

The OneSIPP

Application form

Please note that this form is designed to be completed in consultation with your Financial Adviser. If completing 'Section 3. Transfers' you should seek advice as to whether to transfer, including the possible tax consequences.

- The information given and that we have asked you for in this form is based on our current understanding of the law governing registered pension schemes. We may need to ask you for more information in the future to comply with the law.
- The information which you give us will be used to decide whether you are eligible to join the Sanlam Personal Retirement Scheme (SPRS) and how any tax relief may be granted.
- If you make, or someone on your behalf makes, a single contribution or if your contributions are increased significantly before you reach age 75 in the two tax years before or in the two tax years after the tax year in which you take a pension commencement lump sum, HM Revenue & Customs (HMRC) may interpret this as a way of artificially generating tax relief. This may lead to a tax charge on the lump sum payment in some circumstances.
- Where applicable, we will use the information you give us to decide whether you are eligible to make a contribution or transfer payment to the scheme.

Please remember that it is a serious offence to make false statements in connection with your application and that the penalties for this are severe and could lead to prosecution.

Please contact us on 0117 975 2355 for a supplementary form if you are considering any of the following:

- a multi member self-invested fund,
- shared property ownership,
- investing via a third party platform provider.
- Sanlam and Sanlam Investments and Pensions are trading names of Sanlam Life & Pensions UK Ltd (SLP) and Sanlam Financial Services UK Ltd (SFS).
- SLP is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority.
- SFS is authorised and regulated by the Financial Conduct Authority.

Both the FCA and the PRA are referred to as the Regulator throughout this document.

Section 1. Applicant details

Please complete in block capitals

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

Occupation

Approximate annual earnings

Permanent Residential Address

Postcode

Telephone

Email address

I confirm that I am able to access the internet and agree to view/download copies of the product literature (including the Terms and Conditions) from the Sanlam website (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)

Notes:

- Your pension input period will end on the 5th April each tax year.
- To avoid an annual allowance charge all pension savings made in pension input periods ending in a tax year must not exceed the available annual allowance for that tax year. Please refer to the Notes in Section 8 for more information on the annual allowance.

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?

Yes No

If yes, what date does this apply from:

Are you subject to Tapered Annual Allowance?

Yes No

Further information on carry forward and the Money Purchase and Tapered Annual Allowances is available in our factsheet 'Pension Contributions and Tax Relief'.

Regular contributions

Only regular contributions investing via the Pinnacle Range of funds will purchase assets on a monthly basis. Where regular contributions are being paid to a Self-Invested Fund, they will be held in the cash account. The Investment Manager will then need to actively invest these funds on an ad hoc basis.

Personal contributions

How much do you intend to contribute?

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. 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 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

Bank: Barclays

Branch: Queens Square RMS, Bristol

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

Frequency of contributions:

Monthly Quarterly 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.

Please complete the Direct Debit Instruction in Section 10.

Customer due diligence

Sanlam Investments and Pensions has a responsibility to satisfy itself that funds are from a legitimate source and for legitimate purposes. For personal contributions, please give details below of the source of the contribution:

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

Country of origin of funds (if not the UK)

Employers contributions

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

Single contribution

£ gross

Regular contribution

£ gross

Frequency

Monthly Quarterly Half-yearly Annually Single

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.

Employer name

Employer address

Postcode

- 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 your employer may pay by electronic transfer to our account details of which are given above.
- * 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

Where contributions include assets other than cash, please call us on 0117 975 2355.

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 OneSIPP, 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 also 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 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 Consent to Processing of Data in Section 7a which should be read and understood by all parties completing this application.

Signed on behalf of the employer:

Signed

Date

Print name

Job title

Name of employer

Address

Postcode

Section 3. Transfers

If your transfer payment is £30,000 or more, and you are transferring safeguarded benefits, which include transfers from a defined benefit scheme such as a final salary pension scheme, you must take financial advice before proceeding. We will not accept the transfer payment unless you have received advice and a positive recommendation to transfer.

