



Self Invested Personal Pension

Your application Dentons-Transact.

Welcome

This application form will help us to establish your Dentons SIPP. Please complete all relevant sections using black or blue ink in BLOCK CAPITALS and include your signature where indicated.

Before you start this application it is important that you read our Terms and Conditions of Business including the Schedule of Services, Dentons SIPP Key Features and Dentons SIPP Guide.

Contents/checklist

Please use this form when you want to establish a Dentons Self Invested Personal Pension.

Declaration of Sub-Trust ☐

This document sets up the SIPP under the umbrella of a master trust and appoints you as the Co-Trustee of your SIPP along with Denton & Co.Trustees Limited.Your SIPP name will be 'Dentons SIPP - your initial(s) and surname', e.g. 'Dentons SIPP - J G Smith'.

Please ensure this document is fully completed, signed by you as the Member and independently witnessed (i.e. not by a family member or anyone that is connected to you, which includes someone living at the same address).

We cannot accept any mistakes or crossing out on this form as this is a legal document.

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Please note:

Please ensure you use your **FULL LEGAL NAME**. Your name and address must be verifiable by your client identification document(s) and be consistent throughout this form. Please tick to confirm that you have read and/or completed the section.

Please note:

If a Financial Adviser has given advice in respect of the SIPP, they must complete this section.

Please note:

In addition to completing this application form, please also ensure you complete and return the separate Cater Allen SIPP mandate.

Cater Allen SIPP Member Application form and Mandate ☐

This separate form establishes the SIPP default bank account and appoints you, along with Denton & Co. Trustees Limited, as joint signatories. Please note all correspondence in relation to your account with Cater Allen will be via Dentons.

Declaration of Sub-Trust

FOR OFFICE USE

Parties

(1) THE MEMBER

FIRST NAME

MIDDLE NAME(S)

SURNAME

ADDRESS

(2) DENTONS PENSION MANAGEMENT LIMITED a company incorporated in England and Wales under registered number 2352951 whose registered office is at Sutton House, Weyside Park, Catteshall Lane, Godalming, Surrey GU7 1XE ("the Provider")

(3) DENTON & CO. TRUSTEES LIMITED a company registered in England and Wales under company number 1939029 whose registered office is at Sutton House, Weyside Park, Catteshall Lane, Godalming, Surrey GU7 1XE ("the Trustee")

Background

- A** The Dentons Self Invested Personal Pension ("the Scheme") was established by a Declaration of Trust dated 9 May 1996 and is a Registered Pension Scheme (as defined in section 150 of The Finance Act 2004).
- B** The Member is a person who has made an agreement with the Provider under the Scheme. The agreement creates one hundred Arrangements ("the Arrangements").

Effect of this deed

- 1** The Provider appoints the Member as a co-trustee of the assets which are held under the Arrangements ("the Member's Fund"). Unless otherwise agreed by the Trustee and the Member the value of the Member's Fund is initially held in one of the Arrangements.
- 2** The Member agrees with the Provider that the Member will not require or attempt to require the withdrawal of funds held by the Provider under the Scheme in respect of the Arrangements, other than for providing benefits in accordance with the provisions of the Scheme and at the time specified in the Rules of the Scheme. The Member also agrees to be bound by and to comply with the provisions of the Trust Deed and Rules which govern the Scheme from time to time.

This page has deliberately been left blank.

AS EVIDENCE of the aforementioned the parties duly executed this Deed on the date first mentioned above.

SIGNED as a Deed and Delivered by the **MEMBER**

| | |
|-------------------------|----------------------|
| Member Signature | <input type="text"/> |
| FIRST NAME | <input type="text"/> |
| MIDDLE NAME(S) | <input type="text"/> |
| SURNAME | <input type="text"/> |

In the presence of the following independent witness

| | |
|---------------------------|----------------------|
| Witness Signature | <input type="text"/> |
| Name (IN CAPITALS) | <input type="text"/> |
| Address | <input type="text"/> |
| | <input type="text"/> |
| | <input type="text"/> |
| | <input type="text"/> |
| Occupation | <input type="text"/> |

SIGNED as a Deed and Delivered by **DENTONS PENSION MANAGEMENT LIMITED**

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

SIGNED as a Deed and Delivered by **DENTON & CO. TRUSTEES LIMITED**

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

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Personal details

| | | | | |
|---------------------------------------------------------------------------------------------------------------------|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|----------------------------|
| Title | Mr <input type="checkbox"/> | Mrs <input type="checkbox"/> | Miss <input type="checkbox"/> | Other <input type="text"/> |
| Forename | <input type="text"/> | | | |
| Middle name(s) | <input type="text"/> | | | |
| Surname | <input type="text"/> | | | |
| Marital status | Single <input type="checkbox"/> | Married <input type="checkbox"/> | Civil partner <input type="checkbox"/> | |
| | Divorced <input type="checkbox"/> | Separated <input type="checkbox"/> | Widowed <input type="checkbox"/> | |
| | Other <input type="text"/> | | | |
| Date of Birth | DD/MM/YYYY <input type="text"/> | | | |
| Nationality | <input type="text"/> | | | |
| Home address | <input type="text"/> | | | |
| | <input type="text"/> | | | |
| | <input type="text"/> | Postcode | <input type="text"/> | |
| How long have you been at this address? | Years <input type="text"/> | Months <input type="text"/> | | |
| If less than three years, please provide details of your previous address | <input type="text"/> | | | |
| | <input type="text"/> | | | |
| | <input type="text"/> | Postcode | <input type="text"/> | |
| | Years <input type="text"/> | Months <input type="text"/> | | |
| Our preferred method of communication with you will be via email. Please provide your contact details below: | | | | |
| Email address | <input type="text"/> | | | |
| Main telephone number | <input type="text"/> | | | |
| Mobile number | <input type="text"/> | | | |
| If you do not have an email address or prefer to receive communications by post, please tick this box. | <input type="checkbox"/> | | | |
| Consent to receive Marketing communications | Yes <input type="checkbox"/> | No <input type="checkbox"/> | | |
| Are you, or have you been, a politically exposed person or associated with anyone who is or was? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | | |
| If Yes please provide details | <input type="text"/> | | | |
| National Insurance number | <input type="text"/> | | | |
| Planned retirement age | <input type="text"/> | Please enter an age from 55 to indicate when you intend to start taking benefits. If this field is left blank we will assume you intend to take benefits from age 75. | | |

Please note:

Please complete ALL required information in full. Your name and address must be verifiable by your client identification document(s) and be consistent throughout this form.

Please note:

Certain correspondence will be posted to your residential address.

Please note:

A politically exposed person is someone who has a high political profile or been entrusted with a prominent public function.

Please note:

Your National Insurance number is essential for your application to proceed.

Please note:

If this field is left blank we will assume you intend to take benefits from age 75. This does not affect your right to start taking benefits at any permitted age.

Eligibility

To be eligible for this Plan you must answer 'Yes' to **ONE** of the following questions:

Are you resident in the UK for tax purposes?

Yes ☐ No ☐

Are you in receipt of earnings which are chargeable to UK income tax?

Yes ☐ No ☐

Are you a Crown Servant performing duties abroad or the spouse or civil partner of such a Crown Servant?

Yes ☐ No ☐

Are you a non UK resident with a qualifying UK Pension Plan or Plans relating to previous UK residency and employment?

Yes ☐ No ☐

Status

Please tick **ONE** of the following boxes to best describe your status:

Employed ☐

Caring for one or more children aged under 16 ☐

Self employed ☐

Caring for a person over 16 ☐

Retired/Pensioner ☐

In full time education ☐

Child under age 16 ☐

Unemployed ☐

If other (please specify)

Please note:

It is important for us to determine the status of the applicant to assist us in confirming eligibility and to ensure that tax relief for contributions are made on terms appropriate to the applicant's status.

