either the same or another provider. Alternatively, the full £11,520 can be invested in a stocks and shares ISA with one provider.

HM Revenue and Customs announced on 15 October 2013 that the limits for 2014/15 will be £11,880, of which £5,940 can be invested in a cash ISA.

The minimum value for cash ISA transfers is £5,000, with no maximum limit. Cash ISAs may be transferred into stocks and shares ISAs (but not vice versa).

The minimum investment amount is £5,000.

The Plan is not available to residents of the United States.

Statements and communications

We are happy to communicate with investors in the way that best suits their requirements, so you have the option of receiving communications from us online, or in paper format.

You have the choice of applying for a plan online, or by sending in paper applications. Where you open an account online, we will send all regular communications to you by email, so please remember to tell us if you change your email address.

If you complete a paper application you will still have the option of receiving future communications online, by ticking the appropriate box on the Application Form. Please note that there will be an initial charge of 0.25% for paper applications that request ongoing paper-based correspondence.

You can change the mode of receiving communications by notifying us. As this would be a fundamental change to the way we deal with you we would require a letter signed by all investors to make the change.

In all cases we will send you confirmation that your Account has been opened by letter and, where we have your email address, by email. Your Account will allow you to hold all the Plans you apply for in one place.

One of the key benefits of this is the ability for investors to access and review their investments online at anytime and we hope that all investors utilise the functionality of the website.

Managing your account online

Our online Account Enquiry System provides specialist flexible reporting, enabling you to:

- create reports tailored to your own needs
- view a counterparty diversification analysis
- receive product event alert notifications
- view basic online product details
- access PDF product literature
- view transaction histories
- view current and historic valuations
- download reports and valuations to PDF and Excel

Bespoke report creation

Holdings

Transactions

Applications

Maturities

Once you have registered, you are able to view your current Holdings and Transactions, in addition to all Applications and previous Maturities, creating bespoke reports.

- **Holdings** - assets held including cash, current and historic valuation
- **Transactions** - a history of all transactions (access limited by authority)
- **Applications** - full application history including current, matured, surrendered and pending investments
- **Maturities** – previous maturity holding and values

Charges and fees

The following table sets out administration charges over the full term of the Plan, where a percentage is indicated, this will be a percentage of the money you invest in the Plan.

Menu of charges

Initial	Charge	VAT	Charge details
Paper applications that request ongoing paper-based correspondence	0.25%	n	On purchase of the Plan
Sale or transfer prior to maturity			
Encashment of Plan	£150	y	On encashment
ISA transfer to another ISA manager	£150	y	On transfer
Other potential Services and Charges			
CHAPS payment	£35	y	On payment
Unpaid cheque	£40	y	On debit from our account
Copy of taped call	£40	y	On request only
Stamp duty reserve tax or other financial transaction tax	As chargeable		(At present only on UK shares)
Re-registration to new owner	£40	y	On re-registration in our records

We do not apply any charges on maturity and there are no annual management charges.

These are current charges and may increase in the future. Any such increase will be limited to the rise in the Retail Price Index in the period since the Start Date.

Risks

In addition to the key risks set out on page 2, there are a number of other risks associated with this investment, that you should understand.

-
- Cancellation risks**
- If you want to cancel your investment after the Securities have been purchased, you will only get back the value of the Securities when they are sold, which is likely to be less than your original investment.
 - If we pay an adviser charge/fee amount to your financial adviser on your behalf and you subsequently change your mind about investing, you will be responsible for obtaining any refund which may be due to you from your adviser.
-
- Concentration risk**
- The Plan should only be considered as part of your overall investment portfolio. You should not put all, nor a large part, of the money you have available for investment into any one plan, to avoid over exposure to a Counterparty or Plan type.
-
- Inflation risk**
- Any inflation will reduce the real value of your investment over time.
-
- Investment risks**
- Should the Shares increase by more than the returns provided by the Plan, you would not receive the benefit of any additional income payment above that provided by the Plan.
 - Should the Plan be oversubscribed, the purchase might not be completed for you. As we near capacity we will flag this on our website at www.meteoram.com.
 - The value of the Securities that back your Plan may vary significantly throughout the life of the investment. Whether you decide to sell a security at its prevailing value during its life, or whether you wait until maturity, you could receive back significantly less than you invested.
 - The value of the Securities that back your Plan will be initially impacted by any fees or costs that were built into it. Subsequently, factors such as, but not limited to, movements in interest rates, the performance of the Shares, and the creditworthiness of the Counterparty will all affect the price of a security.
 - The Opening Level of the Shares apply on the Start Date of the Plan and not the date on which you apply for the Securities. The levels may vary significantly between these dates.
 - When the Plan matures you might not be able to reinvest the proceeds to achieve the same, or similar, level of income payment.
-
- ISA transfer risks**
- If you wish to transfer an existing ISA this must be done in cash, which means your existing ISA manager will sell your investment.
 - You could lose some interest if you transfer a cash ISA and decide not to wait for the expiry of any notice period. Your existing ISA Manager may also charge you an exit or transfer fee.
 - There is the potential for loss of income payment if markets should rise while your transfer remains pending.
 - We have a deadline for receipt of ISA transfer applications, to allow time for us to receive the proceeds from your existing ISA Manager. However, if they do not send us the funds you have requested before the Start Date we will not be able to purchase the Securities on your behalf.
 - If you have elected to pay any adviser fees in respect of the advice you received to transfer your ISA and have asked us to pay that fee to your adviser on your behalf this could reduce the amount invested with the tax advantages of an ISA.
-

Risks – continued

Liquidity risks

- You should have other savings that you can access immediately and without penalty to meet any emergency cash needs.
- The terms of the investment may permit the Counterparty to delay, reduce or withhold payments. These provisions are not intended to circumvent what is legally due to you but are intended to cover unforeseen events which affect your return from the Plan, for example, a suspension or delay in receiving prices.
- The Issuer intends to make a market in the Securities on a regular basis under normal market conditions, but the Issuer does not commit and is under no obligation legal or otherwise to make any market in the Securities.

Market risk

- External factors could affect national economies, regions or an asset class and cause a fall in value of the Securities held in your account or in extreme cases, the collapse of the Counterparty.

Pricing risk

- The Counterparty may not be able to quote regular prices making it difficult to value your investment and delaying any early encashment request you may make.

Product risk

- The design of the Plan could produce a return that is lower than a direct investment in the shares or may produce no return at all.

Tax risks

- Before investing in this Plan you should conduct independent investigation and analysis regarding the tax treatment of the investment to evaluate the merits and risks of the Plan. Tax risks include, without limitation, a change in any applicable law, treaty, rule or regulation or the interpretation thereof by any relevant authority which may adversely affect payments in respect of the investment.
- The values of any tax reliefs will depend on your individual circumstances and could change at any time and be applied retrospectively. You should note that the levels and bases of taxation could change in the future and these changes may be applied retrospectively. You should also consider whether you should consult your own tax adviser and carefully review and consider the investment in light of your personal circumstances.
- Re-registration of this investment to a new holder may alter the tax implications indicated on page 9.

Capital-at-risk products

The following section explains a range of products that put your capital at risk. As such products could cause you to lose some or all of your money, it is important that you understand and accept these risks and the possible consequences when you choose any capital-at-risk product.

What are capital-at-risk products?

They are investments from banking, insurance or investment management firms that can offer attractive returns. Capital-at-risk products usually invest in a variety of stockmarket investments, such as shares or debt securities. Products that put your capital at risk include:

- stockmarket based investments.
- investment bonds and funds that invest in debt securities.
- investments linked to the performance of a stockmarket or some other factor such as a collection of shares.

As an alternative, you could invest directly in:

- shares, and so benefit from any dividends paid;
- debt securities, for which you get fixed or variable interest.

The value of direct holdings in shares and other securities can change sharply, down as well as up. Depending on its particular terms and conditions, the value of an investment linked directly or indirectly to a stockmarket may have lesser, similar or greater risk.

Stockmarket-based investments

A wide range of such investments are available. These include investment trusts and collective investment schemes, such as open-ended investment companies (OEICs) and unit trusts. The performance of the investments depends on the investment strategy adopted and general stockmarket conditions. The value of stockmarket-based investments can alter sharply because they are linked to the performance of the underlying shares or bonds.

Investment bonds and funds that invest in debt securities

These vary widely and include distribution bonds, with-profits bonds, unit-linked bonds and corporate bond funds. The money you invest is usually put directly into a stockmarket or into fixed or variable interest funds.

Investments linked to an index or other factor

Repayment of the capital is linked to the performance of an index, a combination of indices or some other factor, such as the performance of a collection of shares. Such investments are called 'structured capital-at-risk products'. Some offer a specified level of income over a fixed period while others offer growth that depends on the performance of an index or other factor. These products, and the risks involved, can vary widely.

What are the main risks involved with capital-at-risk products?

- Your capital can fall below the amount you put in
- The rate of return advertised might be achieved only after a set period; you may not know until that date how well your investment has performed
- The rate of return you get may depend on specific conditions being met. Even professionals may not be able to judge accurately how likely that will be
- If you take your money out early, you may get back less than you put in.