Transfer payment details

Full name of current provider (eg. pension scheme or insurance company). If there is more than one provider, please print off a copy of this section and provide the information for each transfer.

| | | | |
|-----------------------------------------|----------------------|----------|----------------------|
| Name | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | <input type="text"/> | | |
| Full name of pension scheme where known | <input type="text"/> | Postcode | <input type="text"/> |
| | <input type="text"/> | | |
| Existing plan number | <input type="text"/> | | |

Approximate fund value to be paid to Sanlam Investments and Pensions £

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

Is this transfer from a Defined Benefit Scheme or a scheme with safeguarded benefits, other guarantees or promises? Yes No

In a defined benefit/final salary scheme you are promised a certain level of pension at retirement, which may increase both before and after it comes into payment. If you proceed with the transfer, you will give up all rights to any guarantees to benefits under the transferring scheme, including any death benefits which may have been available under that scheme. Once you have transferred rights out of your existing pension scheme, you will not be able to transfer back.

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 yes, please provide a copy of your certificate if you have one, or provide the HMRC reference numbers allocated to you.

| | |
|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|

More information on this can be found at www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance#check-your-existing-protection

It is unlikely you will lose protection from the lifetime allowance charge, unless this transfer is not a permitted transfer. If you want further information about this, you should consult the trustees or administrator of the transferring scheme or your Financial Adviser.

Please refer to our Factsheet titled 'Pension Scheme Allowances & Tax Charges' for more information on the protection regimes that apply.

Is this transfer part of a Block Transfer? Yes No

If yes, we will require details of any protected benefits from the transferring scheme.

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 7d, 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.

Assets to be transferred

Will the transfer payment be comprised entirely of cash? Yes No

Please note, if you select the Model Portfolio Service or the Pinnacle Range of funds in Section 4(a), we will only accept a transfer payment comprised of cash.

Where the transfer includes assets other than cash, please call us on 0117 975 2355 to discuss the transfer.

Is a commercial property, or an interest in a commercial property, to be transferred? Yes No

If yes, please select Self Invested Fund and Property in the Investment Options in Section 4 and complete the Risk Deed. Please call us on 0117 975 2355 for a Commercial Property application form.

Section 4. Investment options

Please advise how you wish us to invest your funds

If you wish to invest all or part of your fund via a third party platform provider, please contact us for a supplementary application form and only complete this section for that part of your fund **not** being invested via a third party platform provider.

Model Portfolio Service. If you tick this box, go straight to Section 4b as the rest of this section will not apply to you as 100% of your OneSIPP will be subject to this service. It cannot apply to only a part of your OneSIPP.

Property

If you tick any of the following boxes, please then go to Section 4a and complete the relevant questions.

Pinnacle Range only

Self-Invested Fund only

Both Pinnacle Range and Self-Invested Fund

Section 4a: Pinnacle Range and Self-Invested Fund

Amount to be invested

Pinnacle Range % or £

Self-Invested % or £

1. Pinnacle Range of funds

If all or part of your fund is to be invested in Sanlam Investments and Pensions' Pinnacle Range of funds, please complete details below. Details of the funds available are on our website www.sanlam.co.uk

Your choice of Pinnacle Range of funds (maximum 10) to be invested

Percentage of amount

| | |
|-----------------------------|------------------------|
| <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 (must add up to 100%) | |
| | <input type="text"/> % |

Do you want us to accept investment instructions from anyone other than yourself?

Yes No

If yes, please regard this as my authority for you to act on investment instructions received from:

The Financial Adviser detailed in Section 9 of this application form

or

The authorised investment manager detailed in Question 2.3

or

Another party (please provide details)

Name

Address

Postcode

Telephone

Email address

This arrangement will remain in place until I advise you in writing to the contrary.

2. Self-Invested Fund

The fund is to be called the fund (the fund)

Note: The preferred naming convention is the investor(s) name.

2.1 Is there to be more than one investor? Yes No

If no, go to Question 2.2

If yes, please give the names of all persons including yourself who wish to choose the fund as the investment choice for their Account (the 'Investors'). Each Investor will be required to complete an individual application form.

What is the connection between Investors?

From whom should we accept instructions on behalf of the Investors (as defined in the risk deed)?

2.2 Investment Management

Is the investment only to be in commercial property and cash? Yes No

If yes, and there is a property you wish us to consider purchasing as an asset of the fund, please complete and return a Commercial Property Application Form together with this form. If you do not have one, please contact us on 0117 975 2355.