Lifetime allowance

Have you registered for protection from the lifetime allowance (LTA)?

Yes ☐ No ☐

If Yes, please indicate which protection applies

Enhanced ☐ Primary ☐ Fixed 2012 (£1.8M) ☐ Fixed 2014 (£1.5M) ☐

Fixed 2016 (£1.25M) ☐ Individual 2014 ☐ Individual 2016 ☐

Please note:

Please send a copy of your certificate to us.

Source of wealth and funds

Please tick **ONE** or more of the following options to indicate from which source(s) your pension is to be funded.

| | Member | Employer | Third Party |
|--------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|
| Transfer of benefits from another registered pension scheme | <input type="checkbox"/> | | |
| Income from employment | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Divorce settlement | <input type="checkbox"/> | | <input type="checkbox"/> |
| Other (please specify) | <input type="text"/> | | |

Client identification

In accordance with anti-money laundering requirements, we need to verify your identity before we can set up the default bank account.

Without this information we cannot establish your Dentons SIPP.

Please provide clear and legible copies of one evidence of identity and one evidence of address from each of the following lists:

Please supply ONE item from EACH of the following lists.

Evidence of identity

- ☐ Current full passport
- ☐ Current photocard full UK Driving Licence
- ☐ National Identity Card
- ☐ Firearms certificate

Evidence of address

- ☐ Council tax bill
(for the latest tax year)
- ☐ Utility bill (not mobile phone)
dated within the last 6 months
- ☐ Mortgage statement
dated within the last 6 months
- ☐ Current photocard full UK
Driving Licence (but only if
this hasn't already been used
to confirm identity)
- ☐ HM Revenue & Customs tax notification
(for the latest tax year)
- ☐ Bank statement
dated within the last 6 months

Please note:

If you are a UK national living abroad or a foreign national, we may require additional proof of identity. Please contact us.

In addition to the identification provided above we will verify your identity electronically by matching your details held by credit reference and fraud prevention agencies. Please see the Member's Declaration and our Terms of Business for further details.

If there are any problems verifying your identity, we will contact you.

Contributions

If your Dentons SIPP is only to receive a transfer of funds from another approved pension scheme and you do not intend to make any contributions, you can ignore this section and go to Section 8.

IMPORTANT: If protection against the lifetime allowance is applicable, you may lose this if you make any contributions to this SIPP.

Personal contributions

All eligible personal contributions are made net of basic rate tax. We will reclaim this from HM Revenue & Customs, which can take up to 11 weeks.

Net Initial contribution (£)

Net Monthly contribution (£)

Net Annual contribution (£)

I confirm I will have sufficient relevant UK earnings to justify this contribution ☐

Please note: You will be asked to provide evidence of your earnings to support your personal contributions at the end of each tax year.

For contributions by cheque, please make cheques payable to 'Dentons SIPP - your initials and surname' e.g. Dentons SIPP - J G Smith

Employer contributions

All employer contributions are paid gross of basic rate tax. We do not require evidence of your earnings for employer contributions.

Gross Initial contribution (£)

Gross Monthly contribution (£)

Gross Annual contribution (£)

For contributions by cheque, please make cheques payable to 'Dentons SIPP - your initials and surname' e.g. Dentons SIPP - J G Smith

Annual allowance

Have you or your employer contributed to any other registered pension schemes in your name in the current tax year?

Yes

☐

No

☐

If Yes, please provide details of the total amount (£) paid to date

Contributions

If your employer is making contributions to your SIPP, they are required to keep a record of contributions that they are due to pay either directly as company contributions or indirectly as an employee contribution deducted from payroll.

Please note:

If you are making contributions in excess of the annual allowance, please provide evidence of earnings for the relevant three years to support 'carry forward'.

Please note:

You must tick this box if personal contributions are being made.

Please note:

Following the establishment of your Dentons SIPP you can make regular personal and/or employer contributions by completing a Standing Order form from your bank and notifying us.

Please note:

If your contributions in respect of a tax year exceed the annual allowance then you may be subject to an annual allowance charge.

Transfers

| | Scheme 1 | | Scheme 2 | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|----------------------------------|-------------------------------|----------------------------------|
| Name of transferring scheme | | | | |
| Name and address of Trustees, Scheme Administrator or Insurance company | | | | |
| HMRC PSTR (Pension Scheme Tax Reference) number, if known | | | | |
| Plan number | | | | |
| Is this a full or partial transfer? | Full <input type="checkbox"/> | Partial <input type="checkbox"/> | Full <input type="checkbox"/> | Partial <input type="checkbox"/> |
| Total transfer payment (or estimate) £ If a partial transfer, please state the exact amount to be transferred | | | | |
| | Yes | No | Yes | No |
| Is your transfer in-specie? If Yes, please provide a full list of assets. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you received free impartial guidance from the Government via Pension Wise? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the transfer from a defined benefit/final salary scheme or does it include any other form of safeguarded benefits (e.g. guaranteed annuity rates)?* | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the scheme subject to a pension sharing order? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Does the transfer have a protected lump sum? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Does the scheme have a protected pension age? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have any benefits come into payment? If yes, what benefit type: | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Partially crystallised? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Fully crystallised? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Capped drawdown? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Flexi-access drawdown (FAD)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Date of first flexi-access payment (DD/MM/YYYY). | | | | |
| If benefits in payment, what % of the lifetime allowance has been used up? | | | | |
| Is income to continue after transfer? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is any part of the transfer a pension death benefits transfer? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| If Yes, what is the value (£) of the transfer? | | | | |
| Have the pension death benefits been designated into dependant's/nominee's/ successor's FAD in your name? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| If Yes, what was the date of the designation? (DD/MM/YYYY) | | | | |
| Are the pension death benefits subject to income tax? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Please note:

We are now required to carry out additional checks on transfers and as a result transfers may take longer to complete.

Please note:

If you are in ill health at the time of making a transfer to your Dentons SIPP, and should die within two years, the transfer could result in inheritance tax penalties, therefore we recommend that you take independent financial advice.

Please note:

We only have authority to contact relevant parties and obtain information about your transfer once you have completed and signed the Transfer information request in Section 16 of this application.

Please note:

'In-specie' refers to assets that are not transferring as cash.

Please note:

*Before accepting a transfer of more than £30,000 from a scheme with safeguarded benefits (which includes defined benefit/ final salary benefits) into the Plan, we require written confirmation that you have received a positive recommendation to transfer from a Pension Transfer Specialist. Our 'Transfers from schemes offering safeguarded benefits' form must be fully completed and accompany your SIPP application. We are only able to process a safeguarded benefits transfer when we are in receipt of the fully completed application forms, including the above form. From this date of receipt, we will require a minimum of seven working days prior to the transfer expiry deadline.