What is the difference between a capital-at-risk product and a savings account?

When you put your money in a Bank or Building Society savings account, its original value doesn't change and you get interest. The return will be comparatively low, because you haven't risked your capital. With capital-at-risk products you may get higher returns, but you are putting your capital at risk and any investment return at risk and may end up with less than you put in.

Will I get the advertised rate of return?

This depends on the terms and conditions under which you have invested. Often the advertised rate illustrates what is possible and is no more certain than that.

Frequently asked questions

What is my commitment?

- To understand the potential benefits and risks associated with this Plan.

Should I see a financial adviser?

- We believe that it is important that you make sure that the Plan is appropriate for you. We do recommend that you talk to a financial adviser before deciding whether to invest in this particular Plan and a specialist tax adviser if you require advice on tax.

How can I access information on my online Account?

- You can access details of your investment, including transaction details and valuation, by logging on to the client section of our website www.meteoram.com using your individual username and password, which we will provide once your Account is set up.

Can I change my mind about investing?

- Yes, you can. When we acknowledge your application we will send you a 'Notice of Your Right to Change your Mind'. You have 14 days from the day you receive this to send it back to us. However, if you choose to withdraw your investment after the Securities have been purchased, you are likely to get back less than you invested. If we have paid an adviser charge/fee amount to your financial adviser on your behalf and you subsequently change your mind about investing, you will be responsible for obtaining any refund which may be due to you from your adviser.

What happens if a plan is oversubscribed or the Plan does not proceed?

- If your money cannot be invested into the Plan for either of these reasons, your initial investment amount will be returned to you.
- If we have paid an adviser charge/fee amount to your financial adviser on your behalf and you subsequently change your mind about investing, you will be responsible for obtaining any refund which may be due to you from your adviser.

Can I encash/transfer a plan before maturity?

- In normal market conditions you can, although when your Securities are sold the price is likely to be less than the price you initially paid. You will also be charged an administration fee for early encashment or a transfer fee. Please note that there is no guarantee that the Counterparty will provide pricing (see Liquidity risks on page 14).

What should I do if I have a complaint?

- In the event you should wish to complain at any time about this Plan, or the service you have received, you may do so by contacting The Compliance Officer, Meteor Asset Management Limited, 55 King William Street, London, EC4R 9AD or by telephoning 020 7904 1010.
- We will keep you informed during the investigation process and will notify you of our conclusions and explain how these have been reached.
- If you are not happy with our response you may wish to contact the Financial Ombudsman Service at South Quay Plaza II, 183 Marsh Wall, London E14 9SR, Telephone: 0800 023 4567. Making a complaint does not prejudice your right to take legal action.
- Full details of our complaint procedure are available upon request.
- We would draw your attention to the fact that the value of investments can shift unpredictably, and can fall as well as rise and that such a fall is not, in itself, usually a valid reason for complaint.

How are adviser charges managed?

- We will confirm to you all of the charges you ask us to deal with. If you ask us, we will make the payment of initial charges due to your adviser:
- **Initial charges** will be paid by deducting the amount you have agreed with your adviser from the amount you have sent us for investment. You should note that this will reduce your investment amount and, in respect of ISAs, could result in you not using your full ISA allowance.

Frequently asked questions - continued

What happens to my money:

Before the Plan Manager purchases the Securities for my Plan?

- Cleared funds received during the offer period will be held until the purchase date in the client account of Meteor Investment Management Ltd and your money never forms part of our assets. Meteor Investment Management Limited was established and authorised specifically to administer our plans and to provide safe keeping of client assets. No interest will be accrued to the Start Date of the Plan.
- Any adviser charge you have asked us to pay to your adviser, will be deducted from the money you have paid to us once it has cleared and paid to your adviser.

After the Plan Manager has purchased the Securities?

- The money that you invest will be used to buy the Securities that are designed to provide the capital and investment returns explained in this brochure.
- The terms of the Securities are fixed at outset so there is no ongoing investment management.
- The Securities will be held in the name of 'Meteor Nominees Limited' and will be held by our Custodian, which is currently HSBC. You will remain the beneficial owner of the Securities purchased on your behalf.

When the Securities have matured?

- Once we receive your maturity proceeds from the Issuer we will credit the funds into your Account; this will be held as Client Money and no interest will be paid on this amount.
- The maturity value will be available on the Maturity Date.
- However, we will not make any payment until we have received your written instruction and will therefore continue to hold your money until you advise us whether you wish to take the cash value, reinvest or, if you have an ISA, if you wish to transfer to another ISA Manager.

What happens to my ISA transfer if a plan is oversubscribed or the Plan does not proceed?

- For ISA transfers, we will endeavour to return the cash to your previous ISA Manager. Alternatively, we will await your written instruction to either invest in a different Meteor plan or transfer to another ISA Manager, if possible.

How will you keep me informed?

- We will write to you to acknowledge the Plan you have selected within five working days. With this letter we will send you a summary of your investment and a notice of cancellation.
- Shortly after the Start Date of the Plan we will send you details of your investment. We will send you a half yearly statement showing the current position of your Plan and any other plans held in your Account.
- About three weeks before maturity we will write to you via your adviser to provide full details of the position so that your adviser can discuss this with you. If you do not have an adviser we will provide the information directly to you.
- You can access details of your investment, including transaction details and valuation, by logging on to the client section of the Meteor website www.meteoram.com using your individual username and password which we will provide once your Account is set up.

What happens to the Plan if I die?

- We will require a death certificate and any supporting documentation so that we can administer your investments, in accordance with instruction by your personal representatives. We will provide valuations of the Plan held as at the date of death and will outline the options available, which will include re-registering the Plan to a new owner so that it can be held until maturity.
 - Where a plan is held jointly by two or more holders, the investment will be the joint property of all the holders and, following proof of death of the relevant holder, all instructions must be authorised by all the remaining joint holders.
 - If the Plan has been established as an ISA, it will cease to be tax exempt from the date of death.
-

Is this Plan right for me?

Prospective investors are advised to read this brochure carefully and consider the following in order to decide if this Plan is appropriate for you. It will not be appropriate for you unless you can answer “yes” to the following comments.

- I understand that the investment is designed to mature at the end of the 6 year 2 week term
- I accept that in the event that the Counterparty defaults on payments due on this investment, I may lose some or all of my capital plus any income payments due
- I understand that there is no guarantee that the Counterparty will provide pricing
- I understand I will not have recourse to the FSCS in the event that the Counterparty defaults

There are other factors that you should consider. The descriptions below are not, and are not intended to be, a complete list of considerations and therefore should be read as a general guidance on helping you decide if this Plan is right for you. For more information, please contact your financial adviser.

This investment may be appropriate for me as:

- I have received financial advice
- I understand how this investment works
- I am willing and able to accept the risks associated with this Plan
- I accept that I won't know the Opening Levels of the five Shares before the Start Date
- I am satisfied with a fixed gross monthly income of 0.67% and accept the fact that, if the Shares were to rise by more than this, I would not receive any additional income above that provided by the Plan
- I can afford to leave my money in the investment for the full term and I have other savings or investments that are easily accessible
- I want my investment to provide income rather than potential capital growth
- I am comfortable with the fact that if the Final Level of the lowest performing Share is below 50% of its Opening Level, I will lose some or all of the money I invest in the Plan
- I accept that in the event that the Issuer and/or the Guarantor default on payments due on this Plan, I may lose some or all of my capital plus any income to which I would have otherwise been entitled
- I am comfortable with the fact that the level and bases of taxation could change in the future, that such changes may be applied retrospectively and that the value of any reliefs will depend on my circumstances
- I understand that in redeeming my Plan early I may lose some or all of the money I invest in the Plan and any income payments from the Plan to which I might otherwise have become entitled



This could be an appropriate investment for you. However, you should seek advice from your financial adviser.

This investment may not be appropriate for me as:

- I have not received financial advice
- I am unsure how this investment works
- I am not willing and able to accept the risks associated with this Plan
- I do not want to be in a position where I won't know the Opening Levels of the five Shares before the Start Date
- I am not satisfied with a fixed gross monthly income of 0.67% and accept the fact that, if the Shares were to rise by more than this, I would not receive any additional income above that provided by the Plan
- I cannot afford to leave my money in the investment as I am likely to need access to my money during the investment term
- I want my investment to provide potential capital growth rather than income
- I am not comfortable with the fact that if the Final Level of the lowest performing Share is below 50% of its Opening Level, I will lose some or all of the money I invest in the Plan
- I am not prepared to lose any of my capital plus any income to which I would have otherwise been entitled, in the event that the Issuer and/or the Guarantor default on payments due on this Plan
- I am not willing to accept the fact that the level and bases of taxation could change in the future, that such changes may be applied retrospectively and that the value of any reliefs will depend on my circumstances
- I am not willing to accept the fact that in redeeming my Plan early I may lose some or all of the money I invest in the Plan and any income payments from the Plan to which I might otherwise have become entitled



This investment is probably not appropriate for you.