Is the investment to be managed by an authorised investment manager? Yes No

If yes, please attach a signed copy of the application/agreement between yourself and the authorised investment manager detailing how your assets will be managed. Please go to Question 2.3.

Will you be acting as your own investment manager?
 (only permitted if you are the sole participant of the fund) Yes No

If yes, please complete a Sanlam Investments and Pensions Investment Management Agreement which should be returned with this application form, and provide the information requested below:

If you have appointed a stockbroker please provide contact details below so that we can send them settlement instructions.

| | | |
|---------------|----------------------|-------------------------------|
| Name | <input type="text"/> | |
| Address | <input type="text"/> | |
| | <input type="text"/> | |
| | <input type="text"/> | Postcode <input type="text"/> |
| Telephone | <input type="text"/> | |
| Email address | <input type="text"/> | |

If you do not have a stockbroker, please contact our Central Dealing Team on 01732 227 877 or email centraldealing@privatewealth.sanlam.co.uk for further information.

If you are acting as your **own investment manager**, please add details of any collectives to be purchased for the Self-Invested Fund, complete the cash box below and read the Notes:

| Fund Name | Amount (£) | SEDOL/ISIN |
|----------------------|----------------------|----------------------|
| <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"/> |

Amount to be retained as cash (see Notes overleaf) £

Notes

- Assets (including collectives) will only be purchased once we have received all anticipated monies in the fund.
- All assets must be approved by Sanlam Investments and Pensions prior to purchase, and must be acceptable to us in accordance with HMRC requirements and the Regulator's permitted links rules if applicable.
- It will be your responsibility to purchase and sell any assets (other than collectives) for the fund and to adhere to the settlement instructions and process.
- It will be your responsibility to ensure that, at all times, there is sufficient cash in the fund to meet all costs associated with the assets held and ongoing charges. In the event that the fund has a negative cash balance, interest will be charged thereon and we reserve the right to sell assets to eliminate the negative balance.
- Any equities must be purchased by the investment manager and settled by Sanlam Investments and Pensions (Please refer to the Investment Management Agreement for further instructions).

2.3 Name of authorised investment manager

| | | |
|-----------------------|----------------------|-------------------------------|
| Firm name | <input type="text"/> | |
| Firm reference number | <input type="text"/> | |
| Contact name | <input type="text"/> | |
| Address | <input type="text"/> | |
| | <input type="text"/> | |
| | <input type="text"/> | Postcode <input type="text"/> |
| Telephone | <input type="text"/> | |
| Email address | <input type="text"/> | |

We will use our own custodian unless we have entered into a separate investment management agreement that includes the necessary custody arrangements. Please phone us for a list of Investment Managers with whom we have agreements in place, or visit our website www.sanlam.co.uk. Where no such agreement is in place, we will require your investment manager to complete our Investment Management Agreement. Please ask your Financial Adviser for the appropriate form.

Schedule 1. Investment manager's remuneration

Do not complete if you are acting as your own investment manager.

The charges/fees for managing the fund in accordance with this agreement are:

The investment manager's fees and charges will be paid:

Tick one box

by deducting the amounts from the liquid assets of the fund (but, if not sufficient liquid assets, from the other assets of the fund)

or

by the Investor(s) directly

The basis for the investment manager's charges/fees should be set out above, including whether commissions on investment transactions should be retained. This may be by reference to a published scale of charges.

Risk Deed

Please complete the Risk Deed if you are to invest in a Self-Invested Fund. If you are to be one of a number of Investors to a Self-Invested Fund each Investor will need to complete their own application form to join the scheme and sign a risk deed.

Sanlam Financial Services UK Limited and Sanlam Life & Pensions UK Limited shall singularly and jointly be referred to in this deed as Sanlam Investments and Pensions, and all actions referred to therein as being attributable to Sanlam Investments and Pensions will be performed by Sanlam Financial Services UK Limited or Sanlam Life & Pensions UK Limited or both as appropriate.

An 'Investor' means the individual(s) who has/have elected to have their Account linked in whole or in part to the same Self-Invested Fund at the date the Self-Invested Fund is established, and any other members of the Scheme who subsequent to the establishment of the Self-Invested Fund are authorised by Sanlam Investments and Pensions and the existing Investors at that time to have units of the Self-Invested Fund allocated to their Account. Reference below to Investors is only relevant when there are two or more Investors.