Transfers

| | Scheme 3 | | Scheme 4 | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|----------------------------------|-------------------------------|----------------------------------|
| Name of transferring scheme | | | | |
| Name and address of Trustees, Scheme Administrator or Insurance company | | | | |
| HMRC PSTR (Pension Scheme Tax Reference) number, if known | | | | |
| Plan number | | | | |
| Is this a full or partial transfer? | Full <input type="checkbox"/> | Partial <input type="checkbox"/> | Full <input type="checkbox"/> | Partial <input type="checkbox"/> |
| Total transfer payment (or estimate) £ If a partial transfer, please state the exact amount to be transferred | | | | |
| | Yes | No | Yes | No |
| Is your transfer in-specie? If Yes, please provide a full list of assets. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you received free impartial guidance from the Government via Pension Wise? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the transfer from a defined benefit/final salary scheme or does it include any other form of safeguarded benefits (e.g. guaranteed annuity rates)?* | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the scheme subject to a pension sharing order? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Does the transfer have a protected lump sum? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Does the scheme have a protected pension age? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have any benefits come into payment? If yes, what benefit type: | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Partially crystallised? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Fully crystallised? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Capped drawdown? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Flexi-access drawdown (FAD)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Date of first flexi-access payment (DD/MM/YYYY). | | | | |
| If benefits in payment, what % of the lifetime allowance has been used up? | | | | |
| Is income to continue after transfer? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Is any part of the transfer a pension death benefits transfer? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| If Yes, what is the value (£) of the transfer? | | | | |
| Have the pension death benefits been designated into dependant's/nominee's/ successor's FAD in your name? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| If Yes, what was the date of the designation? (DD/MM/YYYY) | | | | |
| Are the pension death benefits subject to income tax? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Please note:

We are now required to carry out additional checks on transfers and as a result transfers may take longer to complete.

Please note:

If you are in ill health at the time of making a transfer to your Dentons SIPP, and should die within two years, the transfer could result in inheritance tax penalties, therefore we recommend that you take independent financial advice.

Please note:

We only have authority to contact relevant parties and obtain information about your transfer once you have completed and signed the Transfer information request in Section 16 of this application.

Please note:

'In-specie' refers to assets that are not transferring as cash.

Please note:

*Before accepting a transfer of more than £30,000 from a scheme with safeguarded benefits (which includes defined benefit/ final salary benefits) into the Plan, we require written confirmation that you have received a positive recommendation to transfer from a Pension Transfer Specialist. Our 'Transfers from schemes offering safeguarded benefits' form must be fully completed and accompany your SIPP application. We are only able to process a safeguarded benefits transfer when we are in receipt of the fully completed application forms, including the above form. From this date of receipt, we will require a minimum of seven working days prior to the transfer expiry deadline.

Investments

Please tick the relevant boxes below for all the investments that may apply and provide details of your proposed investments.

1. Investment company/Fund platform

Yes ☒ No ☐

If Yes, please complete the following details:

| | | | |
|--------------|---------------------------------------------------------|----------|---------------------------------------|
| Contact name | <input type="text"/> | | |
| Company name | <input type="text" value="Transact"/> | | |
| Address | <input type="text" value="29 Clement's Lane"/> | | |
| | <input type="text" value="London"/> | | |
| | <input type="text"/> | Postcode | <input type="text" value="EC4N 7AE"/> |
| Phone number | <input type="text" value="020 7608 4900"/> | | |
| Email | <input type="text" value="info@transact-online.co.uk"/> | | |

To set up an account with your chosen investment company you will also need to complete and send to us their appropriate application form, having signed it as a Co-Trustee of your SIPP.

Is this your only investment (other than a potential cash holding) into your Dentons SIPP? Yes ☐ No ☐

If No, please tick all of the following investments that may apply. These are considered illiquid investments.

2. Commercial property - please ensure you have completed our *Commercial Property Questionnaire*. Yes ☐ No ☐

3. Esoteric/Private equity investments - please ensure you read the Investment Guidance notes and complete our *Questionnaire*. Yes ☐ No ☐

4. Loan to unconnected parties - please ensure you read the Investment Guidance notes and complete our *Questionnaire*. Yes ☐ No ☐

5. Other investments - please state:

Dentons Pension Management Limited cannot comment on, nor take any responsibility for the claims of, or performance of, any asset chosen by you and held within the Plan.

Please note:

If you choose to only invest funds in a single portfolio with an investment manager or platform on Dentons' approved list and the portfolio does not include any non-standard funds and/or assets, the lower Dentons SIPP Standard administration charge may apply.

If you subsequently decide to choose other investments, the higher Dentons SIPP Standard administration charge will apply.

Please note:

If you are transferring funds from another registered pension scheme, you will not be able to invest in illiquid assets within the 30-day cancellation period unless transferring assets in specie. Please see Section 13, Transfer Declaration for more information.

Please note:

The Commercial Property Questionnaire, Investment Guidance notes and other investment questionnaires can be downloaded from our website or provided on request.

Nominated beneficiaries

Please list below the people whom you would like to receive any lump sum/income benefits in the event of your death.

These nominations will not bind the trustee/administrator but will act as an expression of your wishes.

If you wish to nominate more than three beneficiaries, please copy this page or continue on a separate sheet and attach it to this application form.

You can change your nomination at any time by requesting a further 'Expression of wishes' form.

| | | | |
|---------------------------------------------|----------------------|----------|----------------------|
| First Beneficiary Name | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | <input type="text"/> | | |
| | <input type="text"/> | Postcode | <input type="text"/> |
| Date of birth | <input type="text"/> | | |
| Relationship | <input type="text"/> | | |
| Percentage (%) of benefit to be paid | <input type="text"/> | | |

| | | | |
|---------------------------------------------|----------------------|----------|----------------------|
| Second Beneficiary Name | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | <input type="text"/> | | |
| | <input type="text"/> | Postcode | <input type="text"/> |
| Date of birth | <input type="text"/> | | |
| Relationship | <input type="text"/> | | |
| Percentage (%) of benefit to be paid | <input type="text"/> | | |

| | | | |
|---------------------------------------------|----------------------|----------|----------------------|
| Third Beneficiary Name | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | <input type="text"/> | | |
| | <input type="text"/> | Postcode | <input type="text"/> |
| Date of birth | <input type="text"/> | | |
| Relationship | <input type="text"/> | | |
| Percentage (%) of benefit to be paid | <input type="text"/> | | |

| | |
|------------------|----------------------|
| Total (%) | <input type="text"/> |
|------------------|----------------------|

If you wish to give further details please complete the box below:

My wish is that you also consider the following potential beneficiaries (you can leave this box blank if your wishes are stated in full above):

Please note:

If you are unsure about the implication of your nomination, please contact your Financial Adviser.

Terms and Conditions of Business

1. Dentons Pension Management Limited (Dentons, We or Our) is authorised and regulated by the Financial Conduct Authority (FCA) with register number 461094. Details of this authorisation can be viewed in the FCA Register (<https://register.fca.org.uk/s/>) or by contacting the FCA on 0800 111 6768.
2. The structure of your pension will depend on how the Plan is/was established. Dentons operate under a master trust structure where the sole trustee is an associated bare trustee company. The company is Denton & Co. Trustees Limited. A Sub-Trust is then created for each Plan with the Plan member as a Co-Trustee with the associated bare trustee company. This gives independence and security to the Plan. Dentons is both the Scheme Administrator and provider of the Plan.
3. These Terms and Conditions of Business and Schedule of Services are deemed to be effective until cancelled by you or us. We reserve the right to make amendments to these terms of business for reasons such as, but not limited to, a change in regulation or legislation and increase of fees: notice of any changes will be given to you. If you do not agree to any amended terms and conditions of business you are entitled to transfer the Plan assets to another registered pension scheme.
4. Your objectives are understood to be that you wish to facilitate retirement planning by way of a Self Invested Personal Pension ("the Plan"), with you being deemed to be a "Retail Client", unless expressly authorised to adopt an alternative client status, in accordance with the provisions of the FCA. Dentons will not normally provide you with advice concerning the suitability or otherwise of the Plan in relation to your own circumstances. We would therefore strongly recommend that you seek financial advice in relation to your individual circumstances.
Dentons will not provide advice in relation to whether an intended investment is appropriate or suitable for your own circumstances excepting that Dentons will inform you should any such investment be considered not to be in accordance with HM Revenue & Customs (HMRC) regulations and requirements. In the event you consider that such advice is required, you should seek this from a competent and authorised intermediary prior to entering into any commitment to implement a particular investment.
Dentons is authorised to provide restricted advice relating to regulated financial products. Where advice is given, express confirmation will be provided in writing.

