

# The Sanlam Portal Personal Pension

## Application form

Application under The Sanlam Portal

Please note in this Application, 'we', 'us' means Sanlam Financial Services UK Limited (SFS).

In certain instances we use 'Sanlam Investments and Pensions' which is a trading name for both Sanlam Life & Pensions UK Limited and Sanlam Financial Services UK Limited.

### Section 1. Personal details

If you have received a personal illustration relating to this application, please enter the number shown at the bottom of that illustration:

Title (Mr/Mrs/Miss/Ms/other)

Surname

Forename(s) (in full)

National Insurance number

Date of birth

Country of birth

Permanent residential address

Telephone

Postcode

Email address

I confirm that I am able to access the internet and agree to view/download copies of the Key Features Document and the Terms and Conditions from the Sanlam website ([www.sanlam.co.uk](http://www.sanlam.co.uk))

If this is not the case I indicate so by marking this box and request that copies be sent to me.

What is your chosen pension age? (This must be at least age 55 unless you have a protected pension age).

Please select one of the following which is the most applicable to you:

Employed       Self-employed       Child aged under 16       Pensioner       Other

Note: If 'Other' please tick the one below that is most applicable.

Caring for one or more children aged under 16       Caring for person aged 16 or over  
 In full-time education       Unemployed       Other

## Section 2. Contributions (excluding transfers)

Will any of the intended contributions from all sources make use of any unused annual allowance carried forward from previous tax years?

Yes  No

Are you subject to the Money Purchase Annual Allowance of £4,000?

Yes  No

If yes, what date does this apply from:

**Note:** To avoid an annual allowance charge, all pension savings made in a pension input period ending in a tax year must not exceed the available annual allowance for that tax year.

Further information on carry forward and the Money Purchase Annual Allowance is available in our factsheet 'Pension Contributions & Tax Relief' and at [www.hmrc.gov.uk/manuals/ptmanual/ptm056510.htm](http://www.hmrc.gov.uk/manuals/ptmanual/ptm056510.htm).

### Personal contributions

How much do you wish to contribute? (Personal contributions are paid net of basic rate tax)

Single contribution      £  net

Regular contribution      £  net

**We will collect your contributions net of basic rate tax, and HMRC will pay us the basic rate tax relief. This will then be credited to your account.**

**Any higher or additional rate tax relief should be claimed via your self-assessment tax return, if you complete one, or by contacting HMRC for an adjustment to your PAYE code if you don't.**

To pay a single contribution please make cheques payable to 'Sanlam Financial Services UK Limited' or for an electronic transfer please instruct your bank/building society to send the payment to:

**Account Name: Sanlam Financial Services UK Limited CMA**

**Sort Code: 20-13-42**

**Account Number: 70514543**

**Bank: Barclays**

Please note that if the payer of the investment is not the Applicant, we will also require verification of their identity and address.

For regular contributions please complete the Direct Debit Instruction in Section 10.

**Frequency of regular contributions** monthly  quarterly  half-yearly  annually

Please select the date you would like your direct debit to collect on: (1st to 28th)

Please note that if no date is specified we will collect on the anniversary of the commencement date.

### Employer contributions

How much does your employer intend to contribute? (All employers' contributions are paid gross).

Single contribution  gross

Regular contribution  gross

**Frequency of regular contributions** monthly  quarterly  half-yearly  annually

Please select the date you would like your direct debit to collect on: (1st to 28th)

Please note that if no date is specified we will collect on the anniversary of the commencement date.

- The **Schedule of Payments** on the next page should be completed by the employer for all regular employer's contributions including any personal contributions to be deducted from earnings by, and paid to us, by the employer.
- If your employer intends to make a single contribution, please attach your employer's cheque for the gross amount made payable to 'Sanlam Financial Services UK Limited'. Alternatively, electronic transfers may be made to our account, details as above. Please ensure employers use the client's name as payment reference.
- If your employer intends to make regular contributions they should complete the Direct Debit Instruction in Section 10.

### Increases to regular contributions

If contributions are to automatically increase each year, please state the level of increase required:

In line with the Average Weekly Earnings Index?

Personal Contribution Yes  No

Employer Contribution Yes  No

or

By a whole percentage between 1% and 10% each year?

Personal Contribution  % Employer Contribution  %

The increase will take effect on the Account's anniversary date, unless you specify a different date:

The same date must apply to all regular contributions.

Effective date

## Schedule of payments

This should be completed by your employer if regular payments, including any employee's contributions deducted from earnings, are to be paid to us by your employer.

