

# Investor and Product(s) Application Form

Thank you for choosing Wealthtime Classic. Please take your time reading and filling out this application form and direct any questions you have to your Adviser.

This application is made up of a Wrap application and an application for each Product. You must be resident in the UK to apply.

Please ensure all forms are fully completed as failure to do so will delay your application. There will be additional forms to complete if your Products are funded by transfer(s) or regular (member and/or employer) payments. The additional forms are available at [wealthtime.com](http://wealthtime.com). Please refer to the checklist at the end of the application to ensure you have completed the relevant forms.

You are required to provide evidence of your bank account (original statement, void cheque, paying-in slip or secure message) before withdrawals or income payments can be made.

Is this application linked to another investor's application or an existing Wrap?    Yes     No     If 'yes', please provide client number and/ or client name

## Personal details

### Your details

Mr  Mrs  Ms  Miss  Other     If 'other', please state

Forename(s) in full\*     \*As per birth certificate    Surname

Commonly known as     Previous name(s)

Date of birth (dd/mm/yyyy)     National Insurance number

Male  Female

Marital status

Nationality

Do you have dual nationality?    Yes     No     Are you eligible for an National Insurance Number?  Yes  No

If 'yes', please state     If yes, you must apply for a National Insurance number and provide if before you can complete your ISA application. See link above.

Driving licence no. (optional)     Passport number

I've never had a driving licence     Please provide a certified copy of your passport. When making a copy of your passport, please make sure the long number at the bottom of the picture page is clearly visible.

You must be UK resident for tax purposes and physically present in the UK at the time you sign this application form.

Phone number	<input type="text"/>	Mobile number	<input type="text"/>
Permanent residential address	<input type="text"/>	Email address	<input type="text"/>
	<input type="text"/>		
	<input type="text"/>	Previous residential address (if you've changed address in the last six months)	<input type="text"/>
	<input type="text"/>		<input type="text"/>
Postcode	<input type="text"/>	Postcode	<input type="text"/>

**Status**

Employed	<input type="checkbox"/>	Caring for one or more children under the age of 16	<input type="checkbox"/>	Caring for a person over the age of 16	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
Self-employed	<input type="checkbox"/>	Pensioner	<input type="checkbox"/>	In full-time education	<input type="checkbox"/>		

**Politically Exposed Person (PEP)**

Are you/have you been a PEP?    Yes     No

If 'yes', please give full details including country, the position held, when it was held, and a brief description of the role undertaken.

**A PEP is either:**

- a senior official in the executive, legislative, administrative, military or judicial branch of a government or political party (elected or not).
- an executive of a state-owned corporation or state-owned commercial enterprise.
- another entity such as a trust of which such an individual is a beneficiary or trustee or is/has any close relative (ie spouse, parents, sibling, children and spouse's parents or siblings) or any close personal or professional associate connected to such a position. (This applies to any overseas or UK entity.)

## Tax

The following information will be used to ensure that you are eligible to use the Wealthtime Classic Investment Platform and to make sure taxes are reported/withheld correctly.

Please provide details of any territories or jurisdictions where you're a resident for income tax and corporation tax purposes, or any tax imposed by the law of that territory that's similar to income or corporation tax.

1. Are you a tax resident of the United Kingdom? (excludes Crown Dependencies and Gibraltar) Yes  No
2. Are you a US person or are you a tax resident of the US? Yes  No
3. Are you a tax resident of any other country, territory or jurisdiction? Yes  No

If you answered 'yes' to question 2 or 3, please provide your Tax Identification Number (TIN)\*\* for any territories or jurisdictions (other than the UK) where you're a resident for income or corporation tax purposes, or any tax imposed by the law of that territory that's similar to income/ corporation taxes in the boxes provided.

Country, Territory or jurisdiction

Tax Identification Number

\*If you answered 'yes' to either of the questions regarding non-UK tax residency, please ask your financial adviser to contact us as we'll need further information. We are unable to accept applications from US persons or residents of the US for tax purposes.

\*\*It's a legal requirement that we record your TIN. Applications won't be accepted if you don't provide this information.

## Adviser details

I've appointed an Adviser to arrange my Wrap and provide me with ongoing advice. They'll also act as my agent and will provide instructions or carry out transactions on my behalf in respect of my Wrap. This step must be completed.

Company name	<input type="text"/>	Financial adviser name	<input type="text"/>
Financial adviser address	<input type="text"/>	Paraplanner/ administrator name	<input type="text"/>
	<input type="text"/>	Postcode	<input type="text"/>
	<input type="text"/>	Please complete an Adviser Charges agreement if you'd like your adviser to take their charges from your Wrap or Products.	
	<input type="text"/>		

## Source of Funds

In order to understand where the money you'll be investing came from, please fill out the following section. A list of descriptions for sources of funds and the details required are shown in appendix A.