Terms and Conditions

These are Meteor Asset Management Limited's standard Terms and Conditions on which we intend to rely. For your own benefit and protection, please read this document carefully. It contains important information about your rights and obligations as well as limitations and exclusions that may apply to you. If there is anything that you do not understand please contact your financial adviser.

Words which are capitalised in these terms have a specific meaning, which is set out in Clause 1 below. Words which we define in the singular form will also include the plural and vice versa. The headings in these Terms are for convenience only and do not limit their scope. Your acceptance of these Terms is signified by you signing the Declaration on the Account application.

1. Definitions

Application Form – the form that you must complete, for a Direct Investment, Stocks and Shares ISA or an investment by a pension fund, company or charity to be opened.

Base Prospectus – the prospectus for the Issuer's Programme for the Issuance of Warrants, Notes and Certificates, dated 24 June 2013.

Business Day – any day other than a Saturday, Sunday, bank holiday or other UK public holiday.

Counterparty – Goldman Sachs International, London, UK

Direct Investment – an investment in the Plan not qualifying as a Stocks and Shares ISA.

Guarantor – The Goldman Sachs Group, Inc., Delaware, USA

Issuer – Goldman Sachs International, London, UK

Meteor Capital Group Limited – the parent company of Meteor Asset Management Limited and Meteor Investment Management Limited.

Nominees – Meteor Nominees Limited, a totally owned non-trading subsidiary of Meteor Investment Management Limited.

Plan – the Stocks and Shares ISA or Direct Investment, as described in the Plan brochure and made up of Securities (investments) and cash that the Plan Manager handles on your behalf.

Plan Administrator – Meteor Investment Management Limited. Meteor Investment Management Limited is authorised and regulated by the Financial Conduct Authority (FCA) and must follow its rules as amended from time to time ("the Rules"). If there are any differences between the Rules and these Terms and Conditions, the Rules will apply.

Plan Manager – Meteor Asset Management Limited. Meteor Asset Management Limited is authorised and regulated by the Financial Conduct Authority (FCA) and must follow its rules as amended from time to time ("the Rules"). If there are any differences between the Rules and these Terms and Conditions, the Rules will apply.

Plan Objective – the objective of securing the return described in the Plan brochure, to which these Terms and Conditions are attached.

Regulations – HM Revenue and Customs Regulations for Individual Savings Accounts as amended from time to time (the "Regulations"). If there are any differences between the Regulations and these Terms and Conditions, the Regulations will apply.

Securities – the underlying qualifying investments of the Plan, arranged to provide the investment and capital returns set out in the Plan brochure.

Stocks and Shares ISA - an investment in the Plan qualifying as a Stocks and Shares ISA under the Regulations.

Subscription – the total amount(s) you pay to the Plan Manager, including any amount you have asked the Plan Manager to pay to meet any adviser charges outlined in Condition 9b.

We and us or our – Meteor Asset Management Limited or any other company within the Meteor group to which Meteor Asset Management Limited's rights and obligations under these terms are transferred from time to time.

you, your – the Plan holder(s) named on the Application Form.

2. Your Application

a. The Plan Manager may accept a fully and correctly completed Application Form and Gross Invested Amount from you under these Terms and Conditions. The Plan Manager has the right to reject an application for any reason.

b. By signing the Declaration on the Application Form, you confirm that the information you have provided is accurate and complete.

c. By completing the Application Form, you instruct the Plan Manager to choose and buy Securities that have been designed to provide the benefits of the Plan as described in the Plan brochure.

d. You must invest in a Stocks and Shares ISA with your own cash or by transferring cash from an existing Stocks and Shares ISA. The Plan Manager will usually arrange transfers of Stocks and Shares ISAs with the ISA Manager.

These Terms and Conditions will apply to your ISA transfer as soon as the Plan Manager has received the cash.

e. The Plan Manager will notify you if by reason of any failure to satisfy the provisions of the Regulations, a Stocks and Shares ISA has, or will, become void.

f. If the Plan Manager has to cancel or void your Stocks and Shares ISA under the Regulations, you authorise the Plan Manager to hold your Securities outside the Stocks and Shares ISA as a Direct Investment. In this case the Terms and Conditions will continue to apply to your investment as a Direct Investment. If the Plan Manager has to void your Stocks and Shares ISA because you are not eligible to hold it the Plan Manager has the right to deduct any costs or expenses it has incurred.

3. Client Classification

a. The Plan Manager classifies all clients dependent on their knowledge and experience, to ensure that they receive the appropriate level of regulatory protection.

b. Except where otherwise notified to you in writing, the Plan Manager shall treat you as a retail client, for the purposes of the Rules to provide the highest level of regulatory protection.

c. Clients who could fall outside of this classification are other regulated entities, such as insurance companies, investment firms, large occupational pension schemes, listed companies and local or public authorities. Such entities could be classified as either professional clients or eligible counterparties.

d. Investors the Plan Manager classifies as professional clients or eligible counterparties have the right to request a different categorisation to give a higher degree of protection.

4. How the Plan Manager deals with Securities

a. The Plan Manager will be responsible for buying and selling all Securities and will carry out transactions on terms that are at least as favourable as those that the Plan Manager can set when dealing directly with the market maker.

b. The Plan Manager, or its associated companies, may choose and instruct brokers or dealers (including associated companies) to buy, sell and deal in Securities for your Plan, or the Plan Manager may do so itself as a licensed dealer or broker.

c. Your Plan will be debited as soon as the Plan Manager buys investments on your behalf. Upon receipt of cleared funds, any money received prior to the Start Date will be held in the Plan Manager's client account. The Plan Manager does not have to account for any interest earned pending settlements, i.e., interest the Plan Manager earns on cash the Plan Manager holds while the Plan Manager is waiting to pay you for Securities the Plan Manager has sold.

Terms and Conditions - continued

- d. The amount(s) the Plan Manager invests in Securities to be held in your Plan will not exceed the amount of cash and investments placed by you under the Plan Manager's control.
- e. The Plan Manager will be acting as your agent in arranging to buy, or sell, these Securities.
- f. The Plan Manager will act as principal in all transactions for Planholders with the Counterparty.
- g. When you invest in the Plan the relevant principal or nominal amount of Securities will be allocated to you by the Plan Manager and will be held by the Plan Manager or its nominee as your agent and you will be the beneficial owner of those Securities allocated to you.
- h. The Plan Manager may combine your order with orders of other clients when processing them. If this results in the Plan Manager concluding a number of transactions at different prices, all clients involved in the transactions will pay or receive the same average price. This could result in a less favourable price than if your transaction was carried out separately. The Plan Manager takes all reasonable steps to obtain the best possible result for its customers. The Plan Manager takes into account many factors, such as price, costs, speed, likelihood of execution and settlement size, in addition to other considerations relevant to the execution of the order, e.g. market impact. However, due to the nature of the Plan, the purchase and sale of Securities will usually be with the Counterparty, who will also be the market maker.
- i. The Plan Manager will not accept further dividends or cash payments into your Plan after a Stocks and Shares ISA transfer has been completed.
- j. In the case of some Securities, the Plan Manager is required to buy and sell Securities in specific lot sizes or subject to minimum trade volumes. This can mean that in order to fulfil an order in full, Meteor Capital Group Limited may take a small long or short position in a Security. Where Meteor Capital Group Limited holds a short position the total stock of a security held by Meteor Nominees Limited will be slightly less than total required to cover clients' holdings. Meteor Capital Group Limited posts cash or collateral into Meteor Investment Management Limited's client account to cover the market value of such shortfalls at all times. Such positions are always kept to a minimum and are eliminated as soon as possible.
- k. If, for any reason, the Plan Manager is unable to purchase Securities to fulfil the commitments set out in the Plan brochure, your Subscription will be returned to you, less any fee that may have been paid to your adviser as specified.
- l. In the event of the Counterparty or any issuer or guarantor becoming unable to meet its obligations to repay the amounts due, you may not receive the amounts your Plan has been designed to pay and you could lose some, or all, of your Net Invested Amount plus any income payments to which you would otherwise be entitled.
- m. You, or someone you nominate, can ask to see all entries in the Plan Manager's records relating to your transactions at any time. The Plan Manager will maintain these records for at least six years after the transaction date.

5. Conflicts of Interest

- a. The Plan Manager takes all reasonable steps to identify conflicts of interests between it, including its managers, employees and any person linked directly or indirectly to it, and any of its client, and also between clients.
- b. The Plan Manager's aim is to manage any such conflicts that do arise and ensure that all customers are treated fairly.
- c. The Plan Manager has:
 - Identified instances within its business where such conflicts are likely, or possible;
 - Apportioned responsibility for conflict management to appropriate personnel;

- Formulated a policy to manage these conflicts;
- Ensured that all personnel are aware of the Plan Manager's policy on conflicts and are able to identify any potential conflicts and alert senior management accordingly; and
- Established a procedure for a regular flow of relevant management information for analysis.

The Plan Manager will regularly review the conflict policy to ensure that it is, and remains, suitable and appropriate for its business.