If you are an employee and your employer is to make payments to your Personal Pension, either as an employer's contribution or by deduction from your earnings, the law requires that these payments reach us no later than the 'due date'. The 'due date' is the nineteenth of the month following the date on which an employee's contribution is deducted from his/her earnings or an employer's contribution is payable.

We will use this Schedule of Payments to determine the 'due date' of your employer's payments. Your employer must tell us of any changes before they happen, so that a revised schedule can be in place by the date of the change. We may have to make a report to the Pensions Regulator if the employer does not give us sufficient payment information, does not keep the Schedule of Payments up to date, or if we do not receive full payment of contributions by the 'due date'.

Month of first regular employee contribution to be deducted from earnings

Month of employer's first regular contribution to be paid

The amount and frequency of the contribution(s) are as stated in this application. I/We agree that, until further notice, the above shall be the schedule of employer's payments for any pension arrangements made as a result of this application.

Please note that your attention is drawn to the Data Protection Notice in Section 7a which should be read and understood by all parties completing this application.

Signed on behalf of the employer:

Signature

Date

Print name

Job title

Name of employer

Address

Postcode

## Customer due diligence

Sanlam Investments and Pensions has a responsibility to satisfy itself that funds are from a legitimate source and for legitimate purposes where personal contributions are being paid. As such we are required to ask for the following additional details:

Nature of employment

Annual salary

£

Source of contributions  
(e.g. earnings, inheritance)

### Section 3. Transfers

Do you have an existing Pension that you wish to transfer to Sanlam?

Yes  No

If you have answered yes, please complete the transfer authority at the back of this application. If you wish to make more than one transfer, please print off a copy for each individual transfer.

Will the transfer payment be comprised entirely of cash?

Yes  No

Where assets are being transferred in-specie and we do not offer the current share class for one or more of the assets, would you like us to arrange to convert the asset/s to share class we do offer, prior to the transfer?

Yes  No

Where assets are being transferred in-specie and we offer a discounted share class for incoming assets, would you like us to convert the assets to our discounted share class?

Yes  No

For further information about in-specie transfers please refer to <http://www.sanlam.co.uk/document-repository/useful-forms/2135-in-specie-transfer-guide>.

**IMPORTANT:** All assets to be transferred in-specie need to be checked to determine that the assets can be transferred and Sanlam can hold the assets. If these checks have not been done, please call 03330 155 600 before proceeding

**Section 4 does not need to be completed if assets are being transferred in-specie.**

### Section 4. Investment options

Please select one of the following investment options:

Model Portfolio Service  Go to Option One below

or

Select Fund Service  Go to Option Two below

Please note that irrespective of your investment choice, an appropriate amount of your investment will be held in a cash facility at any one time for the purposes of paying any due charges and Adviser Fees.

#### Option One: Model Portfolio Service

Model Portfolio Name

Appointed Portfolio Manager

Please note that under the Model Portfolio Service, 100% of your Personal Pension will be subject to this service. You may not request that the Model Portfolio Service should apply to only a part of your Personal Pension.

Your Declaration regarding the Model Portfolio Service:

**I declare that:**

- my Financial Adviser as identified in this application form, has recommended to me that my Personal Pension be invested in the selected Model Portfolio and the above Portfolio Manager has been appointed on my behalf to manage the Model Portfolio on a discretionary basis;
- I accept such recommendation and such appointment;
- I authorise you to act on notice from my Financial Adviser to switch from one Model Portfolio to another Model Portfolio that may apply to me from time to time;
- I accept that as long as the Model Portfolio Service applies to my Personal Pension, all investment decisions and instructions regarding the assets that may be allocated to my Personal Pension, such as the type, range or diversification of assets and the appropriate proportions of such assets will be made and issued exclusively by the above Portfolio Manager;
- I accept that as long as the Model Portfolio Service applies to my Personal Pension, I will not be allowed to instruct you to switch between assets as may be allowed under the terms and conditions of my Personal Pension, nor may I choose any alternative assets to be allocated to my Personal Pension..

## Option Two: Select Fund Service

Only complete this section if you have not selected the Model Portfolio Service.

Please select from the funds that are available through the Sanlam Portal. For more details, please see our website [www.sanlam.co.uk](http://www.sanlam.co.uk)

Fund name	Accumulation or income shares	Investment %
<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"/>	<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"/>	<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"/> %
Total		<input type="text"/> 100%

## Section 5. Details of beneficiaries

The Scheme Administrator has discretion how and to whom death benefits are paid. These benefits can be paid to one or more of your beneficiaries according to the rules of the scheme, and are normally free of inheritance tax.

Please nominate who, in the event of your death, you wish any death benefits to be paid to.