### Important:

- If the amount to be invested exceeds £1m, you'll need to provide evidence supporting the source of funds. We may also sometimes ask for evidence below this threshold.
- We're required by law to understand how you received the money you'll be investing.
- If it's been a while since the money to be invested was accumulated, we may ask for evidence of where it's been invested in the meantime.
- If further evidence is needed, we've provided some

examples of the types of evidence we'll accept in appendix A. And unless otherwise stated, you need to provide only one form of evidence from each of the lists that apply to you.

- Unless specifically stated in relation to a document, we're happy for documents to be certified by any FCA-authorized individual.

However, even if evidence isn't required as you don't meet the criteria or haven't been asked for it, you still need to tell us where the funds were accumulated in the boxes below.

## Income from employment (or previous employment if retired or currently unemployed)

This includes lump sum bonus payments or dividends.

Full name of employer	<input type="text"/>	Income received in the last tax year (worked) (£)	<input type="text"/>
Nature of employer's business	<input type="text"/>	Amount of bonus payment received (£)	<input type="text"/>
Your occupation	<input type="text"/>	Date bonus payment was received (dd/mm/yyyy)	<input type="text"/>
Income received in this tax year (£)	<input type="text"/>		

### Examples of acceptable evidence

Original or certified copy of:

- a recent payslip showing salary.
- recent, complete audited accounts (if self-employed).
- bank statements, clearly showing your last three months of regular payments and, if relevant, receipt of bonus payments from named employer.
- a letter from your employer on company headed paper confirming your salary and, if relevant, your bonus or dividend payments.
- your latest P60 or equivalent.

Evidence has been provided

Other source of funds

### Other sources of funds

If your funds come from somewhere other than your employer, please refer to appendix A and list the source most relevant to you in the boxes provided. If the appropriate evidence has been supplied, please tick the box indicating this.

Description	Details	Evidence supplied
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

### Source account

This is the account containing the money you want to invest with us.

**Please note:**

1. If the source account details provided don't match the account from which the money is received, we may ask for additional information and documentation.
2. If we receive money from more than one source account or from a jurisdiction we consider to be a higher money-laundering risk, we may ask for additional information and documentation.
3. If you want payments from your Wealthtime Classic Product(s) to go into this account, please enclose supporting evidence of the account details in the form of an original bank statement (internet bank statements won't be accepted), or a void cheque or paying-in slip, which clearly shows the account name, sort code and account number.

Please tick if you'd like this account to be used for payments back to you eg withdrawals.

### Source account details

Name(s) of account holder(s)		Bank or building society name and address	
Sort code			
Account number			
Building society reference number (if applicable)			
Number of years or months this account has been held for		Postcode	

## Online Registration

### Memorable information

Security information must be provided so we can verify users, so you'll need to remember this information as we'll ask you about it when you first log in. The sections below need to be completed by you or your nominee.

Please use a maximum of 15 characters per answer, and avoid the use of punctuation, for all the information below.

Mother's maiden name	<input type="text"/>	Place of birth	<input type="text"/>
<b>Please note:</b> When entering your memorable date, the year should be between 1900 and 2100.		Memorable school	<input type="text"/>
Memorable date (dd/mm/yyyy)	<input type="text"/>	Memorable place	<input type="text"/>
Email address	<input type="text"/>		

### Online access for another family Wrap member

I authorise you to provide online access to my Wrap to the person named below. (This person must also be a client of Wealthtime Classic and be registered with online access.)

Full name of authorised person	<input type="text"/>	Date of birth (dd/mm/yyyy)	<input type="text"/>
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### Wealthtime Classic Online Services Terms and Conditions

The Wealthtime Classic Online Services Terms and Conditions are in appendix B. All Wealthtime Classic online users must agree to these before access will be granted. Please read them carefully and make sure you understand all items before signing the agreement contained in the declaration at the end of this form.

From time to time we may notify you of any additional Terms and Conditions online.

## General Investment Account (GIA) Application

Before you fill out this section, please make sure you've read and understood our General Investment Account (GIA) Key Features and Terms and Conditions. Once you've decided it's the right Product for you, please complete all sections.

I wish to apply for a Wealthtime Classic GIA to accept deposits and transfers from existing GIAs as instructed from time to time. Please tick box to confirm.

Total number of GIAs to be transferred.  Please complete a GIA transfer authority form for each transfer.

Is this account to be set up in joint names? Yes  No  If yes, please complete a joint GIA application form available at: [wealthtime.com/advisers/wealthtime-classic/wealthtime-classic-document-library/](http://wealthtime.com/advisers/wealthtime-classic/wealthtime-classic-document-library/)

To make a payment into your GIA, please indicate the amount.