6. Your right to change your mind

- a. You have the right to cancel your Plan within 14 days of receiving the acceptance letter from the Plan Manager and a notice of your right to change your mind.
- b. If the Plan Manager has purchased Securities for your Plan before the Plan Manager receives your completed cancellation request, the amount you will receive may be less than the amount of money you invest, if the price at which the Plan Manager sells the Securities is lower than the price you paid for them.
- c. You will be responsible for reclaiming any refund from your financial adviser for an adviser charge that the Plan Manager has paid on your behalf.

7. Cash held

- a. You may invest into the Plan only in line with the published terms.
- b. All money belonging to clients is held in a designated client account in the name of Meteor Investment Management Limited pending their placement in the investment or following maturity or earlier redemption of the Securities. This ensures that all clients' money is separate from the funds belonging to the Plan Manager.

The Plan Manager does not accept any liability for default by any bank or other financial institution holding funds under these Terms and Conditions. In the event of a default on repayment, any shortfall in clients' monies would be apportioned on a pro-rata basis between all investors in the Plan (or as otherwise required under the Rules).
- c. The Plan Manager will use your Subscription less an adviser fee where applicable as described in Condition 9b to purchase the Securities to be held in the Plan.
- d. At maturity, or earlier redemption of the Securities, the Plan Manager will hold the proceeds in the client account, pending reinvestment of the proceeds in a new Plan with us; or the payment of the proceeds to you, or the transfer of the proceeds to a new ISA Manager.
- e. The Plan Manager will remind you periodically if the Plan Manager holds cash within a Stocks and Shares ISA pending reinvestment. If such cash is held for a long period the HM Revenue and Customs could void the Stocks and Shares ISA status of the investment.

8. The Plan Investments

- a. You will be the beneficial owner of the Securities and of any cash held in the Plan.
- b. The Plan Manager will register the Securities held in your Plan in the name of the Nominees. The Nominees are not authorised under the Financial Services and Markets Act 2000 and the Plan Manager takes responsibility for their acts and omissions. If appropriate, the Securities will be held by our custodian, which is currently HSBC Bank plc or The Northern Trust Company. The Plan Manager is not responsible for the acts or omissions of the custodian. If the Plan Manager were to become insolvent, you might encounter delays in recovering the cash value of your Securities, and an increased risk of loss. Any shortfall would be shared by all affected investors in the Plan on a pro-rata basis (or as otherwise required under the Rules).

Terms and Conditions - continued

- c. The Plan Manager will hold, or arrange for the safekeeping of, any certificate or other document issued which shows title to the Securities. The Plan Manager will not lend documents of title to any other person and money may not be borrowed on your behalf against the security of these documents.
- d. Unless you tell the Plan Manager otherwise, the Plan Manager may, if the Regulations allow, make arrangements, when appropriate, to use the voting rights of your Securities.
- e. About a month before the Securities mature or in the event of a potential early maturity, the Plan Manager will contact you to explain the various options available to you at maturity of your Plan.
- f. The Plan Manager may use agents in connection with the services that the Plan Manager provides to you and may delegate any or all of its powers or duties to any delegate(s) of its choice in accordance with the Regulations. The Plan Manager will satisfy itself that any person to whom the Plan Manager delegates any of its functions or responsibilities is competent to carry out those functions and responsibilities.
- g. The Securities are structured so that the amount you are due to receive from your Plan at maturity is in accordance with the Plan Objective.

9. Charges

- a. The terms on which the Plan Manager will purchase Securities for you will reflect certain charges, fees and expenses. The total charges will be up to 3%. This will not affect the calculation of returns described in the Plan brochure.
- b. If you decide to pay any financial adviser charges from your Plan you may instruct the Plan Manager to deduct and pay such fees from your Subscription. In all cases the level of such charges must be agreed by you with your financial adviser.
- c. For paper applications, if you request to receive ongoing paper-based correspondence, there will be an initial charge of 0.25%.
- d. Any charge to your financial adviser will be based on either an agreed percentage of the amount to be invested or an agreed cash amount in relation to the Plan. This charge will be deducted from your Subscription, reducing the amount of money invested in the Plan by this amount.
- e. All charges to your financial adviser that the Plan Manager facilitates will be confirmed to you at the time you agree to invest in the Plan. You are responsible for checking that the amount shown is correct. The Plan Manager will not be responsible for recovering any overpayment from or making up any underpayment to your financial adviser if the amount shown on the confirmation is not the amount you have agreed with your financial adviser.
- f. A schedule of the charges is set out on page 12 of this brochure. The schedule is also available from your Financial Adviser.

10. Taxation

- a. If your Plan is a Stocks and Shares ISA and you live in the UK, you will not, under current tax rules, have to pay UK Income Tax or UK Capital Gains Tax on the profit from the Plan but any losses on your Plan will be ignored for the purposes of UK Capital Gains Tax.
- b. If your Plan is, or becomes, a Direct Investment you may, depending on your circumstances, have to pay tax on any interest or income you receive and/or on any capital gain from selling the Plan.
- c. The taxation information in this Condition is based on our understanding of current tax legislation, regulation and practice, which may change in the future and may be applied retrospectively. The tax treatment of your investment will depend on your personal circumstances.

11. Keeping you informed

- a. The Plan Manager will send you an acknowledgement of your Application Form within five working days of Receipt.
- b. The Plan Manager will send details of the purchase of Securities for your Plan, shortly after they have been purchased.
- c. The Plan Manager will give you a report and valuation of your Plan at six monthly intervals, as set out in the brochure.
- d. You can contact the Plan Manager by telephone, Email, fax or letter for any other information you want on the Plan.
- e. The Plan Manager will be able to provide you with information over the telephone after successful completion of its verification of identity procedures, which may include the need to provide one or more characters from your confidential password and/or the provision of personal information, from which the Plan Manager can identify you.
- f. You can obtain information on your investment by accessing our web-based service. When you elect to use the service the Plan Manager will send you a password by Email and username by post. You should use these to enter the secure client section of the website and once in the site you can change either or both of these.
- g. If you ask, the Plan Manager will send you any information the Plan Manager issues to holders of the Securities in which you invest. If you ask the Plan Manager to, the Plan Manager will invite you to vote at meetings. If you want to go to meetings in person, the Plan Manager will try to arrange this. The Plan Manager has the right to make a reasonable charge for providing these extra services.
- h. The Plan Manager may provide all information and correspondence in electronic format via email and/or web services. The Plan Manager may also offer alternative media for information and correspondence from time to time.

12. Transfers

- a. You have the right to transfer your Stocks and Shares ISA to another ISA Manager, as appropriate, at any time and should advise of this in writing.
- b. If you choose to transfer before the Maturity Date of the Plan, as defined in the Plan brochure, the Plan Manager will carry out the sale of the Securities you hold as set out in Conditions 13a & 13b. The Plan Manager will deduct from the sale proceeds the charges outlined on page 12 before payment to the new ISA Manager.
- c. You cannot transfer part of the Securities you hold in your Plan unless as specified in 12d.
- d. If your Plan holds securities issued by more than one Issuer, you may, subject to the Regulations, separately transfer the value of the Securities issued by one or more issuers.

13. Closing Your Plan

- a. You may close your Plan at any time by giving the Plan Manager your written instructions. This will not affect any transactions the Plan Manager has already started to carry out. The Plan Manager will sell the Securities at the next dealing date and issue payment for the net proceeds (less any applicable fees). The Plan Manager will usually carry out this procedure within 28 Business Days.
- b. The value of your Securities will be dependent on the market price of your holdings at the date of sale. The price will be quoted by the market maker and will reflect the limited market in the Securities.
The market maker reserves the right to cease to make a secondary market if market conditions or its corporate circumstances materially change.
- c. If your Plan holds Securities with more than one Issuer the provisions of Condition 13b will apply independently in respect of each Issuer.

Terms and Conditions - continued

- d. Before you close or transfer your Plan prior to maturity you should consider that the Plan is designed to be held for the full investment term.
- e. If circumstances arise where the Plan Manager needs to close your Plan at any time the Plan Manager will notify you in writing and in accordance with Condition 25. This will not affect any transactions the Plan Manager has already started to carry out.
- f. Once this agreement has ended, the Plan Manager will not carry out any transactions, except to allow the Plan Manager to pay the proceeds of the Securities in accordance with your instructions.

14. Death

- a. If you die during the term of the Plan, the Plan Manager will act on the instructions of your personal representatives.
- b. The Plan Manager will confirm the value of the Securities as at the date of death and will advise your personal representatives of its requirements.
- c. If they elect to do so they are able to re-register the ownership of the Plan and hold it to the Maturity Date.
- d. If your personal representatives wish to encash the Securities the charge set out in on page 12 will apply.
- e. If your Plan is a Stocks and Shares ISA it will cease to be exempt from tax from the date of death.