You should speak to your Financial Adviser if you need help in completing this section

### Schedule of nominations

I wish to nominate the following person(s) to receive any death benefits which become payable under my Account. I understand that the nomination(s) is an expression of my wishes, which is not binding on the Scheme Administrator.

Please indicate the percentage of your fund that you would like each beneficiary to receive. You can also make a nomination to other types of beneficiaries, such as the trustees of a trust but a trust can only receive death benefits as a lump sum.

Title (Mr/Mrs/Miss/Ms/other)	<input type="text"/>	Surname	<input type="text"/>
Forename(s) (in full)	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Relationship to you	<input type="text"/>	<b>Percentage of fund</b>	<input type="text"/> %

Title (Mr/Mrs/Miss/Ms/other)	<input type="text"/>	Surname	<input type="text"/>
Forename(s) (in full)	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Relationship to you	<input type="text"/>	<b>Percentage of fund</b>	<input type="text"/> %

**If you wish to nominate the trustees of a trust, please complete the following. Please note that only lump sum death benefits may be paid to a trust.**

Full name of Trust	<input type="text"/>		
Percentage of fund	<input type="text"/>	%	Date of Trust <input type="text"/>
Trustee contact name	<input type="text"/>		
Trustee contact address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>

**Please ensure that the percentages allocated total 100%.**

### **Charity lump sum death benefit**

You may nominate a charity to whom your pension fund may be passed as a lump sum on your death. This can be paid only if you have started to take pension benefits, or you are aged 75 or over, at the time of your death, and have no dependants. Any charity lump sum death benefit will be paid tax free. Please contact us if you wish to nominate a charity.

### **Tax**

In the event of your death, the benefits may be paid to one or more beneficiaries either as a lump sum, or as flexi-access drawdown.

On death before age 75, all benefits will be paid free of tax if paid or designated to flexi-access drawdown within two years of notification of death.

On death on or after age 75, the benefits will be liable to tax. Details of the tax rates that apply are as set out in our factsheet "Pension Scheme Allowances & Tax Charges", available on our website or on request.

Following the death of a beneficiary the tax treatment will depend on the age of the beneficiary who was holding the pension at their death. For example, this will normally be tax free if death occurs before age 75 and taxable if death occurs age 75 or over.

If your beneficiary has not withdrawn the entire pension fund before their death then the funds can be passed on again. Your beneficiary will be able to nominate other beneficiaries (known as successors) who they want the funds to go to following their death.

The successors will then have the option of taking the funds as a lump sum or using it to provide an income.

### **Keeping your nomination up to date**

You may tell us of a change of nominated beneficiary at any time. It is important to keep your nomination up to date and that it reflects your current circumstances. The Scheme Administrator has discretion how and to whom the death benefits are paid. On your death we will make enquiries of your potential beneficiaries and take account of your wishes, but the Scheme Administrator is not bound by them.

## Section 6. Adviser Fees instruction

This section needs to be completed if payment of Adviser Fees is to be facilitated from the Personal Pension.

### Notes:

- All Adviser Fees must be for advice given on pension products only; otherwise HMRC may deem these to be unauthorised payments.
- Where payment of any initial Adviser Fee is deducted from a single contribution or from regular contributions once this is invested, the contribution may attract tax relief and will normally count towards the annual allowance (see Notes in Section 8).

### Initial Adviser Fee

The Initial Adviser Fee payable to the Financial Adviser may be facilitated from:

- transfer values/single contributions, and/or
- regular contributions.

#### (a) Initial Adviser Fee to be facilitated from transfer value or single contribution:

Amount  or % of transfer value/single contribution  %

#### (b) Initial Adviser Fee to be facilitated from regular contributions:

Amount  of each regular contribution (maximum 50%),  
to be paid in  instalments, resulting in a total Initial Adviser Fee of

This will be facilitated in line with the frequency of the contributions paid. It should be noted that if contributions are paid:

- Monthly, there will be a maximum of 24 Adviser Fees.
- Quarterly, there will be a maximum of 8 Adviser Fees.
- Half Yearly, there will be a maximum of 4 Adviser Fees.
- Annually, there will be a maximum of 2 Adviser Fees.

### Notes:

- Initial Adviser Fees are linked to specific number of contributions and the actual timespan will continue for as long as it takes the client to pay those contributions.
- If a contribution is subsequently refunded or is not honoured, the initial Adviser Fee will be recovered.

### Ongoing Adviser Fee

Ongoing Adviser Fees will be calculated as a percentage of the fund value as determined in the Terms and Conditions. Please indicate the fee percentage agreed below:

% per annum Payment frequency: Monthly  Quarterly

(paid according to the frequency selected)



## Applicant's Declaration and Authority to pay Adviser Fees

- I authorise Sanlam Investments and Pensions to pay the Adviser Fees detailed above from my Personal Pension to my Financial Adviser whose details are provided in Section 9.