This is a legally binding document. Please read it carefully and, if you are unsure about its effect, consult your legal adviser before signing.

This deed is made on the day of 20
By (the Investor(s))

Whereas:

The Investor(s) has/have requested that Sanlam Investments and Pensions establishes a Self-Invested Fund called

the fund (the fund)

by which the value of any sub-account(s) issued by Sanlam Investments and Pensions to, or in respect of, the Investor(s) may be determined.

Now this deed witnesseth that the Investor(s) acknowledges and agrees that:

1. for the avoidance of doubt, the term 'Investors' in this deed includes those referred to in 2.1 of Section 4 of this application and any of the Account holders who, subsequent to the establishment of the Self-Invested Fund, are authorised to invest in that fund;
2. the fund is set up at the request of the Investors, for their benefit and is to be invested in those asset types which they have requested, in accordance with their stated investment objectives;
3. the fund may be exposed to higher volatility and/or risk than Sanlam Investment and Pensions' Pinnacle Range of funds, because of a smaller spread of investments and/or greater risks inherent in the actual investments selected;
4. if the assets of the fund prove difficult to sell, benefit payments or transfer payments may be delayed;
5. If at any time the fund has insufficient cash to cover all charges, SFS and SLP reserve the right to sell assets held in your fund to meet these and future charges. Furthermore SFS and SLP also reserve the right to close the fund if the total asset value is insufficient to meet all charges payable, in which case the investor(s) will be billed directly for payment.
6. Sanlam Investments and Pensions reserves the right to sell or otherwise dispose of any asset held in the self-invested fund at its sole discretion.
7. Sanlam Investments and Pensions have not, at any time, advised the Investors to open the fund or advised either the Investors or the investment manager (where one has been appointed) about the acquisition or disposal of assets. Sanlam Investments and Pensions shall not, at any time, be responsible for any advice given by the investment manager or any other investment manager, appointed at the request of the Investors, in relation to the management of investments comprising the fund, whether the investment manager has been appointed by the Investor to act on a discretionary basis or to act in accordance with the Investor's instructions;
8. any guidelines, statements or decisions of Sanlam Investments and Pensions in relation to whether or not a particular investment may, or may not, be entered into, in no way modify the above and are made solely for the purposes of avoiding or reducing their exposure to risk or to comply with statutory or regulatory requirements;
9. Sanlam Investments and Pensions only facilitates the provision of a Self-Invested Fund via which the Investors may request that they acquire Commercial Property (including the Investors' own business premises) as an asset of the fund and that Sanlam Investments and Pensions and Sanlam Trustee Services UK Limited do not accept any responsibility or liability for any claims or losses arising in relation to the Investors' business, or on them individually, for the consequences of the investment decisions they make in relation to the fund or otherwise;
10. Sanlam Investments and Pensions may decline to act on any instruction or communication if they reasonably believe that to do so would give rise to a breach of law or HMRC practice.

In recognition of Sanlam Investments and Pensions agreeing to establish the fund and, where appropriate, giving effect to the Investors' request to appoint the investment manager to undertake the investment management of the fund, I promise as follows:

1. To waive all rights, I or any person or persons claiming rights under any Account in my name, the value of which is determined in relation to the fund, may have at any time or times against Sanlam Investments and Pensions in respect of their duties or liabilities (other than those arising under the Financial Services and Markets Act 2000, as amended, and the Regulator's Handbook of Rules & Guidance or in circumstances where they have acted in an unreasonable manner), whether in tort, contract or otherwise, in respect of anything done or omitted to be done (whether in accordance with the investment objectives and risk profile of the fund, or not) by the investment manager or any other investment manager from time to time appointed by them at the request of the Investors, in relation to the management of investments comprising the fund which is an asset, underlying asset or potential asset of the fund. For the avoidance of doubt, reference to the investment manager shall include any director, officer, partner, employee or agent of the investment manager.
2. To accept liability for any losses, disadvantages, claims, demands, costs, expenses, actions and tax charges or tax consequences or other such charges (referred to as the 'Investment Losses') that may be suffered by me personally or by my OneSIPP as a result of making the investment. I agree that Sanlam Investments and Pensions and Sanlam Trustee Services UK Limited will not be liable for such Investment Losses save where they result from the negligence or wilful misconduct by Sanlam Investments and Pensions and/or Sanlam Trustee Services UK Limited, or any breach of fiduciary duty by Sanlam Trustee Services UK Limited. I agree that if Sanlam Investments and Pensions and/or Sanlam Trustee Services UK Limited, suffer or incur any Investment Losses, they will be entitled to obtain full recovery from my OneSIPP Account as described in the Terms and Conditions of the OneSIPP. Furthermore, I accept that if there is insufficient or no pension fund available, then Sanlam Investments and Pensions and/or Sanlam Trustee Services UK Limited, will be reimbursed by me personally for any Investment Losses.