15. Prevention of money laundering

- a. Your financial adviser has to verify your identity for the purpose of anti-money laundering regulations and will probably have asked you for sight of various documents in order to fulfil this requirement. The Plan Manager is able to accept the verification provided by your adviser but does reserve the right to request additional information and/or documentation to satisfy its own anti-money laundering procedures.
- b. The Plan Manager will carry out electronic checks on your identity before the Plan Manager can accept an application from you or prior to selling Securities on your behalf. This is so that the Plan Manager can be sure that the Plan Manager is taking instructions only from the correct person. The check will be carried out using a reliable and reputable electronic database agency. This is not a credit check and will leave a different 'footprint' on your electronic record to that left by a credit check.
- c. This enables the Plan Manager to comply with the UK anti-money laundering regulations and the Rules and is for your protection. In completing an application you give the Plan Manager permission to obtain such information.
- d. It might be necessary for the Plan Manager to ask you for, and for you to provide, more information as part of this process.

16. Providing information to the HM Revenue and Customs

- a. You authorise the Plan Manager to give the HM Revenue and Customs all relevant details of your Stocks and Shares ISA which they may reasonably ask for at any time.
- b. The Plan Manager will tell you if your Stocks and Shares ISA has or will become invalid.

17. Communications and unwanted calls

- a. The Plan Manager will usually only communicate with and report to you in writing.
- b. You give the Plan Manager permission to communicate by email or to phone you if the Plan Manager need to do so but only at a reasonable hour.

18. Corporate and Trustee Planholders

- a. If you are a company or corporate trustee you confirm that:
 - You have the corporate authority to invest in the Plan.
 - By investing, you do not breach any of your constitutional documents.
 - You have provided an up-to-date list of signatories.
- b. You agree to give the Plan Manager any documents and information that the Plan Manager asks for in support of your application.
- c. If you are a trustee you confirm that:
 - You are an authorised trustee of the relevant trust.
 - You have the authority and consent to invest in the Plan.
 - By investing, you do not breach the constituting trust documents.
 - You have provided an up to date list of trustees and signatories.
- d. You agree to give the Plan Manager any documents and information that the Plan Manager asks for in support of your application.

19. Liability

- a. The Plan Manager will use reasonable care and skill to carry out the obligations set out in these Terms and Conditions and will be liable to you only for any negligence or deliberate fraud on its part, or that of any associated companies or any employees of one or more of those companies, if a Rule or a Regulation is broken. The Plan Manager will not be liable to you or have any responsibility for any loss or damage you suffer as a result of any event or circumstance that is not reasonably within its control. The Plan Manager will not be liable to you for any act or fraud by any person, firm or company through or with whom transactions are carried out on its behalf (other than any bankers, firms, companies or any employees of companies who are associated companies).
- b. The Plan Manager will not be liable or have any responsibility of any kind for any loss or damage you suffer as a result of any failure, interruption or delay in carrying out its obligations resulting from:
 - Breakdown or failure of any telecommunications or computer service;
 - Industrial disputes;
 - Failure of other people to carry out their obligations;
 - Acts of governments or international authorities;
 - Any other event or circumstance that is not reasonably within its control.
- c. The Plan Manager maintains insurance cover to indemnify clients against (among other things) any of its employees dishonestly using funds or Securities or other qualifying investments.
- d. Nothing in these Terms and Conditions of business will exclude, or restrict to an extent prohibited by the rules of the FCA, any duty or liability the Plan Manager may have under the regulatory system (as defined by the Rules). Nothing in these Terms and Conditions of business will exclude any obligations the Plan Manager may have in common law.

Terms and Conditions - continued

20. Complaint Handling

- a. You may complain to the Compliance Officer of the Plan Manager about any aspect of your dealings with the Plan Manager, at the address shown within the Plan brochure.
- b. If you ask the Plan Manager to the Plan Manager will send you written details of how the Plan Manager will deal with your complaint.
- c. If You are not satisfied with the way the Plan Manager has dealt with your complaint you can complain to the Financial Ombudsman Service at South Quay Plaza II, 183 Marsh Wall, London E14 9SR.
Tel: 0800 023 4567.
- d. Making a complaint will not affect your right to take legal action.

21. Access to the Financial Services Compensation Scheme

- a. Meteor Asset Management Limited and Meteor Investment Management Limited are covered by the Financial Services Compensation Scheme and you may be entitled to compensation from the scheme if the Plan Manager cannot meet its obligations.
- b. In the event that the Counterparty or other issuer who the Plan Manager deals with on your behalf fails to meet its obligations to pay to the Plan Manager the amount due from the Securities you will not, for that reason alone, be entitled to compensation.
- c. Your entitlement would depend on the type of business and the circumstances of the claim. Most types of investment business are covered for £50,000 per person per firm.
- d. You can get more information about compensation arrangements from the Financial Services Compensation Scheme.

22. Governing law

- a. These Terms and Conditions will be governed by English law and will come into force when the Plan Manager receives your signed Application Form for the Plan.

23. Enforcement

- a. If any of these Terms and Conditions are held to be unenforceable this shall not affect the validity and enforceability of the remaining provisions. The unenforceable provision will be replaced by an enforceable provision which comes closest to the intention underlying the unenforceable provision and which is of similar economic effect.
- b. If the Plan Manager fails, or chooses not to, enforce any provision of these Terms and Conditions this will not constitute a waiver of its right to subsequently enforce such provision or any other provision of these Terms and Conditions.
- c. None of the Plan Manager's employees, officers or agents may verbally alter, modify or waive any provision of these Terms and Conditions.

24. Data Protection statement

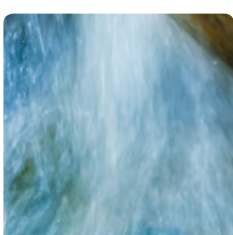
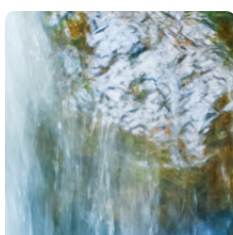
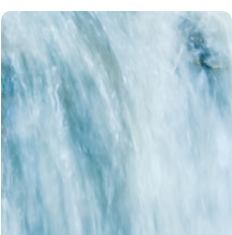
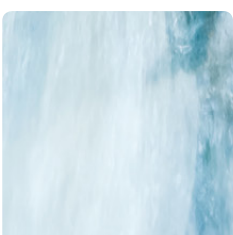
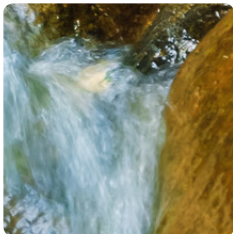
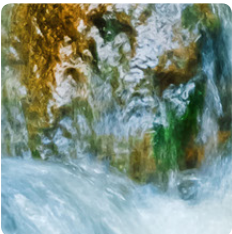
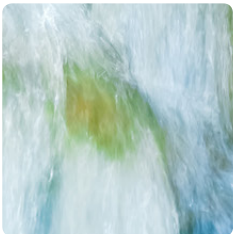
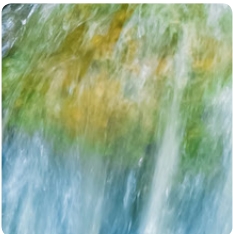
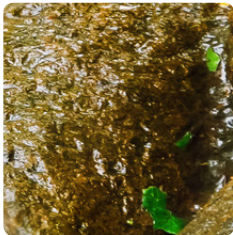
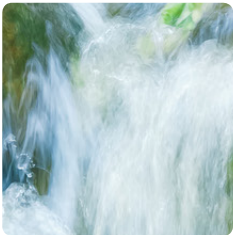
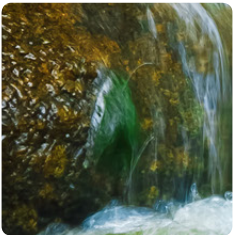
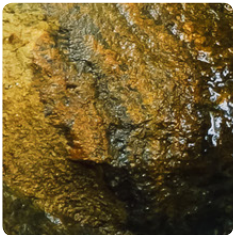
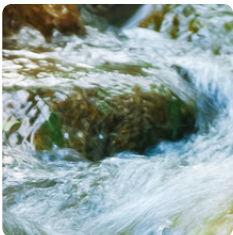
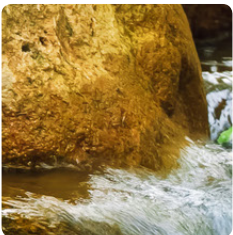
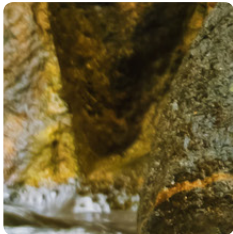
- a. The Plan Manager may hold personal and financial information on computer and manual systems and use this to handle and service your investment and to put together statistics for assessment and analysis.
- b. The Plan Manager may make your personal and financial information available:
 - To Associated Companies (as defined in Section 416 of the Income and Corporation Taxes Act 1988) to process this application (the Plan Manager or its Associated Companies may contact you by mail, phone or email with products or services that may interest you);
 - To your financial adviser by email or other means, including a secure internet service;
 - As the Plan Manager is obliged to under the requirements of any law, regulation or court order that the Plan Manager must follow;
 - To you if you ask and in line with the Data Protection Act 1998;
 - To transfer the data to third party service providers and agents;
 - To transfer the data outside of the European Economic Area e.g. to a low cost processor or for IT back-up purposes.
 - To use the data for fraud prevention and anti-money laundering purposes; and
 - To any delegate or successor to some or all of its rights or obligations hereunder.
- c. You should notify the Plan Manager of changes in your data.
- d. If you require a copy of the information the Plan Manager holds on you, you should write to the Plan Manager's Data Protection Officer.