Cancellation

5. You can waive your right to the 30 day cooling off period for the establishment of the Plan which will enable it to be immediately established. If you subsequently decide to cancel the Plan once it has been established but there are no funds in the Plan to meet the establishment fee, you will be liable to pay for these personally.

Contributions

6. Either you, your employer, or a third party on your behalf, may contribute to the Plan at any time in one tax year, but contributions must not exceed the maximum annual allowance limits set by HMRC. All eligible personal contributions are made net of basic rate tax which Dentons will reclaim from HMRC. Employer contributions are paid gross. All contributions must be paid into the Plan's default bank account and held in UK pound sterling unless otherwise specifically agreed in writing.

Dentons does not handle clients' money and will itself never accept cash, a cheque or payment by electronic means from you unless it is in settlement of charges or disbursements for which you have been invoiced.

Transfers

7. We will accept transfers from other registered pension schemes into the Plan either in the form of cash, in-specie transfers of acceptable assets or a combination of both. If the transfer is in-specie, the length of time taken to complete the transfer will vary depending on the complexity of the asset(s) and other parties involved. Before accepting a transfer of more than £30,000 from a scheme with safeguarded benefits (which includes defined benefit/final salary benefits) into the Plan, We require written confirmation that you have received a positive recommendation to transfer from a Pension Transfer Specialist. Cash transfers from defined benefit schemes may take seven working days from receipt of the discharge form(s) at the Dentons office for the transfer to be administered.

Pension benefits

8. You can start taking pension benefits at any time from age 55 even if you're still working. You can start taking pension benefits before the age of 55 only if you suffer from ill health or HMRC has approved this for your particular employment. You can take your pension benefits in stages or the whole fund, to suit your personal circumstances. All pension payments will be made on the 1st of each month.

Terms and Conditions of Business continued

Death benefits

9. In the event of your death, any remaining funds in the Plan will be distributed for the benefit of your beneficiaries, at the absolute discretion of the Scheme Trustee, who will take into account the beneficiaries you have nominated. In the event of the death of a beneficiary whilst receiving benefits, any of their remaining funds under the Plan, will normally be distributed for the benefit of their beneficiaries, at the absolute discretion of the Scheme Trustee who will take into account the beneficiaries they have nominated.

Services and fees

10. The services to be provided by Dentons, together with details of specific charges and the basis for non-specific time costed charges, are an integral part of these Terms and Conditions of Business and are detailed and explained in the Schedule of Services.

Dentons will provide all the necessary documentation to establish the Plan and will set up the Plan's default sterling bank account. When the Plan is finalised, you will be sent a folder containing copies of all the completed documentation.

We keep records of all Our business transactions for at least six years and, in some cases, indefinitely. Your basic personal data will be kept for a maximum of six years following the end of your business relationship with Dentons, after which time it will be destroyed.

All your investments (other than those necessarily using nominee accounts) will be registered in the names of the Plan Trustees unless otherwise agreed in writing.

Dentons does not normally hold original documents, or act as custodian, of your Plan's assets.

Fees for administrative services provided by Dentons will be invoiced to the Plan and deducted from the Plan bank account half yearly in arrears but Dentons reserves the right to invoice more frequently if appropriate. If there are no funds or insufficient funds in the Plan to meet the fees for administration services, you will be liable to pay these personally.

Alternatively, in the event that there is insufficient cash held within the Plan to meet Our fees We reserve the right to disinvest assets held within the Plan to settle Our invoices and other payments that have become due. In this event, We would usually disinvest from your most recent investment(s) made, but will take other factors such as ease of disposal into account.

In the event of a tax charge arising which is not settled in full from the Plan, you will be personally liable to meet any such charges together with any additional costs incurred by the Scheme Administrator. These charges will be in addition to any administration charges incurred.

Fees will be invoiced for settlement within 28 days. We reserve the right to charge interest at 8% per annum above the Bank of England Base Rate to any balance which is not settled within that timescale. All fees are subject to VAT.

Payments by the Plan and indemnity

11. From time to time the Plan may receive demands for payment from third-parties (including, but not limited to, property management charges, ground rent or other administration costs). In the event of a bona fide claim for payment by Dentons on behalf of the Plan or from the Plan itself from any third party, We reserve the right to make a payment from Dentons or from the Plan directly on your behalf. This includes if demand for payment is made against either Dentons, or Denton & Co. Trustees Limited as co-trustee of the Plan.

Upon receipt of a demand for payment received by Dentons in relation to the Plan, We will write to you to confirm that the amount demanded is genuine and that the sum is owed. If you fail to provide a written response within the requested timeframe, We reserve the right to deem the demand as bona fide and pay the demanded sum on the Plan's behalf and recover the sum from you, or directly from the Plan itself.

If the claim for payment cannot be settled in full from the available fund, you will be personally liable to make any such payments together with any additional costs incurred such as late payment charges.

You agree to indemnify Dentons in full in respect of any charges or sums (including legal or other costs) incurred by or due by Dentons in respect of payments to third-parties through either Dentons, or Denton & Co. Trustees Limited as co-trustee of the Plan. Such charges or sums are to be repaid by you on presentation of a valid invoice from Dentons.

Investments

12. Dentons will not act as investment manager for the assets held within the Plan. The responsibility for acting as such rests with you or any nominated (and authorised) representative you might wish to appoint. In its capacity as the administrator of the Plan, Dentons will account to you and/or any nominated investment manager for any transactions notified to the Dentons.

If, on acceptance of an investment following Our due diligence processes, the investment is aborted, we reserve the right to apply an administration charge for work undertaken.

Terms and Conditions of Business continued

Legal Entity Identifiers (LEI)

- 13.** Any legal entity wishing to trade in exchange traded instruments (ETIs) needs to register with a Global Legal Entity Identifier Foundation (GLEIF). Dentons can administer the registration process with the London Stock Exchange by providing our own generic LEI if this is applicable to the investment firm: this service would be free of charge. However, if the investment firm requires you to have your own unique LEI there will be a charge for this service. Our understanding is that the rules as applied to SIPPs only require United Kingdom members to provide their name, national insurance number and date of birth to any agent carrying on trades on their behalf.

Dentons may be approached by independent financial advisers (IFAs), discretionary fund managers (DFMs) and other investment firms to supply this information, where there is a realistic prospect of trades taking place.

Dentons will supply this information on request, providing We are aware of an existing relationship with the investment firm.

If you require further information on which financial instruments require these personal details to be provided then please contact your IFA, investment firm, or speak to your Pension Consultant at Dentons.

Bank account

- 14.** The Plan will have its own separate sterling default bank account, which is with Cater Allen, and all monies relating to the Plan are banked via this account.
- The account earns interest in accordance with quoted rates. You can also request the establishment of an additional deposit account with any other bank accepted by Dentons.
- Where the default bank account does not allow the SIPP bank account to be opened, We reserve the right to cancel the establishment of the SIPP.
- Where an additional bank account is with Metro Bank, as consideration for managing the bank account, Dentons will receive a fixed rate of payment direct from the bank of 0.2% per annum of any deposited sum paid on a quarterly basis.
- In respect of commercial property, Dentons receives a payment by way of an introducer's fee for any clients introduced and signed-up to property/buildings insurance via our block policy.

General

- 15.** Notwithstanding anything else contained within these Terms and Conditions of Business, neither you nor Dentons shall be liable for failure to perform any function or service where the failure is due to any event outside its reasonable control including, without limitation, fire, flood, strikes or other labour disputes (other than employees and sub-contractors of those relating to either parties) or war, riot, act of God, insurrection, civil disturbances or acts of Government. Subject to the party concerned promptly notifying the other party in writing of the reasons for the delay and its likely duration, their obligations shall be suspended for the period that the circumstances persist.