In witness of which the Investor has executed this Deed on the date first written above.

Signed as a deed by (please sign)

Print name

In the presence of (please sign)

Print name

The witness to your signature should sign opposite the words 'in the presence of' and print his/her name in full underneath his/her signature.

Section 4b: Model Portfolio Service

If you have ticked the Model Portfolio Service box in Section 4, you must also complete this Section.

Model Portfolio Name

Appointed Discretionary Investment Manager:

Please note 100% of your funds will be invested in the Model Portfolio. You may not request that the Model Portfolio Service should apply to only a part of your investment.

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 OneSIPP be invested in the above Model Portfolio and my Financial Adviser or Sanlam Financial Services UK Limited (SFS), as the case may be, has appointed the above Discretionary Investment Manager to manage the Model Portfolio on my behalf 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 OneSIPP, all investment decisions and instructions regarding the funds or other assets that may be allocated to my OneSIPP, such as the type, range or diversification of funds/assets and the appropriate proportions of such funds/assets will be made and issued exclusively by the above Discretionary Investment Manager or by such replacement Discretionary Investment Manager as my Financial Adviser or SFS, as the case may be, may appoint on my behalf from time to time.
- I accept that as long as the Model Portfolio Service applies to my OneSIPP, I will not be allowed to instruct you to switch between funds/assets in accordance with the OneSIPP terms and conditions, nor may I choose alternative funds/assets to be allocated to my OneSIPP.

Section 5. Details of beneficiaries

The Scheme Administrator has discretion as to 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 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"/> | | |
| | <input type="text"/> | Postcode | <input type="text"/> |
| Relationship to you | <input type="text"/> | Percentage of fund | <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"/> | | |
| | <input type="text"/> | Postcode | <input type="text"/> |
| Relationship to you | <input type="text"/> | Percentage of fund | <input type="text"/> % |

If you wish to nominate the trustees of a trust, please complete the following. Please note that a trust can only receive death benefits which are paid as a lump sum.

| | | | |
|-------------------------|------------------------|---------------|----------------------|
| 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 (also 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.

Ill health

If you die within 2 years of transferring your pension fund and were in ill health at the time of the transfer, HMRC may consider the transfer of funds to be a deliberate act to deprive them of tax on assets which would otherwise have formed part of your estate. Such transfers must be reported to HMRC following your death and may result in HMRC imposing a tax charge.

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. We will on your death 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 OneSIPP.

Note: All Adviser Fees must be for advice on pension products only; otherwise HMRC may deem these to be unauthorised payments.

Initial Adviser Fee

Payment of initial Adviser Fees will be facilitated from transfers and single contributions only. Please provide details below:

Amount

£

or

% of transfer value/single contribution

%

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

Investor's Declaration and Authority to pay Adviser Fees

- I authorise Sanlam Investments and Pensions to pay the Adviser Fees detailed above from my OneSIPP 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 OneSIPP;
 - I have received a key features document and illustration relating to this application
- **I understand that:**
 - 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;
 - if any further Adviser Fees are to be paid I will be required to authorise these before they are paid from my OneSIPP or any other product with Sanlam Investments and Pensions;
 - 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 OneSIPP, the amount to be refunded to me will be net of the initial Adviser Fee, which will be deducted as agreed above.
 - I acknowledge that it will be my responsibility to recover any payments made to my Financial Adviser before any instruction from me to cease payment takes effect.
 - I understand that if I wish to vary the amount of Adviser Fees to be paid from my OneSIPP, 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 by Sanlam Investments and Pensions from time to time.
 - I understand that it is my responsibility to pay Adviser Fees I have agreed 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 OneSIPP.
 - I understand that 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 cease.