25. Amendment to these Terms and Conditions

The Plan Manager may vary these Terms and Conditions from time to time by giving you at least one month's notice of such change. The Plan Manager will only make changes for good reason including but not limited to:

- Making them clearer and more favourable to you;
- Reflecting legitimate increases or reductions in the cost of providing the service to you;
- Providing for the introduction of new systems, services, changes in technology and products;
- Rectifying any mistakes that may be discovered in due course;
- Reflecting a change of applicable law or regulation.

Any amendment which is made to reflect a change of applicable law or regulation may take effect immediately or otherwise as the Plan Manager may specify.



FTSE® 5 Monthly Income Plan April 2014

Account Application (Direct/ISA/ISA Transfer)

Please complete this form using BLOCK CAPITALS in blue or black ink. For extra applications, visit our website at www.meteoram.com.

1. Your details

Title (Mr, Mrs, Miss, Ms): Surname:

First name(s):

Occupation: Date of birth:

Permanent residential address:

Postcode: Country:

Phone number: Email address:

Country of residence for tax purposes:

National Insurance (NI) number:

You can find your NI number on a payslip, form P45 or P60, letters from the HM Revenue and Customs or the Benefits Agency, or pension order book.

For joint applications in direct investments only, please fill in the details of the joint applicant here.

Title (Mr, Mrs, Miss, Ms): Surname:

First name(s):

Occupation: Date of birth:

Country of residence for tax purposes:

For direct investments only, on behalf of a child (not aged 18 or over), please fill in the child's name here.

Full name: Date of birth:

National Insurance (NI) number (2nd Applicant):

2. Your bank details for any income and maturity payments

Bank name:	<input type="text"/>	Bank sort code:	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Account name:	<input type="text"/>	Account number:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		Reference (if any):	<input type="text"/>

Building Society Reference or Roll No:

3. Provision of Information

Online only

I understand that I will only receive future details of my Account via email and online and that no further paper correspondence will be sent to me (please ensure that you fill in your email address in the box above).

Paper-based correspondence (0.25% additional initial charge)

I prefer to continue to receive all details of my account including valuation statements sent to me by post. I understand that this will incur an additional initial account charge of 0.25%.

4. Intermediary details

Have you received financial advice?

Yes, I/we have received advice from (name of firm)

No, I/we haven't received financial advice.

Please tick if the Adviser Charges detailed will be subject to VAT

Firm name: Financial Services Register Number:

Branch:

Adviser:

Please ensure that fields on this form have been completed, including the existing ISA transfer request overleaf, if appropriate.

FTSE® 5 Monthly Income Plan April 2014

5. Intermediary Verification of Identity

Prevention of money laundering

I can confirm that I have carried out the appropriate identity checks and have retained a completed 'Verification of Identity Certificate' and relevant supporting documents, which are available on request. I have seen the original documents and any that need a signature were already signed.

Signed on behalf of the above:

Date:

6. Adviser Charges

Initial Adviser Charge – the amount of any charge should be confirmed in the investment table below.

7. Investment (minimum £5,000)

Please complete the plan details below, indicating the investment type, income option, adviser charging and amount.

Plan Name	Investment type & amount please enter amount in relevant column(s)				Initial Adviser Charge % or £
	Direct	ISA (2013/14)	ISA (2014/15)	ISA transfer	
FTSE® 5 Monthly Income Plan April 2014					

Your account must have cleared funds of this amount before any plan orders are executed.

Total Amount:	£
---------------	---

8. Please answer the questions below:

1. Please indicate if you hold any of the following investments:

Bank deposits cash ISAs stocks and shares ISAs Unit trusts/investment trusts Direct equity investment other

2. Please indicate if you have ever held:

Any investment where the capital and income payments are variable and are based on the performance of the underlying securities, such as equities, commodities, indices or corporate bonds.

Yes No

A structured product (a fixed term investment such as the one you are applying for).

Yes No

3. Do you have the capacity and willingness to accept the risks of the investment, including any risk to capital?

Yes No

4. Do you understand that the amount of any growth, income or interest payments will depend on the performance of your chosen plan and that in the event of adverse market conditions you may not receive any growth, income or interest payments?

Yes No

5. Do you understand how the return of capital at maturity is calculated and that, depending on the Plan terms, the amount you receive may be less than the amount of your original investment or deposit?

Yes No

6. Do you understand that the Plan is designed to be held for the full investment term and if you were to cash in early the amount you receive would depend on the value of the securities or deposit at the date of sale and that this value could be less than the amount you invested?

Yes No

7. Do you understand that if the Issuer were unable to pay the amounts due when the Plan matures, or on earlier encashment, you may lose some or all, of your investment or deposit as well as any growth, income or interest payments to which you would otherwise have been entitled?

Yes No

8. Do you understand the charges associated with the Plan?

Yes No

9. Do you understand the personal tax implications of your investment?

Yes No

10. Do you understand the compensation arrangements applicable to the Plan?

Yes No

Payments

Please make your cheque payable to **Meteor Investment Management Limited Client Account**. If you are sending us a building society cheque it should include your name in brackets on the payee line. Please send completed cheque and application form to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD. For ISA Transfers please also complete and return the Existing ISA transfer request form.

If you send money by bank transfer, the details you require are:

Meteor Investment Management Limited Client Account

HSBC Bank plc

IBAN: GB86MIDL40271593666182

Sort Code: 40-27-15

Account Number: 93666182.

Please indicate total amount

Please indicate method of payment:

Cheque Electronic payment

FTSE® 5 Monthly Income Plan April 2014

9. Declaration for all applicants

I/we declare that I/we:

- am/are 18 years of age or older
- have carefully read the Plan brochure including any applicable Terms and Conditions for the Plan and accept the terms under which the Plan will be managed
- have completed this form to the best of my/our knowledge and belief and the information given in the application, whether in handwriting or not, is true and complete
- am/are not, or acting on the behalf of, a resident of the United States and that I/we will not assist any person who is so resident
- agree to inform Meteor immediately should I/we become a resident(s) of the United States
- will inform Meteor without delay of any change in my/our circumstances affecting any of the information in this form
- have agreed the amount of any Adviser Charges for these investments as shown overleaf and note that the agreed terms will be confirmed to me by Meteor on acceptance of such Instruction
- will agree the amount of any Initial Adviser Charge with my/our adviser at the time of any subsequent investment and understand that the agreed terms will be detailed in the Plan Selection Form sent to Meteor and confirmed by me/us by Meteor on acceptance of such instruction

I/we authorise Meteor:

- to hold my/our cash subscription, Direct investments, ISA investments, interest, dividends and other rights or proceeds in respect of those investments and any cash or other proceeds
- to make on my/our behalf any claims to relief from tax in respect of ISA investments

I/we understand that:

- Meteor does not provide investment advice and confirm that I/we either do not require such advice or have received advice on this investment from a financial adviser as shown above
- I/we recognise that I/we have received financial advice, my/our financial adviser is not acting as agent to the Issuer or its affiliates.

Also Applicable to all ISA Applicants:

I declare that:

- all subscriptions made, and to be made, belong to me
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA and a stocks and shares ISA in the same tax year
- I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year(s) that I subscribe to this/these stocks and share ISA(s)
- I am resident in the United Kingdom for tax purposes or, if not so resident, perform duties which, by virtue of section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or, am married to, or in a civil partnership with, a person who performs such duties, and I will inform Meteor immediately if I cease to be so resident or to perform such duties, or be married to, or in a civil partnership with, a person who performs such duties.

Signature:

Name:

Signature:

Name:

Date:

Note: If you have filled in and signed this application form, please return it or send it to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD or back to your financial adviser to submit the form.

Please ensure that you complete the Existing ISA Transfer Request form overleaf.

FTSE® 5 Monthly Income Plan April 2014

Existing ISA transfer request

Please complete this form using BLOCK CAPITALS in blue or black ink. For extra applications, simply photocopy this form or download a copy from our website at www.meteoram.com

Please supply your account details.

Account number:

Title (Mr, Mrs, Miss, Ms):

Surname:

First name:

Date of birth:

Permanent residential address:

Postcode:

NI number:

N.B. Under ISA Regulations only whole transfers of current tax year subscriptions can be accepted.

For partial transfers indicate the amount to be transferred:

Type of ISA

£

cash

stocks and shares

ISA Account number:

Sort Code:

Name of investment:

1. Have you subscribed to your current ISA in the current tax year?

Yes

No

2. Do you wish to:

Close your account and transfer the balance plus interest?

Yes

No

if no, do you wish to:

Transfer your current year subscription as part of the transfer?

Yes

No

Transfer your current year subscription only?