Data protection

- 16.** All data held is subject to the provisions and requirements of UK Data Protection Legislation, which includes all applicable data protection and privacy legislation in force from time to time in the UK including the General Data Protection Regulation ((EU) 2016/679) (GDPR); the Data Protection Act 2018; the Privacy and Electronic Communications Directive 2002/58/EC (as updated by Directive 2009/136/EC) and the Privacy and Electronic Communications Regulations 2003 (SI 2003/2426) as amended, as determined by the Information Commissioner with whom We are registered as the Data Controller.

We will fulfil the roles of data processor and data controller as defined under GDPR. Dentons will collect sufficient personal information from you in order to establish and administer the Plan. This includes basic facts such as your name, address, dependants and contact details but may include health information that is categorised under GDPR as sensitive personal data, for which We will require you to provide your explicit consent.

The lawful basis of data processing is that you (known as the 'data subject') are giving your explicit consent that collection of the data is necessary for the performance of a contract with Dentons in respect of the products and services provided.

All the personal data We use is controlled by Dentons in the United Kingdom. No third parties have access to your personal data unless the law allows them to do so. We have a data protection regime in place to oversee the effective and secure processing of your personal data.

Terms and Conditions of Business continued

All information at Dentons is stored on secure servers. All Our data transfers to and from authorised third party recipients have built in security features, including encryption, to best protect your personal data.

We may share your information, including by electronic transfer, eg emails, with your consent to other product providers, professional bodies and third party investment advisers We use. We also have a legal obligation to provide information to government departments and regulatory bodies such as the Financial Conduct Authority (FCA), the Prudential Regulation Authority (PRA), The Pensions Regulator (TPR), Her Majesty's Revenue & Customs (HMRC), appropriate Ombudsmen and the Information Commissioner's Office (ICO). We may also use third party companies to administer and communicate information in respect of Our legal and regulatory obligations.

Where you instruct a financial adviser and/or investment manager in relation to the Plan, you consent to Dentons disclosing personal information held by Dentons on a confidential basis to your adviser and/or investment manager.

Product providers and investment managers may administer the Plan investments and provide other services from centres in countries outside Europe that do not always have the same standard of data protection laws as in the United Kingdom. However, they are required to put a contract in place to ensure that your information is adequately protected, and they will also have to fully comply with GDPR, even when your personal information is held outside of Europe.

If at any point you believe information We retain about you is incorrect, you can request to see this information and have it corrected and possibly deleted. You may also request that your data be transferred to another data controller in a machine-readable format. Providing you with your data information is free of charge, but charges may apply for excessive requests.

Electronic identification

- 17.** We may verify your identity electronically on a periodic rolling three year basis, or more frequently if required to achieve a positive result, by matching information held by credit reference and fraud prevention agencies to comply with anti-money laundering regulations.

Details of credit histories are not made available to Dentons although the data provider will add a note to your reference file to show that an identity check has been made: it should not be used for future credit assessment purposes. We will not share the results of any electronic verification checks with any third party. A copy of these results will be held on Our systems. By agreeing to these Terms and Conditions of Business your consent is deemed to be given to these verifications.

Conflict of interest

- 18.** There may be occasions where Dentons, or one of Our other clients, may have some form of interest that could give rise to concern. If this happens or We become aware that Our interest, or those of one of Our clients, conflict with your interests, We will inform you in writing to obtain your consent before We carry out your instructions.

Financial compensation

- 19.** As the client of an authorised firm, you might be able to receive compensation from the Financial Services Compensation Scheme in the event that We are unable to meet Our obligations towards you. Most types of investments and mortgages are covered to a maximum of £85,000. Claims in respect of long-term insurance benefits are protected 100% with no upper limit. Claims in respect of general insurance (e.g. buildings & contents) are covered for 90% of the claim with no upper limit.

Complaints

- 20.** If you have a complaint, please write to the Compliance Officer at Dentons Pension Management Limited, Sutton House, Weyside Park, Catteshall Lane, Godalming, Surrey, GU7 1XE or email complianceofficer@dentonspensions.co.uk or contact us on 01483 521521. Your correspondence will be acknowledged and your complaint will be dealt with in accordance with Our Complaints Procedure, a copy of which is available on request. If We cannot settle a complaint you may be entitled to refer it to the Financial Ombudsman Service (www.financial-ombudsman.org.uk) or the Pensions Ombudsman Service (www.pensions-ombudsman.org.uk), depending on the nature of the complaint. You will be advised which is the appropriate body to refer your complaint to.

If We cannot settle a complaint in respect of how We have handled your personal data, you can complain to the Information Commissioner's Office (<https://ico.org.uk/>).

Terms and Conditions of Business continued

Instructions

- 21.** To avoid possible disputes, We normally ask Our clients to give us instructions regarding their requirements in writing or from a verified email account. We will, at Our discretion, accept oral instructions provided they are subsequently, where possible, confirmed in writing or from a verified email account. We will endeavour to action your instructions as soon as possible and normally within seven working days.

Disclaimer

- 22.** You should be aware that We cannot comment on, nor give assurance on, the outcome of any investment.

Input period

- 23.** The end of the first pension input period of the Plan will be on 5th April following the establishment of the Plan.

Communications

- 24.** Our standard methods of correspondence are letter, telephone or email. Letters will normally be sent via the postal service unless We are instructed to use special methods of delivery. All correspondence will be in English.

Legal

- 25.** This document, together with the Key Features, shall be governed by and construed in accordance with the laws of England and Wales. It is based on Our current understanding of regulations and can be subject to change as tax laws and legislation may change over time.

Limitation of liability

- 26.** We will provide services as outlined in this Terms and Conditions of Business (including the Schedule of Services), Dentons SIPP Key Features and Dentons SIPP Guide, all of which you should have received. Our liability to you is limited to losses, damages, costs and expenses caused by Our negligence or wilful default. However, to the fullest extent permitted by law, We will not be responsible for any losses if you or others supply incorrect or incomplete information, or fail to supply any appropriate information, or if you fail to act on Our advice or respond promptly to communications from us.

You confirm that you will not hold us responsible, to the fullest extent permitted by law, for any loss suffered by you arising from any misrepresentation (intentional or unintentional) supplied to us either orally or in writing in connection with this Plan. You agree that you will not bring any claim in connection with services We provide to you against any of Our partners or employees personally.

Unless there is a legal or regulatory requirement to do so, Our work is not to be made available to third parties without Our written permission and We will accept no responsibility to third parties for any aspect of Our professional services or work that is made available to them.

Terminating the Plan

- 27.** Should you decide to terminate the Plan, We will make Our best endeavours to assist in the orderly transfer of your pension assets to another registered pension scheme and We would seek prompt settlement of any outstanding fees and a charge for the work involved in terminating the Plan will be made. You will remain responsible for any charges, fees or other disbursements incurred and payable up to, and including, the date of termination. We will also charge for the work involved in the transfer.

Schedule of Services

Trustees

1. Administration of the Plan is provided through Dentons Pension Management Ltd (Dentons). It is a requirement of the Plan that there are two trustees. The trustees will be you and Our associated trustee company, Denton & Co. Trustees Limited. The Sub-Trust ensures assets are kept separate from the assets of Dentons and other members' Plans.

As Scheme Administrator, Dentons reserves the right to unwind any transaction which might, in their opinion, result in a tax charge being imposed on the Plan.

Dentons allow a wide range of investments to be held in the Plan and We would advise that you seek financial advice before making any decisions. Although Dentons will not provide any advice on the suitability of investments We reserve the right to refuse to hold any proposed investment.