Section 7. Declaration

Section 7a: Data Protection

In the course of providing our products and services we will receive information from and about you. Sanlam Life & Pensions UK Limited, Sanlam Financial Services UK Limited and Sanlam Trustee Services UK Limited 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.

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, or by telephone on 0117 975 2222, 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.

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

- a. Money received from you by Sanlam Financial Services UK Limited (SFS) under your OneSIPP, or held on your behalf by SFS, will be deposited no later than the next business day after receipt into a client money bank account held in SFS's name (SFS Designated Client Money Account). Money received from you will normally be transferred within three business days of initial receipt from the SFS Designated Client Money Account to Sanlam Life & Pensions UK Limited (SLP) for investment in a unit linked pension policy (the Policy) issued by SLP to Sanlam Trustee Services UK Limited, the Trustees of the Sanlam Personal Retirement Scheme (the Scheme). Where your money is required to purchase an asset that would not be a permitted link under the Policy, or where an authorised investment manager nominated by you has so requested, it will be transferred within three business days of initial receipt from the SFS Designated Client Money Account to a nominee account held on behalf of Sanlam Personal Retirement Scheme pending investment (a Custody Account).
- b. Money held in the SFS Designated Client Money Account will be held as client money in accordance with the Regulator's rules. The SFS Designated Client Money Account is a trust account held in SFS's name at a bank selected by SFS in accordance with the Regulator's rules, and is named in accordance with those rules. Money held in the SFS Designated Client Money Account is segregated from SFS's own funds, but will be pooled with money held on behalf of other SFS clients. This means that your money held by SFS will be held as part of a common pool of money, so you will not have a claim against a specific sum in a separate account; rather your rights will vest in the client money pool.
- c. You will not receive interest on money that is held in the SFS Designated Client Money Account.

- d. You will receive interest on money that is held in a Custody Account, provided such money is not immediately required for settlement (for the avoidance of doubt such money is not held as client money). Interest will accrue daily at SFS's published standard interest rate from time to time (available on request), and will be credited to your holding in the fund every three months.
- e. SFS may undertake a transaction for you that involves your money being passed by SFS to any third party for the purposes of that transaction, including (but not exclusively) an exchange, clearing house, intermediate broker, settlement agent or over the counter (OTC) counterparty located either in the UK, or in a jurisdiction outside the United Kingdom. In the event of your money being passed to a third party, including (but not exclusively) an intermediate broker, settlement agent or OTC counterparty outside the UK, the legal and regulatory regime applying to the intermediate broker, settlement agent, or OTC counterparty may be different to that of the United Kingdom. In the event of a failure of that entity, your money may be treated differently to the way it would be treated if it were held by such a third party in the United Kingdom.
- f. In certain circumstances, SFS may hold money for you, which has been allocated to you but has not been claimed by you. SFS reserve the right to cease treating unclaimed monies as client money under the Regulator's Rules provided SFS have taken the appropriate steps (as defined by the Regulator) to trace and return such monies to you.
- Provided the steps outlined by the Regulator have been taken and we continue to act reasonably and fairly, we may pay such monies to a registered charity. You should note that we undertake to make good any valid claim against monies that were released from being treated as client money, upon the provision by you of information to evidence the validity of any claim.
- g. In agreeing to these terms you consent to your monies in the SFS Designated Client Money Account being held at our bankers, currently Barclays Bank Plc and JP Morgan.

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

HM Revenue & Customs' warning

This application may 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 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 received and been given the opportunity to read the current OneSIPP Terms and Conditions, and the Trust Deed and Rules of the Sanlam Personal Retirement ("the Scheme") (together, "the Terms" available on our website). 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 to be bound by the Terms and, if applicable, the Master Policy.

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 Note C 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 Note B 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, whether in my handwriting or not, 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 my OneSIPP, as set out in Section 6 of this application, I acknowledge and agree the Declaration and Authority stated in that section.