Yes

No

Name of existing ISA Manager:

Address:

Postcode

Any special instructions:

In respect of the ISA Account detailed above I authorise my existing ISA Manager to

1. Transfer the cash value of the ISA together with any interest, dividends, rights and cash within the account, or the amount specified, as appropriate, to Meteor Investment Management Limited.
2. Provide Meteor with any information, written or non-written, and to accept any instructions from them relating to the transfer.
3. Ensure that all dividends, interest & tax credits arising after the transfer are paid to me.
4. a) Proceed immediately with the transfer and, where a period of notice is required for closure/part transfer, apply any consequential penalty (delete as appropriate); OR
b) Proceed with the transfer only after the full notice period has expired (delete as appropriate)

Signature:

Date:

Note: If you have filled in and signed this form, please send it to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD or to your financial adviser to submit the form.

Please ensure that you complete the Existing ISA Transfer Request form on previous page.

FTSE 5 Monthly Income Plan April 2014

Trustee Account Application for Pension Schemes

Please complete this form using BLOCK CAPITALS in blue or black ink. For extra applications, visit our website at www.meteoram.com

1. Your details

Proposers: (The Trustee(s))	<input type="text"/>		
Name of administrators:	<input type="text"/>	Scheme Name:	<input type="text"/>
Address for correspondence:	<input type="text"/>	Scheme Reference No:	<input type="text"/>
	<input type="text"/> Postcode:	Type of pension scheme: (please tick one box below)	
Contact name:	<input type="text"/>	An occupational scheme which is not a small self-administered scheme: (e.g. Defined Benefit Scheme)	<input type="checkbox"/>
Contact tel no:	<input type="text"/>	A small self-administered scheme (SSAS):	<input type="checkbox"/>
Email:	<input type="text"/>	A self-invested personal pension scheme (SIPP):	<input type="checkbox"/>

If a SIPP, please provide the details of the SIPP holder here.

Title (Mr, Mrs, Miss, Ms):	<input type="text"/>	Surname:	<input type="text"/>						
First name(s):	<input type="text"/>								
Occupation:	<input type="text"/>	Date of birth:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country of residence for tax purposes:	<input type="text"/>								
NI number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

You can find the NI number on a payslip, form P45 or P60, letters from the HM Revenue and Customs or the Benefits Agency, or pension order book.

2. Your bank details for any income and maturity payments

Bank name:	<input type="text"/>	Bank sort code:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account name:	<input type="text"/>	Account number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Reference (if any):	<input type="text"/>								

Building Society Reference or Roll No:

3. Provision of Information

Online only

I understand that I will only receive future details of my Account via email and online and that no further paper correspondence will be sent to me (please ensure that you fill in your email address in the box above).

Paper-based correspondence (0.25% additional initial charge)

I prefer to continue to receive all details of my account including valuation statements sent to me by post. I understand that this will incur an additional initial account charge of 0.25%.

4. Intermediary details

Have you received financial advice?

Yes, I/we have received advice from (name of firm)

No, I/we haven't received financial advice.

Please tick if the Adviser Charges detailed will be subject to VAT

Firm name: Financial Services Register Number:

Branch:

Adviser:

FTSE® 5 Monthly Income Plan April 2014

5. Intermediary Verification of Identity

Prevention of money laundering

I can confirm that I have carried out the appropriate identity checks and have retained a completed 'Verification of Identity Certificate' and relevant supporting documents, which are available on request. I have seen the original documents and any that need a signature were already signed.

Signed on behalf of the above:

Date:

6. Adviser Charges

Initial Adviser Charge – the amount of any charge will be confirmed in the investment table below.

7. Investment (minimum £5,000)

Please complete the plan details below, indicating the investment type, income option, adviser charging and amount.

Name of Plan	Direct options (£)	Initial Adviser Charge % or £
FTSE® 5 Monthly Income Plan April 2014		

Your account must have cleared funds of this amount before any plan orders are executed.

Total Amount:	£ <input type="text"/>
---------------	------------------------

8. Please answer the questions below:

1. Please indicate if you hold any of the following investments:

Bank deposits cash ISAs stocks and shares ISAs Unit trusts/investment trusts Direct equity investment other

2. Please indicate if you have ever held:

Any investment where the capital and income payments are variable and are based on the performance of the underlying securities, such as equities, commodities, indices or corporate bonds.

Yes No

A structured product (a fixed term investment such as the one you are applying for).

Yes No

3. Do you have the capacity and willingness to accept the risks of the investment, including any risk to capital?

Yes No

4. Do you understand that the amount of any growth, income or interest payments will depend on the performance of your chosen plan and that in the event of adverse market conditions you may not receive any growth, income or interest payments?

Yes No

5. Do you understand how the return of capital at maturity is calculated and that, depending on the Plan terms, the amount you receive may be less than the amount of your original investment or deposit?

Yes No

6. Do you understand that the Plan is designed to be held for the full investment term and if you were to cash in early the amount you receive would depend on the value of the securities or deposit at the date of sale and that this value could be less than the amount you invested?

Yes No

7. Do you understand that if the Issuer were unable to pay the amounts due when the Plan matures, or on earlier encashment, you may lose some or all, of your investment or deposit as well as any growth, income or interest payments to which you would otherwise have been entitled?

Yes No

8. Do you understand the charges associated with the Plan?

Yes No

9. Do you understand the personal tax implications of your investment?

Yes No

10. Do you understand the compensation arrangements applicable to the Plan?

Yes No

Payments

Please make your cheque payable to **Meteor Investment Management Limited Client Account**. If you are sending us a building society cheque it should include your name in brackets on the payee line. Please send completed cheque and application form to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD.

If you send money by bank transfer, the details you require are:

Meteor Investment Management Limited Client Account

HSBC Bank plc

IBAN: GB86MIDL40271593666182

Sort Code: 40-27-15

Account Number: 93666182.

Please indicate total amount

£

Please indicate method of payment:

Cheque Electronic payment

9. Authorised Signatures

The exercise of any options under the Terms and Conditions must be authorised by the requisite number of authorised signatories or, where a number is not stipulated, by at least one authorised signature. Please provide the names and sample signatures of all those who will be Authorised Signatories. If you require more than five, please continue on a separate sheet of paper. Where there is any change to the Authorised Signatories, please notify Meteor in writing giving the date of the change (Meteor will be entitled to rely on the previous list until it is informed to the contrary).

Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>

10. Declaration

I/we declare that I/we:

- I have carefully read the Plan brochure including any applicable Terms and Conditions for the Plan and accept the terms under which the Plan will be managed
- apply as Trustees/Authorised Parties for an Account to be opened in accordance with Meteor standard Terms and Conditions
- have completed this form to the best of my/our knowledge and belief and the information given in the application, whether in handwriting or not, is true and complete
- am/are not, or acting on the behalf of, a resident of the United States; and that I/we will not assist any person who is so resident
- agree to inform Meteor immediately should I/we become a resident(s) of the United States
- will inform Meteor without delay of any change in my/our circumstances affecting any of the information in this form

I/we confirm that:

- my/our powers of investment, and delegation of those powers, permit me/us to invest the assets of the Scheme(s)
- the investing scheme is a registered pension scheme under Part 4 of the Finance Act 2004 (or an application for its registration has been made) and I/we undertake to advise Meteor immediately if it ceases to be a registered pension scheme or if its application for registration is withdrawn or refused
- I/we will tell Meteor if the Scheme is not granted exempt approval or if that approval is withdrawn
- I/we understand and agree that any investments in the Plan will be allocated in accordance with my/our instructions to Meteor
- this application and the Terms and Conditions referred to above shall form the basis of the contract between me/us and Meteor. I/we acknowledge receipt of the Terms and Conditions, further copies of which are available on request
- I/we recognise that if I/we have received financial advice, my/our financial adviser is not acting as agent to the Issuer or its affiliates
- I/we have agreed the amount of any Initial Adviser Charge for these investments as shown overleaf and note that the agreed terms will be confirmed to me by Meteor on acceptance of such Instruction
- I/we will agree the amount of any initial Adviser Charge with my adviser at the time of any subsequent investment and understand that the agreed terms will be detailed in each Plan Application form sent to Meteor and confirmed to me by Meteor on acceptance of such Instruction

I/we authorise Meteor:

- to hold my/our cash subscription, Direct investments, interest, dividends and other rights or proceeds in respect of those investments and any cash or other proceeds