Establishment

2. Dentons will provide all of the necessary documentation to establish the Plan and will set up the Plan's default sterling bank account, check application details, carry out anti-money laundering verification (We will retain the certified copies on Our file), process initial contributions and reclamation of tax on those contributions. When establishment of the Plan is finalised, you will be sent a folder containing copies of all of the completed documentation.

Standard administration

3. Dentons will provide the following ongoing administration services as standard:

- Setting up and maintaining the database records
- Receiving and recording of contributions into the Plan
- Reclaiming tax relief on contributions to the Plan
- Ongoing liaison with investment managers
- Monitoring the Plan's default sterling bank account together with any additional bank accounts and checking bank statements.

Please note: For administrative convenience, although you will be required to countersign all cheques, We will hold the cheque book. It is essential that all receipts and payments of cash, and all investment transactions, are channelled through the Plan's default bank account, so that the Plan's investments can be monitored and reconciled and a financial statement produced each year.

It is your responsibility to also monitor the transactions within the Plan, particularly those carried out by third party investment providers and Dentons should be notified immediately of any error.

- Obtaining and checking periodic portfolio valuations from investment managers
- Production of an annual financial statement
- Production of an annual statutory money purchase illustration
- Ongoing monitoring of the requirements of HMRC and those of any other relevant body, including updating of documentation to ensure continued compliance with all appropriate regulations.

Please note: The Plan is subject to HMRC rules and Dentons reserves the right to veto any investments or actions which it believes may contravene those rules.

- Responding to the routine information reporting requirements (including periodic audits) regarding the Plan as required by HMRC and other appropriate bodies
- Updating of scheme documentation to ensure that the Plan continues to adhere to HMRC requirements.

Additional administration

4. Dentons will provide the following additional administration services on a fixed fee or time cost basis, depending on the service:
 - Liaising with administrators of any other pension arrangements transferred to the Plan to ensure compliance with statutory and HMRC requirements
 - Receiving and recording of any transfer payments into the Plan from other pension arrangements, and any transfer payments out of the Plan

Schedule of Services continued

- Opening any additional bank accounts outside of the default bank account
- Setting up investment portfolios or platforms (other than for a single portfolio at establishment only)
- Recording and passing on to investment managers your investment instructions
- Liaising with advisers and other providers to ensure correct title in the purchase or sale of investments, by the Plan
- Recording and passing on to you contract notes and other investment documentation received from investment managers
- Liaising with you or your adviser, by telephone, post or email correspondence when discussing aspects of your Plan including HMRC rules on contributions to the Plan, taking benefits and death benefits
- Arranging for cheques, including electronic payments, in settlement of investments and other purposes to be forwarded to, and signed by, the relevant authorised signatories
- Calculating retirement benefits together with reports and critical yield illustrations
- Setting up pension payroll arrangements, including payment net of tax under PAYE and the accounting for tax to HMRC and its settlement
- Calculating and producing documentation for benefit reviews
- Reclaiming from HMRC any tax recoverable on investment income received by the Plan
- Arranging the provision of life assurance cover under the Plan, if required
- Amending the Plan documentation to reflect changes in your circumstances
- VAT registration and quarterly returns, if required
- Providing such other services as may, in Our opinion, be required from time to time to ensure the smooth running and continued adherence to the requirements of HMRC or any other relevant statutory body including the submission of an annual scheme return
- Work in connection with any investigation of the Plan by HMRC, the FCA or any other regulatory body
- Registering for and supplying Legal Entity Identifier(s) to enable trading in certain financial instruments, where required
- Arranging for the transfer of the assets of the Plan to another pension scheme, if required.

Charges

5. The charges for establishing and administering the SIPP are detailed in the Dentons SIPP Fee Schedule:

- For clients introduced by an intermediary, the establishment fee will be deducted from the Plan bank account as soon as the account receives funds, unless you agree another payment method with Dentons. If there are no funds within the Plan to meet the establishment fee, you will be liable to pay for these personally.
- For non-advised or direct clients, the establishment fee is required in advance; this can be made either by bank transfer or by enclosing a cheque made payable to 'Dentons Pension Management Limited'.
- Additional administration services are charged on a time cost basis. The charging rate for each member of Dentons' staff reflects their skill and ability. We will always endeavour to ensure the staff member best suited for the cost-effective operation of the Plan carries out any required work.
- Annual fees for administration services will depend entirely upon the work Dentons is required to undertake to ensure the smooth running of the Plan. Where required, advice relating to life assurance or annuities will be by way of a pre-agreed fee or by commission which will be agreed in advance.
- Fees for administrative services will be invoiced to the Plan and deducted from the Plan bank account half yearly in arrears, but We reserve the right to invoice more frequently if appropriate.
- If there are no funds in the Plan to meet the fees for administrative services, you will be liable to pay for these personally.
- Alternatively, in the event that there is insufficient cash held within the Plan to meet Our fees, We reserve the right to disinvest assets held within the Plan to settle Our invoices and other payments that have become due. In this event, We would usually disinvest from your most recent investment(s) made, but will take other factors such as ease of disposal into account.
- In the event of a tax charge arising which is not settled in full from the fund, you will be personally liable to meet any such charges together with any additional costs incurred by the Scheme Administrator. These charges will be in addition to any administration charges incurred.
- Dentons reserves the right to review fees when necessary and to increase them annually on 1st January.
- Fees will be invoiced on the due date for settlement within 28 days. We reserve the right to charge interest at 8% per annum above the Bank of England Base Rate to any balances which are not settled within that timescale.
- Please note: All fees are subject to VAT
- A copy of the Dentons-Transact SIPP Fee Schedule, outlining a full breakdown of the fees, is available on request.

Member's declaration

I apply to Dentons Pension Management Limited (Dentons) to become a member of the Dentons Self Invested Personal Pension (Dentons SIPP). I consent to Dentons making such enquiries as it deems necessary to administer the Dentons SIPP and hereby authorise the provision of such information by my employer or any other organisation.

I declare that:

- (a) To the best of my belief and knowledge the particulars, undertakings and declarations contained in this application are correct and complete.
- (b) The total contributions made by me, or on my behalf, other than employer contributions, will not exceed the higher of:
 - I. the basic amount or
 - II. my relevant UK earnings for that tax year as defined in Section 189 of the Finance Act 2004.
- (c) I shall give notice to the Administrator, Dentons Pension Management Limited, if any event occurs, and as a result of which I will no longer be entitled to relief for any contributions pursuant to Section 188 of the Finance Act 2004. Such notice shall be given by the later of:
 - I. 5 April in the year of assessment in which the event occurs and
 - II. the date which is 30 days after the occurrence of that event.

I confirm that I have been provided with a copy of the Plan's Key Features document and I have received, read and agree to the Terms and Conditions of Business and the Schedule of Services for Dentons.

I acknowledge that whilst Denton & Co. Trustees Limited is not authorised to give restricted investment advice, Dentons is so authorised but, ordinarily, will not provide investment advice to individuals implementing a Dentons SIPP.

I understand that I should seek professional advice in connection with all, or any, investments to be held within my SIPP and will invest in accordance with that advice. I understand that Dentons cannot comment on, nor take responsibility for the claims of, or performance of, any asset chosen by me and held within my Plan. I confirm that details of all my assets held within my Dentons SIPP, in addition to those within my Transact platform portfolio, can be shared with Transact. I confirm I have sufficient relevant UK earnings to justify personal contributions as outlined in Section 7 and that I will need to provide evidence of my relevant UK earnings at the end of each tax year.

Electronic identity verification

I understand that Dentons may verify my identity electronically by matching my information against information held by credit reference and fraud prevention agencies. I understand that details of credit histories are not made available to Dentons and, although the data provider will add a note to my reference file it should not be used for credit assessment purposes. I understand that my identification will be electronically verified on a rolling three year periodical basis, or more frequently if required to achieve a positive result. I acknowledge that Dentons will hold a copy of the results on their systems to evidence that my identity has been verified.