I confirm that:

- I have discussed with my Financial Adviser and understood the Adviser Fees that will be paid and the effect these will have on my Personal Pension;
- I have received a key features document and illustration relating to this application.

I understand that:

- if any further Adviser Fees are to be paid I will be required to authorise these before they are paid from my Personal Pension or any other product with Sanlam Investments and Pensions;
  - any initial Adviser Fees will be paid in accordance with the instruction set out in this section;
  - any ongoing Adviser Fees paid over a period of time will be calculated as an annual percentage of the fund value at each calendar month end or calendar quarter end, divided according to the payment frequency selected;
  - I may instruct Sanlam Investments and Pensions in writing to cease payment of Ongoing Adviser Fees at any time, provided they receive not less than 5 working days' notice before the payment due date;
  - if I pay and subsequently cancel a payment to my Personal Pension, the amount to be refunded to me will be net of the initial Adviser Fee agreed above.
  - If I wish to vary the amount of Adviser Fees to be paid from my Personal Pension, I must give Sanlam Investments and Pensions prior written notice not less than 5 working days before any payment due date and any subsequent variations will only be allowed at the frequency permitted from time to time;
  - If I change my Financial Adviser, I must advise Sanlam Investments and Pensions in writing and that any Adviser Fees being paid to the Financial Adviser whose details are provided in this Section will normally cease. If initial Adviser Fees are being facilitated from regular contributions these Adviser Fees will continue to be paid to the original Financial Adviser unless I notify Sanlam Investments and Pensions in writing that such payments should cease; and
  - It is my responsibility to pay Adviser Fees. I have agreed this with my Financial Adviser and this responsibility remains with me if I cancel or vary the instruction to facilitate payment of Adviser Fees from my Personal Pension.
- I acknowledge that it will be my responsibility to recover any payments made to my Financial Adviser before any instruction to cease payment takes effect.

## Section 7. Declaration

### Section 7a: Data Protection

Sanlam Life & Pensions UK Limited and Sanlam Financial Services UK Limited both provide administrative services for the Sanlam Personal Retirement Scheme (SPRS). In the course of providing our products and services we will receive information from and about you. We are each regarded as a data controller within the meaning of the applicable data protection laws including, but not limited to, the General Data Protection Regulation (Regulation EU 2016/679) which means we are responsible for deciding how we hold and use your personal data. We summarise the key aspects of our privacy statement below however please see our Sanlam Privacy Statement which is available from us, your Adviser, your usual Sanlam contact and via our website [www.sanlam.co.uk](http://www.sanlam.co.uk).

If you would like a written copy please write to Data Protection, Sanlam, One Temple Quay, 1 Temple Back East, Bristol, BS1 6DZ, or you can also contact us by email at [clientservices@sanlam.co.uk](mailto:clientservices@sanlam.co.uk), or by telephone on 03330 155 600, Monday to Friday between 9am to 5pm (excluding Bank Holidays).

It is important that you understand how we use your personal data before you decide to contract with us.

The Sanlam Privacy Statement explains how we will use your personal data, which will usually be:

- to perform the contract we have entered into with you;
- to comply with a legal obligation;
- where it is necessary for our legitimate interests (or those of a third party) and your interests and fundamental rights do not override those interests;
- where we have obtained your explicit written consent to do so.

The Sanlam Privacy Statement also explains:

- the kind of personal data we may hold about you, including sensitive (or 'special') personal data such as health information, if applicable;
- how we may collect your personal data, including where we may receive it from third parties;
- when and why might we share your personal data with third parties including third party service providers, other Sanlam group companies and regulatory authorities;
- the conditions under which we transfer personal data outside the EEA to ensure the ongoing security of your personal data;
- how long we will retain your information for, or the criteria we apply to determine any retention periods; and
- your rights in connection with personal data, including your right to complain.

#### Confirmation

**By entering into this arrangement with us you acknowledge you have received and read the Sanlam Privacy Statement and if you provide personal data (including sensitive personal data) about someone else, you confirm you are authorised to do so.**

### Section 7b: Marketing Consent

We take your privacy seriously and will only use your personal information to administer your account and to provide the products and services you have requested from us.

However, from time to time we would like to send you market updates and investment news by post and/or email. If you consent to us contacting you for this purpose please tick to say how you would like us to contact you:

**Post**  **Email**  **Both**

Please tick below if you would also like to receive our bi-annual client magazine "Wealthsmiths". Wealthsmiths includes market commentary, articles on current investment trends and topics we think you may find useful.

