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## Waves Money Master Agreement and Application Confirmation

I confirm that I have completed the application form accurately and that I understand and authorise the following statements:

I am making an application for a Waves Money investment plan\* and understand that it will provide the following benefits:

—A flexible monthly contribution plan linked to the following equity funds run by BlackRock:

- *BGF European Special Situations Fund*
- *BGF European Value Fund*
- *BGF Pacific Equity Fund*
- *BGF World Technology Fund*

The minimum monthly contribution into Waves Money is EUR/USD 500 (or currency equivalent) for a period of six months. After six months I can withdraw all or some of the value of my savings account, should I wish. Withdrawals will take between 6 to 12 weeks.

I have agreed to pay the following fees:

— <b>Monthly service fee (for clients funding):</b>	EUR 15/USD 18 (added to my monthly contribution)
— <b>Annual pro rata service fee (for clients not funding):</b>	EUR 180/USD 216 (arrears deduction of units)
— <b>Entry fee (from new contributions):</b>	2.5% (97.5% investment allocation)
— <b>Annual fee:</b>	1.75% p.a. (deduction of units)

Completion of this form authorises Yachting Financial Solutions to open a Waves savings account in my name.

I confirm that I have read, understood and agree to the full Waves terms and conditions as specified on the Waves website at [wavesfinancial.com/legal](http://wavesfinancial.com/legal) and apply for the plan on this basis.

Signed:

Dated:

Name printed:

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*\*Waves Money is driven by the Boal & Co Freedom International Personal Pension Plan and marketed exclusively by Yachting Financial Solutions (Ireland) DAC*