Transfers

In respect of a transfer I request that the Scheme Administrator of the transferring scheme transfers the stated amount of my available transfer value. I authorise the Trustees/Scheme Administrator of the transferring scheme to provide such information as may be requested by the Administrators of my Dentons SIPP.

On completion of the transfer(s), I discharge the transferring Scheme Administrator from all liabilities under the Plans listed in Section 8.

I understand that if I am in ill health at the time of making a transfer to my Dentons SIPP and should die within two years, that the transfer could result in inheritance tax penalties and I should take independent financial advice.

Transfer Declaration

I confirm that I am requesting a transfer of funds to a Dentons SIPP from all of the plan numbers listed in Section 8:

- I authorise and instruct the providers of the scheme(s) listed in Section 8 (ceding provider(s)) to transfer funds from the plan(s) as listed in Section 8 directly to Dentons. Where the ceding provider(s) has/have asked me to give them 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 ceding scheme(s).
- I authorise the ceding provider(s) to release all necessary information to Dentons to enable the transfer of funds to Dentons.
- I authorise the ceding provider(s) to obtain from and release to the financial adviser named in this application (if applicable) any additional information that may be required to enable the transfer of funds.

Member's declaration continued

- If an employer is paying contributions to any of the plans as listed in Section 8, I authorise the ceding provider(s) to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).
- Until this SIPP application is accepted and complete, Dentons' responsibility is limited to the return of the total payment(s) to the ceding provider(s). Where the payment(s) made to Dentons represent(s) all or part of the funds under the plan(s) listed in Section 8, 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 Dentons and the ceding provider(s) 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 ceding 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 8 or I am transferring a capped drawdown arrangement(s) to a flexi-access drawdown arrangement(s), I will be subject to the MPAA from the date of my first flexi-access payment.

Please note: MPAA will apply when pensions are flexibly accessed and will restrict annual contributions to £4,000pa.

Cancellation rights for transfers

I understand that I have 30 days from when a transfer is requested to change my mind and this right to change my mind for transfer(s) is separate from my right to cancel the establishment of my Dentons SIPP. I also acknowledge that I am NOT able to fully waive these cancellation rights.

I am also aware that if I do decide to cancel the transfer, the original pension scheme is not obliged to accept the return of funds and it will be my responsibility to provide Dentons with details of a registered pension scheme that will accept the returned funds within the 30 day cancellation period.

I understand that if I exercise my right to cancel a transfer into my Dentons SIPP I might not get back the sum I originally invested. I also understand that the amount I will receive is the actual realisation value of the investment upon encashment less any applicable charges.

I understand that a transfer Cancellation Notice will be sent to me once my SIPP has been established.

Member's declaration continued

Financial Advice

Please tick as appropriate

☐ **NO:** I confirm that a Financial Adviser has not been involved in connection with this Application nor in relation to the establishment of my Dentons SIPP. I also confirm that I have not received advice from Dentons in connection with this Application.

☐ **YES:** I confirm that regulated financial advice has been provided by:

Name of Financial Adviser

FCA Individual reference number

Name of Company

FCA Company reference number

Adviser Company address

Adviser email address

Adviser contact telephone number

To be completed by the Financial Adviser named above

I confirm that I have given advice on this client's SIPP on:

SIPP establishment

Yes ☐

No ☐

SIPP related transfers (as outlined in Section 8)

Yes ☐

No ☐

SIPP investments

Yes ☐

No ☐

SIPP contributions

Yes ☐

No ☐

Financial Adviser signature

Financial Adviser name

Please note:

If you are unable to physically sign this form, we will accept confirmation of these points directly from your company email address to enquiries@dentonspensions.co.uk

Adviser Remuneration

You MUST tick one of the boxes below

Is your Financial Adviser to be remunerated from your SIPP?

☐ **NO:** I confirm that my Financial Adviser is not to be remunerated from my SIPP.

☐ **YES:** I agree to the payment of the remuneration to my Financial Adviser from my default sterling bank account as outlined in the Financial Adviser Remuneration payment authorisation form (Section 14) and Standing order instruction (Section 15), completed by myself. I request that Dentons acts on these instructions in accordance with the provisions of my Dentons SIPP until otherwise instructed by me in writing. I confirm that this amends and replaces any existing agreements which would otherwise apply. I understand that Dentons will only pay remuneration if my Financial Adviser is authorised and regulated by the Financial Conduct Authority. In the event that I change my Financial Adviser, or wish to cease payments to a Financial Adviser, I acknowledge that it is my responsibility to provide Dentons in writing with revised instructions.

Please note:

Without this information we will be unable to process any adviser remuneration payment.

Member's declaration continued

SIPP establishment cancellation rights

I understand that I have the right to cancel this Dentons SIPP application. On receipt of my fully completed and signed establishment documentation, I understand that Dentons will send me a Cancellation Notice and I have 30 days from receipt of this Notice to tell Dentons that I have changed my mind and wish to cancel my Dentons SIPP application. Alternatively, I understand that I can waive my SIPP establishment cancellation rights and in this case my SIPP will proceed to establishment immediately.

I wish to proceed as indicated below. One box from below MUST be ticked.

- ☐ **YES:** I confirm I hereby waive my SIPP establishment cancellation rights and instruct you to proceed immediately with the establishment of my SIPP and the transfer of my benefits from my other pension schemes mentioned in section 8 (if applicable).
- ☐ **NO:** I confirm that I do NOT wish to waive my rights to my statutory 30 day SIPP establishment cancellation period and I understand that my Dentons SIPP will NOT be established until after this period has expired. I also understand that Dentons will NOT request a transfer of funds (if applicable) until after this period has expired.

General health

Do you have any health concerns we should be aware of?

Yes

☐

No

☐

If Yes, please provide details in the box below

Does anyone have Power of Attorney over your financial affairs?

Yes

☐

No

☐

If Yes, please provide details in the box below

Are there any other factors you feel we should be aware of in order to administer your pension scheme to the best of our capability. Please provide details below:

General and Explicit Consent

In addition to your general consent to hold your personal data in accordance with the information outlined in the Terms of Business, Data Protection, we need you to give us your explicit consent in the event that we need to hold sensitive personal data about you, which might include health information. Any such information will be held in a secure environment and only kept for as long as is necessary in order to comply with the regulations. Where relevant, you have the right to withdraw your general and explicit consent at any time, however, without your consent, we will not be able to process the data you have provided.

Member's declaration

I confirm that I have been provided with a copy of the Plan's Key Features document and I have received, read and agree to the Terms and Conditions of Business and the Schedule of Services for Dentons.

I confirm that the details provided on this Dentons SIPP Application and other accompanying documentation are accurate, correct and complete to the best of my knowledge and belief. I understand that it is a serious offence to make a false statement and that the penalties for this are severe and could lead to prosecution. I will notify Dentons in writing of any change in the information provided in this form, especially a change of name and permanent residential address.

I hereby give Dentons my general and explicit consent to collect data that is necessary to provide financial products and services to me in accordance with the terms and conditions outlined on this form.

Signed

Date (DD/MM/YYYY)

Member

This page has deliberately been left blank.

Financial Adviser Remuneration payment authorisation

Financial Adviser remuneration details

By signing this section you are giving authorisation for Dentons Pension Management Ltd (Dentons), the Administrator of the Plan, to agree to pay the authorised firm named in Section 13 on page 20 remuneration as specified below. This payment does not include any fee that may be due to Dentons.