**"Wealthsmiths" Magazine (by post only)**

If you have consented to receive marketing updates and investment news above, please also let us know if you would like to receive similar communications from other Sanlam group companies, as listed in Section 16 of the Sanlam Privacy Statement:

You may withdraw your consent at any time by contacting [clientservices@sanlam.co.uk](mailto:clientservices@sanlam.co.uk)

If you need further information, please write to us at Client Services, One Temple Quay, 1 Temple Back East, Bristol, BS1 6DZ.

### Section 7c: Client money arrangements

Money received by Sanlam Financial Services UK Limited (SFS) for your Personal Pension will be deposited no later than the next business day after receipt. It will be deposited with our bankers, currently Barclays Bank Plc and JP Morgan, in a designated client money account in SFS' name. Please note you will not receive interest on money held by us prior to establishing your Personal Pension.

Please refer to the Sanlam Portal Key Features Document for further detail.

## Section 7d: Declaration (Important, please read and sign)

### HM Revenue & Customs' warning

This application will also be used as an application for tax relief at source. It is a serious offence to give false statements. The penalties are severe and could lead to prosecution.

### Your declaration

I apply for membership of the Sanlam Personal Retirement Scheme. I agree that you establish arrangements appropriate to my application, about which you will inform me, on request.

I have read and retained the Key Features document and illustration (as applicable) relating to this application and I have been given the opportunity to raise any questions I may have concerning their contents.

I have accessed and been given the opportunity to read the current Sanlam Portal General and Personal Pension Terms and Conditions, and the Trust Deed and Rules of the Sanlam Personal Retirement Scheme (together, "the Terms", available at [www.sanlam.co.uk](http://www.sanlam.co.uk)). I have been given the opportunity to have any questions concerning the Terms answered to my satisfaction, and I agree to the Terms.

I agree that I will not require the withdrawal of any funds held in respect of me or the payment to me of any income from those funds other than for the payment of benefits to or in respect of me in accordance with and at the time provided by the Scheme Rules.

If I have applied to pay contributions or intend to pay contributions, I declare that I am a relevant UK individual, as defined in Note E in Section 8.

I confirm that, if I am, or if I become subject to, the Money Purchase Annual Allowance (MPAA), under another registered pension scheme, while pension contributions are being paid by me or on my behalf to the Sanlam Personal Retirement Scheme, I will notify Sanlam Investments and Pensions within 91 days of the date that the MPAA comes into effect.

I declare, to the best of my knowledge and belief, that the total contributions to any registered pension scheme, in respect of which I am entitled to tax relief under Section 188 of the Finance Act 2004, will not exceed the higher of:

- **the basic amount (see Notes in Section 8);**

or

- **my relevant UK earnings, within the meaning of Section 189 of the Finance Act 2004;**

for that tax year.

I understand that it is my responsibility to declare, on my self-assessment tax return, any contributions to registered pension schemes and that I will be liable to a tax charge on any contribution in excess of the available annual allowance (see Notes in Section 8).

I declare that I will advise Sanlam Investments and Pensions, in writing, if any event occurs as a result of which I will no longer be entitled to tax relief on my contributions by the later of:

- the following 5 April, and
- 30 days after the event occurs.

I confirm that any contributions paid before age 75 which are classed by HMRC as significant, will not be funded from any pension commencement lump sum paid from a registered pension scheme which could be regarded as recycling by HMRC.

I declare, to the best of my knowledge and belief, that all the information provided in Section 1 is correct and complete, and all of the information given and statements made in the rest of this application are correct and complete, and all of the declarations, including that made in respect of the Model Portfolio Service if chosen, made in the application are correct.

Where I have agreed that Adviser Fees are to be facilitated from the Personal Pension, as set out in Section 6 of this application, I acknowledge and agree the Declaration and Authority stated in that section.

