

The OneSIPP/Sanlam Portal Personal Pension

Top up form

Regular/Single Contributions to an existing Personal Pension

Section 1. Account details

Your account number

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

Surname

Forename(s) (in full)

Section 2. Contributions

By completing this top up form, you confirm that contributions from all sources do not exceed your available annual allowance, including any unused annual allowance carried forward.

Are you subject to the Money Purchase Annual Allowance?

Yes

No

If yes, what date does this apply from:

Contact your adviser or us for further information on carry forward and the Money Purchase Annual Allowance.

Section 2a. Personal contributions

New regular contribution (or new total amount if increasing regular contribution)

£ (net)

Per month

Per quarter

Per annum

Increasing annually at Nil

In line with AWE index*

by %

(between 1% and 10%)

*Average Weekly Earnings index

If new contribution please select the date you would like the direct debit to collect on:

(1st to 28th)

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

We will collect your revised contribution on the same date and at the same frequency as your existing contributions.

To start making regular contributions, please request or download a Direct Debit instruction available at www.sanlam.co.uk.

Do you want to pay a one-off single contribution?

Yes

No

If yes, single contribution

£ (net)

We will collect your contributions net of basic rate tax, and HMRC will pay us the basic rate tax relief. 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 taxcode.

To make a single contribution, please make any 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

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

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 wealth (e.g. earnings, inheritance)

Section 2b. Employer's contributions

A Schedule of Payments must be completed for all regular employers' contributions including any personal contributions to be deducted from earnings, and paid to us, by your employer. Please contact us for the relevant form.

New employer regular contribution
(or new total amount if increasing
regular contribution)

 (gross)

Per month Per quarter Per annum

Increasing annually at Nil In line with AWE index* by % (between 1% and 10%)

*Average Weekly Earnings index

If new contribution please select the date you would like the direct debit to collect on: (1st to 28th)

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

We will collect your employer's revised contribution on the same date and at the same frequency as their existing contributions.

If your employer intends to make regular contributions they should complete a Direct Debit instruction available on request or on our website at www.sanlam.co.uk.

Does your employer want to pay a one-off single contribution?

Yes No

If yes, single contribution

 (gross)

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'.

The increase will take effect on the Account's anniversary date, unless you advise us of a different date

Contributions will continue to be invested in accordance with your existing instructions unless you advise us otherwise.

If you are making a lump sum top up to invest in our limited range of insured funds then your existing holdings will also need to be moved to this range of funds for the deal to apply. Please speak to your financial adviser for further information.

Section 3. 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 invested, the contribution may attract tax relief and will normally count towards the annual allowance.
- The Adviser Fees agreed in this section will apply only to the additional investment being made in this application.

Initial Adviser Fee

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

- Single contributions, and/or
- Regular contributions, if these are being paid for the first time (not available under the OneSIPP).

(a) Initial Adviser Fee to be facilitated from single contributions:

Specified Amount or % of single contribution %

(b) Initial Adviser Fee to be facilitated from regular contributions (Portal Pension only):

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

Please note that an initial fee for a regular contribution can only be paid over a 2 year period.

Please see our Portal Terms & Conditions for more information on paying adviser fees from a regular contribution.

Notes:

- Initial Adviser Fees are linked to a 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

Payment of ongoing Adviser Fees will be facilitated as a percentage of the fund value.

Please indicate the fee percentage agreed:

% per annum Payment frequency: Monthly Quarterly

Applicant's Declaration and Authority to pay Adviser Fees

- I authorise Sanlam Investments and Pensions to pay the Adviser Fees detailed above from my Portal or OneSIPP Personal Pension to my Financial Adviser whose details are provided in this application.

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 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 I have 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 Fee 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 single contribution 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 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.
- 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 it will be my responsibility to recover any payments made to my Financial Adviser before any instruction from me to cease payment takes effect.

Section 4. Declaration

Section 4a: Data Protection

Sanlam Life & Pensions UK Limited and Sanlam Financial Services UK Limited take the security of your personal data very seriously and as data controllers we will only use your personal data in accordance with applicable data protection laws. Our Sanlam Privacy Statement explains how we use your personal data and can be obtained via our website at: www.sanlam.co.uk, or by email at: clientservices@sanlam.co.uk or by telephone on 03330 155 600, Monday to Friday between 9am and 5pm (excluding bank holidays).

By completing and submitting this form you acknowledge you have received and read the Sanlam Privacy Statement.

Section 4b: Declaration (Important, please read)

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. You must tell us all 'material' facts. These are facts which affect whether we can accept your application. You must tell us if any information changes before your account starts. If you don't, or you fail to tell us any other relevant information, it may make your account void.

Your declaration to Sanlam Investments and Pensions

I apply to pay the contributions detailed in this application by way of a top up to an existing Personal Pension.

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 understand the revised contributions will be invested in accordance with my existing instructions unless I advise Sanlam Investments and Pensions otherwise.

I am a relevant UK individual, as defined in the applicable pensions tax legislation.

I declare to the best of my knowledge and belief, the total payments 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 for that tax year; or
- my relevant UK earnings, within the meaning of Section 189 of the Finance Act 2004;

for that tax year.

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

I declare 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 under Section 188 of the Finance Act 2004, by the later of:

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

I confirm 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 would be regarded as recycling by HMRC.

Where I have agreed that Adviser Fees are to be facilitated from my Personal Pension, as set out in Section 3 of this application, I acknowledge and agree the Declaration and Authority stated in that section.

I declare that, to the best of my knowledge and belief, all of the information given and statements made in this application are correct and complete whether in my handwriting or not, and all of the declarations made in the application are correct.

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

- i) who is under age 18, 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, all of the information given and statements made in the application are correct and complete, and all of the declarations made in the application are correct, and undertakes the obligations falling to the applicant and they are authorised to provide the information in this form. They understand that they may be required to provide further information relating to their status in completing this application. They further confirm they have received the Sanlam Privacy Statement which explains how personal data is processed. They confirm if they have provided personal data including sensitive personal data (such as health information) they are authorised to do so.

I confirm I have read, understood and accept the terms relating to 'Client money arrangements' as set out in the previous Personal Pension application form that I have signed.

I confirm in applying to pay additional contributions to my Personal Pension, I am either acting on the advice of a regulated adviser or I am acting on my own initiative and not relying on any advice from Sanlam Investments and Pensions or any of its employees or representatives.

I confirm if I am, or I become subject to, the Money Purchase Annual Allowance (MPAA), under another registered pension scheme, whilst 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.

Applicant's name (please print):

Applicant's signature:

Date

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

Section 5. 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 3 with the applicant;
- The Adviser Fees agreed are in respect of pensions advice and related ongoing services;
- I have provided the applicant 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:

- I acknowledge and accept Sanlam Investments and Pensions' current Terms of Business for Intermediaries.
- Where I have recommended 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 am appropriately authorised to conduct this type of business.
- I have previously verified the identity of my client.
- This application has been submitted 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.

Signature

Date

Name

Firm reference number

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.
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