Please also sign the Mandate for Financial Adviser remuneration in Section 15, in respect of BOTH the Initial and/or Annual renewal adviser payments.

| | |
|------------------------------|---------------------------------------------|
| SIPP reference number | <input type="text" value="FOR OFFICE USE"/> |
| Member name | <input type="text"/> |
| Adviser name | <input type="text"/> |
| Name of Adviser's Company | <input type="text"/> |
| Company FCA reference number | <input type="text"/> |

Initial payment

Do not complete if the Financial Adviser remuneration is being taken directly by the investment manager/platform.

| | | | |
|----------------------|-------------------------------------------------|--------|-----------------------------------------------|
| Specified payment of | <input type="text" value="£"/> | or | <input type="text"/> |
| payment of | <input type="text"/> % of the initial Plan fund | being* | <input type="text" value="£ FOR OFFICE USE"/> |

Annual renewal payment

Do not complete if the Financial Adviser remuneration is being taken directly by the investment manager/platform.

| | | | |
|-----------------------------|---------------------------------------------------------------|-----------------------------------|-----------------------------------------------|
| Specified annual payment of | <input type="text" value="£"/> | or | <input type="text"/> |
| annual payment of | <input type="text"/> % of the Plan fund value at payment date | being* | <input type="text" value="£ FOR OFFICE USE"/> |
| Frequency of payment | <input type="checkbox"/> Quarterly | <input type="checkbox"/> Annually | |

Signed

Member signature

Date (DD/MM/YYYY)

*Please note:

If you are paying a percentage of the fund to the stated Financial Adviser you can leave the amount clear as this will be calculated based on the actual amount invested.

Please note:

By signing the mandate you will give authority for the adviser remuneration payment(s) to be made directly from the default bank account as they are due. If you sign this form but do not sign the mandate for adviser remuneration we will need to raise a cheque for every payment due which must be counter signed by Dentons and you, as the Co-Trustee.

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Mandate for Financial Adviser remuneration

Please complete this mandate in respect of both Initial and/or Annual renewal payments.

Cater Allen Private Bank

Please pay
(Regulated financial
adviser's firms bank
details)

Bank

Branch Title (not address)

Sort Code Number

Account Name

Account Number

Amount in figures

Amount in words

* Please leave blank.

Date and amount of first payment

**As specified for collection as outlined in the Financial Adviser
Remuneration payment authorisation.

frequency of
payment thereafter

Quarterly

☐

Annually

☐

quoting the ref

until you receive further notice from me/us in writing
and debit my/our account accordingly

SIPP Name

for the debit of

Cater Allen SIPP Account Number

This instruction cancels any previous order in favour of the beneficiary named above under this reference.

The above amounts are variable and will be confirmed and amended on sole instructions from Denton & Co. Trustees Ltd.

Such sums are annually reviewed payments. Subsequent payments will be in accordance with debit instructions received by Cater Allen Private Bank from Denton & Co. Trustees Ltd or Dentons Pension Management Ltd as Administrator of the scheme.

Member signature

Date (DD/MM/YYYY)

Denton & Co. Trustees Ltd signature(s)

Date (DD/MM/YYYY)

Please note:

The bank will not undertake to:

- (i) make any reference to Value Added Tax or other indeterminate element
- (ii) advise payer's address to beneficiary
- (iii) advise beneficiary of inability to pay
- (iv) request beneficiary's banker to advise beneficiary of receipt.

Please note:

We are unable to support payments on a more frequent basis than quarterly.

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Variable standing order mandate for Transact platform

Cater Allen Private Bank

| | | |
|----------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Please pay | Bank | Transact Client Account, National Westminster Bank |
| | Branch Title (not address) | Sort Code Number |
| | City of London Office | 60-00-01 |
| for the credit of | Account Name | [Client Initial Initial Surname] |
| | Account Number | <input type="text"/> |
| the sum of | Amount in figures | *£ <input type="text"/> |
| | Amount in words | <input type="text"/> |
| commencing | Date and amount of first payment | ** <input type="text"/> **£ <input type="text"/> |
| | **As specified for collection as outlined in the Payment authorisation to Transact. | |
| frequency of payment thereafter | Quarterly <input type="checkbox"/> | Annually <input type="checkbox"/> |
| quoting the ref | <input type="text"/> | |
| for the debit of | until you receive further notice from me/us in writing and debit my/our account accordingly | |
| | SIPP Name | [Dentons SIPP - Initial Initial Surname] |
| | SIPP Account Number | <input type="text"/> |

This instruction cancels any previous order in favour of the beneficiary named above under this reference.

The above amounts are variable and will be confirmed and amended on sole instructions from Denton & Co Trustees Ltd.

Such sums are Annually Reviewed payments. Subsequent payments will be in accordance with debit instructions received by Cater Allen Private Bank from Denton & Co Trustees Ltd or Dentons Pension Management Ltd as Administrator of the scheme.

Member signature

Date (DD/MM/YYYY)

Denton & Co Trustees Ltd signature(s)

Date (DD/MM/YYYY)

Please note:

The bank will not undertake to:

- (i) make any reference to Value Added Tax or other indeterminate element
- (ii) advise payer's address to beneficiary
- (iii) advise beneficiary of inability to pay
- (iv) request beneficiary's banker to advise beneficiary of receipt.

Please note:

We are unable to support payments on a more frequent basis than quarterly.

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Transfer information request

Please complete this form for each transfer listed in Section 8. If you have more than one transfer, please copy and complete this form for each transfer.

| | |
|----------------------------------|----------------------------------------------------|
| Member name | <input type="text"/> |
| Address | <input type="text"/> |
| | <input type="text"/> |
| | <input type="text"/> Postcode <input type="text"/> |
| Date of birth | <input type="text"/> |
| National Insurance number | <input type="text"/> |

Please note:

Please ensure that all Transfer request forms are sent to us with your application.

I request Dentons Pension Management Limited to investigate the value of the pension arrangements shown below with a view to transferring the proceeds to my Dentons SIPP.

| | |
|---------------------------------|----------------------|
| Transferring Scheme name | Policy number |
| <input type="text"/> | <input type="text"/> |

| | |
|------------------------------------|----------------------------------------------------|
| Transferring Scheme address | <input type="text"/> |
| | <input type="text"/> |
| | <input type="text"/> Postcode <input type="text"/> |

I hereby authorise the insurance company and/or administrators concerned to provide Dentons Pension Management Limited with the details they request regarding the arrangement.

| | |
|-------------------------|--------------------------|
| Member signature | Date (DD/MM/YYYY) |
| <input type="text"/> | <input type="text"/> |

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Administrator's declaration (not for completion by the member)

We, Dentons Pension Management Limited, hereby agree to administer the Dentons SIPP.

We also undertake that we shall only transfer funds out of your default bank account in settlement of fees or to facilitate such transactions as you confirm to us.

Signed

Date (DD/MM/YYYY)

On behalf of Dentons Pension Management Limited



Dentons Pension Management Limited
Sutton House, Weyside Park
Catteshall Lane, Godalming
Surrey GU7 1XE

T 01483 521 521
F 01483 521 515
E enquiries@dentonspensions.co.uk
W www.dentonspensions.co.uk

Dentons Pension Management Limited, Denton & Co, Trustees Limited, NTS Trustees Limited, TP Trustees Limited, Sippchoice Trustees Limited, Fairmount Trustee Services Limited and M.A.B Trustee Company Limited are registered in England & Wales under numbers 02352951, 01939029, 01407848, 02604059, 06869793, 01909678 and 01604556 respectively. Registered office at Sutton House, Weyside Park, Catteshall Lane, Godalming, Surrey, GU7 1XE.

Dentons Pension Management Limited is authorised and regulated by the Financial Conduct Authority, register number 461094.

VAT number for Dentons Pension Management Limited is 863 1639 14.

DPM.TransactApp.Form.0823i