**I understand that:**

- I am applying for a Personal Pension under the terms of the Sanlam Portal.
- certain charges will apply to the Personal Pension under the Sanlam Portal, details of which have been provided to me in the illustration and in the Charges & Minima Grid.
- Sanlam Investments and Pensions can only provide services to me and make the Sanlam Portal available if I have appointed a Financial Adviser.
- my Financial Adviser must be registered with Sanlam Investments and Pensions and accept your Terms of Business for Intermediaries in order to operate the Sanlam Portal on my behalf.
- if I wish to change my Financial Adviser I must do so by advising you in writing. I must provide details of my new Financial Adviser and Sanlam Investments and Pensions will let me know if they are able to deal with my new Financial Adviser as soon as they can. If my new Financial Adviser is not acceptable to Sanlam Investments and Pensions or if I am unable to appoint a new Financial Adviser, I will have to leave the Sanlam Portal service and make alternative arrangements for my Personal Pension.
- because of the way in which the Sanlam Portal is structured I may only appoint one Financial Adviser to act on my behalf in respect of the Sanlam Portal.
- during any periods that I use the services and/or hold cash and/or assets through the Sanlam Portal without a Financial Adviser as mentioned above, I will not be able to buy or sell any assets. I understand that any instructions received by you during this period will not be processed and will be returned to me. I do however acknowledge that Sanlam Investments and Pensions reserve the right to action any such instructions at their discretion.
- Sanlam Investments and Pensions will treat this application as being received only once they are in receipt of all documentation to support the application and the associated monies. If such requirements are not met before 3:30pm on any given working day, the application will be deemed to have been received on the following working day.
- in accordance with Money Laundering Regulations, you may need to use credit reference/information agencies in order to check my identity and address. These agencies may keep a record of this enquiry.
- Pension policy/ies issued by a Life Assurance Company are covered under the Insurance element of the “Financial Services Compensation Scheme” (FSCS). Full details are available on the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) and are also set out in our factsheet “FSCS Compensation Limits” available on request or on our website at [www.sanlam.co.uk](http://www.sanlam.co.uk).

**I confirm that:**

- I have read, understood and accept the terms relating to client money arrangements in Section 7c.
- in applying for this Personal Pension, I am acting on the advice of a regulated adviser and not relying on any advice from Sanlam Investments and Pensions or any of its employees or representatives.

**If this application and declaration are being signed on behalf of a person:**

- i) who is under age 16, or
- ii) who is incapable by reason of mental disorder of managing and administering his/her property or affairs, or
- iii) suffering from a physical disability by reason of which he/she has difficulty executing documents in respect of the management and administration of his/her property and affairs the person signing it declares that, to the best of his/her knowledge and belief, they are authorised to provide the information in this form, including personal data and sensitive personal data (such as health information) in respect of the applicant, and all of the information provided in Section 1 is accurate and complete, all other information given and statements made in the application are correct and complete, and all of the declarations made in the application are correct, whether in their hand writing or not, and undertakes the obligations falling to the applicant. They understand that they may be required to provide further information relating to their status in completing this application. He/She has read the Sanlam Privacy Statement which explains how personal data will be processed.

**Your declaration to the current provider**

I authorise and instruct you to transfer funds from the plan(s) as listed in Section 3 of of this application directly to Sanlam Investments and Pensions. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.

I authorise you to release all necessary information to Sanlam Investments and Pensions to enable the transfer of funds to Sanlam Investments and Pensions.

I authorise you to obtain from and release to the Financial Adviser named in Section 9 of this application any additional information that may be required to enable the transfer of funds.

If an employer is paying contributions to any of the plans as listed in Section 3 of this application, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

Until this application is accepted and complete, Sanlam Investments and Pensions' responsibility is limited to the return of the total payment(s) to the current provider.

Where the payment(s) made to Sanlam Investments and Pensions represent(s) all of the funds under the plan(s) listed in Section 3 of this application, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.

Where the payment(s) made to Sanlam Investments and Pensions represent(s) part of the funds under the plan(s) listed in Section 3 of this application, then payment made as requested will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).

I promise to accept responsibility in respect of any claims, losses and expenses that Sanlam Investments and Pensions and the current provider may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.

If I have taken benefits from any pension arrangement with the current or any other pension provider, in a way which means I am subject to the Money Purchase Annual Allowance (MPAA), I have supplied the date the MPAA first applied to me, in Section 2.

I understand that this does not prevent me from bringing a claim against Sanlam Investments and Pensions in the event that any act or omission by them is established.

Applicant's signature (or person legally appointed or authorised to act on behalf of the applicant):

Applicant's name (please print):

Applicant's signature (or person legally appointed or authorised to act on behalf of the applicant):

Date

**A copy of your completed application form is available on request.**

## Section 8. Notes

### A. General

The descriptions and definitions given in these notes are for outline guidance only and are not binding in law. The descriptions and definitions which apply are those in the legislation. If you are in any doubt, you should contact the scheme administrator, your accountant or, where appropriate, your Inspector of Taxes. 'HMRC' means HM Revenue & Customs.

Please also refer to our factsheets entitled 'Pension Scheme Allowances & Tax Charges' and 'Pension Contributions & Tax Relief' for information on the applicable limits, tax charges and the protection regimes that apply.