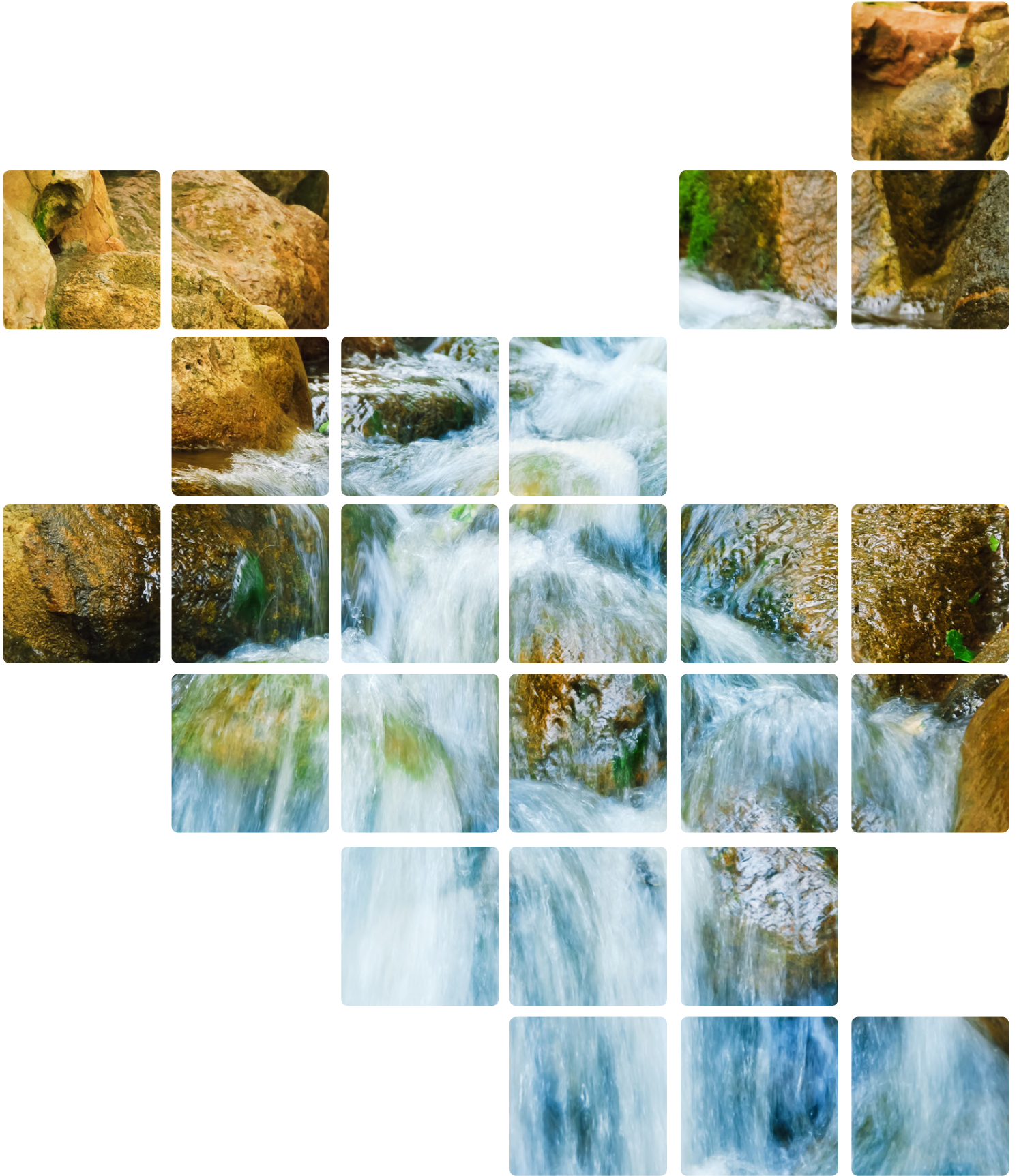
I/we understand that:

- Meteor does not provide investment advice and confirm that I/we either do not require such advice or have received advice on this investment from a financial adviser as shown above

For and on behalf of the Trustees of the Scheme:

Signature:	<input type="text"/>
Name:	<input type="text"/>
Signature:	<input type="text"/>
Name:	<input type="text"/>
Date:	<input type="text"/>

Note: If you have filled in and signed this application form, please return it or send it to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD or back to your financial adviser to submit the form.



FTSE® 5 Monthly Income Plan April 2014

6. Adviser Charges

Initial Adviser Charge – the amount of any charge will be confirmed in the investment table below.

7. Investment (minimum £5,000)

Please complete the plan details below, indicating the investment type, income option, adviser charging and amount.

Name of Plan	Direct options (£)	Initial Adviser Charge % or £
FTSE® 5 Monthly Income Plan April 2014		

Your account must have cleared funds of this amount before any plan orders are executed.

Total Amount:	£
---------------	---

8. Please answer the questions below:

1. Please indicate if you hold any of the following investments:

Bank deposits cash ISAs stocks and shares ISAs Unit trusts/investment trusts Direct equity investment other

2. Please indicate if you have ever held:

Any investment where the capital and income payments are variable and are based on the performance of the underlying securities, such as equities, commodities, indices or corporate bonds.

Yes No

A structured product (a fixed term investment such as the one you are applying for).

Yes No

3. Do you have the capacity and willingness to accept the risks of the investment, including any risk to capital?

Yes No

4. Do you understand that the amount of any growth, income or interest payments will depend on the performance of your chosen plan and that in the event of adverse market conditions you may not receive any growth, income or interest payments?

Yes No

5. Do you understand how the return of capital at maturity is calculated and that, depending on the Plan terms, the amount you receive may be less than the amount of your original investment or deposit?

Yes No

6. Do you understand that the Plan is designed to be held for the full investment term and if you were to cash in early the amount you receive would depend on the value of the securities or deposit at the date of sale and that this value could be less than the amount you invested?

Yes No

7. Do you understand that if the Issuer were unable to pay the amounts due when the Plan matures, or on earlier encashment, you may lose some or all, of your investment or deposit as well as any growth, income or interest payments to which you would otherwise have been entitled?

Yes No

8. Do you understand the charges associated with the Plan?

Yes No

9. Do you understand the personal tax implications of your investment?

Yes No

10. Do you understand the compensation arrangements applicable to the Plan?

Yes No

Payments

Please make your cheque payable to **Meteor Investment Management Limited Client Account**. If you are sending us a building society cheque it should include your name in brackets on the payee line. Please send completed cheque and application form to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD.

If you send money by bank transfer, the details you require are:

Meteor Investment Management Limited Client Account
 HSBC Bank plc
 IBAN: GB86MIDL40271593666182
 Sort Code: 40-27-15
 Account Number: 93666182.

Please indicate total amount

£

Please indicate method of payment:

Cheque Electronic payment

9. Authorised Signatures

The exercise of any options under the Terms and Conditions must be authorised by the requisite number of authorised signatories or, where a number is not stipulated, by at least one authorised signature. Please provide the names and sample signatures of all those who will be Authorised Signatories. If you require more than five, please continue on a separate sheet of paper. Where there is any change to the Authorised Signatories, please notify Meteor in writing giving the date of the change (Meteor will be entitled to rely on the previous list until it is informed to the contrary).

Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>
Signed:	<input type="text"/>	Name:	<input type="text"/>	Date:	<input type="text"/>

10. Declaration

I/we declare that:

- I have carefully read the Plan brochure including any applicable Terms and Conditions for the Plan and accept the terms under which the Plan will be managed
- I/we apply as Trustees/Authorised Parties for the Account to be opened in accordance with Meteor standard Terms and Conditions
- apply as Trustees/Authorised Parties for the Plan listed overleaf
- have completed this form to the best of my/our knowledge and belief and the information given in the application, whether in handwriting or not, is true and complete
- am/are not, or acting on the behalf of, a resident of the United States; and that I/we will not assist any person who is so resident
- agree to inform Meteor immediately should I/we become a resident(s) of the United States
- will inform Meteor without delay of any change in my/our circumstances affecting any of the information in this form

I/we confirm that:

- my/our powers of investment, and delegation of those powers, permit me/us to invest the assets or part of them not less than the part which I/we propose to invest, in the Plan to be applied for
- I/we understand and agree that any investments in the Plan will be allocated in accordance with my/our instructions to Meteor (which includes any set out in the 'Investment Details' section of this application)
- if I/we have received financial advice, my/our financial adviser is not acting as agent to the Issuer or its affiliates
- I/we have agreed the amount of any Initial Adviser Charge for these investments as shown overleaf and note that the agreed terms will be confirmed to me by Meteor on acceptance of such Instruction
- I/we will agree the amount of any initial Adviser Charge with my adviser at the time of any subsequent investment and understand that the agreed terms will be detailed in each Plan Application form sent to Meteor and confirmed to me by Meteor on acceptance of such Instruction

I/we understand that:

- Meteor does not provide investment advice and confirm that I/we either do not require such advice or have received advice on this investment from a financial adviser as shown above.
- this application and the Terms and Conditions referred to above shall form the basis of the contract between me/us and Meteor. I/we acknowledge receipt of the Terms and Conditions, further copies of which are available on request.

I/we authorise Meteor:

- to hold my/our cash subscription, Direct investments, interest, dividends and other rights or proceeds in respect of those investments and any cash or other proceeds;

Signature:

Name:

Signature:

Name:

Date:

Note: If you have filled in and signed this application form, please return it or send it to Meteor Asset Management Limited, 55 King William Street, London EC4R 9AD or back to your financial adviser to submit the form.

Approved and issued by Meteor Asset Management Limited.
Meteor Asset Management is authorised and regulated
by the Financial Conduct Authority, Financial Services Register Number 459325.
Financial Conduct Authority: 25 The North Colonnade, Canary Wharf, London E14 5HS.

Meteor Asset Management Limited
55 King William Street
London EC4R 9AD
Tel +44 (0)20 7904 1010
Fax +44 (0)20 7283 1355
Email info@meteoram.com
Web www.meteoram.com