I understand that:

- Any investment in a Model Portfolio must be held in a policy sub-account.
- except where Sanlam Investments and Pensions has agreed that all assets will be held by the Trustees of the Scheme in the Trustee Fund, any asset that Sanlam Life & Pensions UK Limited determines to be a permitted link (as defined in the Regulator's Handbook) and is an acceptable asset to be held under the Master Policy, will be held in a policy sub-account under a Master Policy issued by Sanlam Life & Pensions UK Limited to the Scheme Trustee
- Any asset that Sanlam Life & Pensions UK Limited determines is not an acceptable asset under the Master Policy but is a permissible asset as defined by HMRC, and Sanlam Financial Services UK Limited (SFS) determines is an acceptable asset to be held by the OneSIPP, will be held directly by the Scheme Trustee in the Trustee Fund. Where an external custodian is used, any assets held in the policy sub account will then be transferred to the Trustee Fund so that all assets are held in the Trustee Fund.
- Where our internal custodian is used, assets may be held in both a Trustee Fund and in a policy sub-account. If there is insufficient cash in the Trustee Fund or policy sub-account to purchase an asset, units in the policy sub-account will be surrendered and the proceeds transferred to the Trustee Fund, or the Scheme Trustee will make a contribution to the policy sub-account, depending on the assets or cash available, to enable the purchase to proceed.
- The level and type of protection provided by the Financial Services Compensation Scheme (FSCS) is dependent upon whether the underlying assets are held within a pension policy(ies) issued by a Life Assurance Company or held directly in trust. Benefits determined by reference to assets held in the Trustee Fund are covered by a different level of protection than benefits determined by reference to the value of units allocated to a policy sub-account. Trustee held assets are normally covered under the Investment part of the FSCS. Pension policy(ies) issued by a Life Assurance Company are covered under the Insurance element of the FSCS. Full details are available on the FSCS website www.fscs.org.uk and are also set out in our factsheet "FSCS Compensation Limits" available on request or on our website.
- in accordance with Money Laundering Regulations, we may need to use credit reference/information agencies in order to check your identity and address. These agencies may keep a record of this enquiry.

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 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 confirms he/she is authorised to provide the information in this form including sensitive personal data (such as health information). He/She confirms he/she has read the Sanlam Privacy Statement which explains how personal data is processed.

I understand that Sanlam Investments and Pensions will treat this application as being received only once it is in receipt of all documentation to support the application and the associated monies. If such requirements are not met before 2:00pm on any given working day, the application will be deemed to have been received on the following working day.

I confirm that I have read, understood and accept the terms relating to client money arrangements in Section 7c.

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

I confirm that, in applying for this OneSIPP, 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.

Your Declaration to the Current Provider

I authorise and instruct you to transfer funds from the plan(s) as listed in Section 3 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 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 arrangements, 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 name (please print):

Applicant's signature:

Date

Your Financial Adviser will complete Section 9.

Section 7e. Please tick the box to show that you have:

1. Completed all of the appropriate sections.

2. Read through and understood all of the declarations.

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

Thank you for completing this application form. Our New Business department will contact your Financial Adviser (if you have one) or otherwise we will be in touch with you on receipt of this application.

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 available 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, please 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 or build up pension benefits (pension input amounts). The first PIP will commence on the date the first contribution is paid to your OneSIPP and will end on the following 5th April.

G. Safeguarded Benefits

These are pension scheme benefits that are not money purchase or cash balance benefits and include benefits from defined benefit schemes such as final salary schemes and guaranteed pensions including guaranteed minimum pension (GMPs) and guaranteed annuity rates (GARs) or other benefit promises.

Section 9. Financial Adviser's declaration

a. Where Adviser Fees are being facilitated from the OneSIPP, 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 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.
- I am appropriately authorised to conduct this type of business and if this application form includes an application to transfer safeguarded benefits, I confirm that I am authorised by the FCA to provide advice on safeguarded benefits in accordance with article 53E of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001.
- 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

Postcode

Date of birth

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

 Postcode

I consent to Sanlam relying on the evidence I have obtained to verify the identity of the client which will be produced on demand and meets the standards of evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group (JMLSG).

Signature Date

Name

Firm reference number

Position

Name of regulated firm

Address

 Postcode

Contact number

Email

Sanlam agency number

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 complete 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 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

sanlam.co.uk