### B. Annual allowance

- i) The total pension savings made by and in respect of, a member to all registered pension schemes, including any employer contributions, must be tested in each tax year against the annual allowance for that year. There is an exemption from the annual allowance test in the tax year in which a member takes all benefits due to serious/severe ill health from an arrangement and in the tax year in which a member dies.
- ii) **If the annual allowance is exceeded, there is a tax charge on the member which will negate any tax relief available.**

Further information on carry forward of unused annual allowance, the Money Purchase Annual Allowance, and the Tapered Annual Allowance is available in our factsheet 'Pension Contributions & Tax Relief'. Alternatively, speak to your Financial Adviser.

### C. Basic amount

The basic amount is £3,600 gross (£2,880 net of basic-rate tax) for the current tax year. The figure may be increased for future years by the Treasury.

### D. Relevant UK earnings

This is defined in the pensions tax legislation at section 189 (2) & (3) of the Finance Act 2004.

In broad terms this is:

- employment income,
- self-employed income,
- income from patent rights,
- earnings from overseas crown employment.

This means that salary counts as relevant UK earnings but investment income and dividends do not. Relevant UK earnings are to be treated as not being chargeable to income tax if by virtue of a double taxation agreement, they are not taxable in the UK.

### E. Relevant UK individual

An individual is a relevant UK individual for a tax year, if the individual:

- Has relevant UK earnings chargeable to income tax for that tax year; or
- Is resident in the UK for tax purposes at some time during that tax year; or
- Was resident in the UK for tax purposes at some time during the five tax years immediately before the tax year in question and was also resident in the UK when he/she joined the pension scheme; or
- Has for that tax year general earnings from overseas crown employment subject to UK tax (as defined by Section 28 of the Income Tax (Earnings and Pensions) Act 2003) or if the individual's spouse or civil partner has earnings from overseas crown employment, subject to UK tax for that tax year.

### F. Pension Input Periods

A Pension Input Period (PIP) is a period over which you pay pension contributions (pension input amounts) or build up pension benefits. The PIP will commence on the date the first contribution is paid to your Personal Pension and will end on the following 5th April.

## Section 9. Financial Adviser's declaration

### A. Where Adviser Fees are being facilitated from the Personal Pension, I confirm that:

- I have discussed and agreed the Adviser Fees detailed in Section 6 with the applicant and explained the impact they will have on the investment;
- The Adviser Fees agreed are in respect of pensions advice and related ongoing services;
- I have provided the applicant(s) with a key features document and illustration in relation to this application and the Sanlam Privacy Statement;
- I have read and understood the Guide to Adviser Charging for Financial Advisers.

### B. I confirm that:

- In recommending the Sanlam Portal my client fully understands and accepts that this service can only be operated by me, the appointed Financial Adviser, and that my instructions in relation to the Sanlam Portal and/or the Personal Pension are binding upon my client.
- I acknowledge and accept Sanlam Investments and Pensions' current Terms of Business for Intermediaries.
- I am appropriately authorised to conduct this type of business.
- The advice in connection with this application has been provided on the following basis (please tick the relevant box):  
Advised  or Non-advised   
'Advised' is where advice has been given in relation to the application.  
'Non-advised' is where no advice has been given i.e. execution only basis.

### C. Confirmation of verification of identity for private individual(s)

Before you complete this section please read the Important Notes.

By completing this section we will assume your consent has been given for us to rely on your verification of identity obtained. If you do not consent to this, please inform us immediately and do not complete the details of the individual.

#### Details of Individual

Full name of client

Address

 Date of birth  Postcode 

Previous address if individual has changed address in the last three months

 Postcode 

- I have verified the identity of the client in line with the UK Money Laundering Regulations.
- The information in this form was obtained by me in relation to the client.
- The evidence I have obtained to verify the identity of the client meets the standard evidence set out within the current guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group (JMLSG).
- I confirm that I hold the appropriate documentary evidence to support the identification of the client and that Sanlam Investments and Pensions retain the right to request sight of the underlying evidence.

Signature	<input type="text"/>	Date	<input type="text"/>
Name	<input type="text"/>		
Firm reference number	<input type="text"/>		
Position	<input type="text"/>		
Name of regulated firm	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Contact number	<input type="text"/>		
Email	<input type="text"/>		
Sanlam agency number	<input type="text"/>		

**Important notes:**

For the verification of any third party payers or attorneys please use the standard 'Confirmation of Verification Identity' forms provided within the JMLSG Part 1 Guidance.

This form cannot be used to verify the identity of any client who falls into one of the following categories:

- Those exempt from verification as being a current client of the introducing firm before the introduction of the requirement for such verification.
- Those whose identity has not been verified by virtue of the application of a permitted exemption under the UK Money Laundering Regulations.
- Those whose identity has been verified using the source of funds as evidence.

Where the application is being made on behalf of an individual who cannot make the application him/herself because of incapacity, an Identity Verification Certificate is required for both the attorney/guardian and also the person on whose behalf the attorney/guardian is acting and, if different, for the person making the investment.



## Section 10. Direct Debit instructions

**Please fill in the enclosed Direct Debit Instruction and return to Sanlam Investments and Pensions. Please retain the Direct Debit Guarantee.**

If regular employer contributions are to be paid, your employer should also complete a Direct Debit Instruction (available on our website [www.sanlam.co.uk](http://www.sanlam.co.uk) or on request).

Sanlam & Sanlam Investments and Pensions are trading names of Sanlam Life & Pensions UK Limited (SLP (Registered in England and Wales 980142)) and Sanlam Financial Services UK Limited (SFS (Registered in England and Wales 2354894)). SLP is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. SFS is authorised and regulated by the Financial Conduct Authority.  
Registered Office: Monument Place, 24 Monument Street, London, EC3R 8AJ.

[enq@sanlam.co.uk](mailto:enq@sanlam.co.uk)

[sanlam.co.uk](http://sanlam.co.uk)

# Instruction to your Bank or Building Society to pay Direct Debits

Please complete all sections in BLOCK CAPITALS using BLACK INK

Please return the whole form to:

Sanlam Investments and Pensions, One Temple Quay, 1 Temple Back East, Bristol, BS1 6DZ

## 1. Name & full postal address of your bank or building society branch

Service User Number

9	7	0	2	0	0
---	---	---	---	---	---

To: The Manager
Bank or Building Society
Address
Postcode

## 5. Reference No.

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(for office use only)

## 6. Instruction to your bank or building society.

Please pay Sanlam Financial Services UK Limited Direct Debits from my account detailed on this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Sanlam Financial Services UK Limited and, if so, details will be passed electronically to my bank or building society.

## 2. Name(s) of account holder(s)

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## 3. Branch sort code

(from the top right-hand corner of your cheque)

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## 4. Bank or building society account number

--	--	--	--	--	--	--	--	--	--

Signature(s):
Date:

Banks and building societies may not accept Direct Debit instructions for some types of account



## The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Sanlam Financial Services UK Limited will notify you at least ten working days in advance of your account being debited or as otherwise agreed. If you request Sanlam Financial Services UK Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Sanlam Financial Services UK Limited or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Sanlam Financial Services UK Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

**This guarantee should be detached and retained by the payer.**

## Transfer Authority

Full name of current provider

If there is more than one provider, please complete an Additional Transfer Information Form for each transfer.

Full name of pension scheme where known

Address

Postcode

Existing plan number

Approximate fund value to be paid to Sanlam Investments and Pensions

£

Is this transfer from a defined benefit scheme?

Yes  No

Does this represent the full value of the pension plan?

Yes  No

Does any of the transfer payment represent drawdown pension funds?

Yes  No

If yes, please advise how much represents drawdown pension funds

£

or All

**Note:** This form is for uncrystallised benefits only. If you have already commenced drawdown pension, even if you are not taking any income, and wish to transfer your drawdown pension fund from your current provider, please complete a Drawdown Application Form.

Have you been granted protection from the lifetime allowance charge by HMRC?

Yes  No

If you have been granted protection, please provide your certificate from HMRC if you have one. Where no certificate is issued please state the HMRC reference number:

**Our factsheet entitled 'Pension Scheme Allowances & Tax Charges' gives more information on the protection regimes available.**

**Note:** You may lose protected tax-free cash (pension commencement lump sum), and/or entitlement to take your benefits from an age earlier than 55 unless this transfer is part of a block transfer. If you want further information about this, you should consult the trustees or administrator of the transferring scheme or your Financial Adviser.

Have the benefits been subject to a pension sharing order on divorce, nullity of marriage or dissolution of a civil partnership?

Yes  No

Does any of the transfer represent a pension credit or credits as a consequence of a pension-sharing order on divorce or nullity of marriage or the dissolving of a civil partnership?

Yes  No

Is the transfer subject to an earmarking/attachment order?

Yes  No

If any benefits have been earmarked we will not accept the transfer without a copy of the stamped Court Order and, where necessary, confirmation that the ex-spouse or ex-civil partner has consented to the transfer.

All other information we need about the transfer will be obtained from the transferring scheme.

By signing the Declaration in Section 7c, you are authorising and consenting to the transfer and consenting to Sanlam Investments and Pensions obtaining such information as they may require in connection with the transfer.