Single deposit (£)  Regular payments (£)

I wish to pay for my deposit:

from my Wealthtime Classic ISA account cash balance.

Frequency of regular payments: Monthly  Quarterly  Half-yearly  Yearly

by bank transfer to Wealthtime Classic.

Start date for regular payments: (dd/mm/yyyy) 

1	2			2	0	2	
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or

2	7			2	0	2	
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If you want to make regular payments to your GIA, please forward a completed Direct Debit mandate to us – a copy is available at [wealthtime.com](http://wealthtime.com). Please allow **15 working days** for us to set this up.

## General Investment Account in an Offshore Bond application

Before you fill out this section, please make sure you've read and understood the Offshore Bond provider's Key Features and Terms and Conditions. Once you've decided it's the right Product for you, please complete all sections.

I wish to apply to hold a General Investment Account in an Offshore Bond on the Wealthtime Classic platform.

Please note that you need to have set up an account with your chosen Offshore Bond provider initially.

Is this Offshore Bond set up in joint names? Yes  No  If yes, please ask the other bond holder to complete a General Investment Account in an Offshore Bond application form.

Please indicate which provider's Offshore Bond you would like to hold in your Wrap.

Canada Life International (Isle of Man)  Utmost International (formerly Quilter International)  Utmost Wealth

Policy number

## Stocks and Shares ISA application

Before you fill out this section, please make sure you've read and understood our Key Features and Terms and Conditions. Once you've decided it's the right Product for you, please complete all sections.

I wish to apply for a Wealthtime Classic ISA to accept subscriptions and transfers from existing ISAs as instructed from time to time. Please tick box to confirm.

Total number of ISAs to be transferred.  Please complete an ISA transfer authority form for each transfer.

I apply to subscribe for a Stocks and Shares ISA for the tax year 20  /20  and each subsequent tax year until further notice.

Single subscription (£)  Regular subscriptions (£)

I wish to pay for my subscription:

Frequency of regular subscriptions:

from my Wealthtime Classic GIA cash balance.

Monthly  Quarterly  Half-yearly  Yearly

or

by bank transfer to Wealthtime Classic.

Start date for regular subscriptions (dd/mm/yyyy)  
or

0	3			2	0	2	
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1	7			2	0	2	
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If you want to make regular subscriptions to your ISA, please forward a completed Direct Debit mandate to us. Please allow 15 working days for us to set this up.



## SIPP Application

Before you fill out this section, please make sure you've read and understood our SIPP Key Features and Terms and Conditions document. Once you've decided it's the right Product for you, please complete all sections.

I wish to open a Wealthtime SIPP to accept contributions and transfers as instructed from time to time. Please tick box to confirm.

Total number of pension transfers.

Please complete a SIPP transfer in form for each transfer.

Intended retirement date\*   
(dd/mm/yyyy)

\*We'll use this date to determine when to send you information about your retirement options. You don't need to start taking benefits on this date and you're free to change it any time. If you don't provide a date, we'll assume your intended retirement date is your state pension age. If you do provide a date, it mustn't be before the date this application is signed.

## SIPP Contributions

Please fill out this section if single or regular contributions will be paid into this SIPP.

### Entitlement to UK basic rate income tax relief

**Please note:** if the following information isn't provided in relation to any contribution payment then we're unable to reclaim applicable tax relief.

Please indicate the most relevant to you:

- |  |   |
|--|---|
| <p>1. I have relevant UK earnings chargeable to income tax, or general earnings from overseas Crown employment subject to UK tax, in this tax year. <input type="checkbox"/></p> | <p>4. I, or my spouse, am in overseas Crown employment but for this tax year don't have general earnings from overseas Crown employment subject to UK tax. <input type="checkbox"/></p> |
| <p>2. I have, or will have, been resident in the UK at some time during this tax year. <input type="checkbox"/></p>  | <p>5. As at the date of this application I have been resident in the UK at some point during the five tax years immediately before this tax year. <input type="checkbox"/></p>          |
| <p>3. My spouse has, for this tax year, general earnings from overseas Crown employment subject to UK tax. <input type="checkbox"/></p>  |   |

- If you ticked option 1, we'll reclaim basic income tax relief only on any personal or third party contributions paid before your 75th birthday.
- If you ticked any of the other options, we'll reclaim basic rate tax relief income on your personal or third party contributions paid before your 75th birthday up to £3,600 gross.
- If you're unable to tick any of these boxes, we won't reclaim any basic rate tax relief on any personal or third party contributions.

### Personal Contributions

Single contribution (£) (gross)\*  Regular contribution (£) (gross)\*

I wish to pay for my contribution:

from my Wealthtime Classic GIA cash balance.  Monthly  Quarterly  Half-yearly  Yearly

from my Wealthtime Classic ISA account cash balance.  Start date for regular contribution payments: (dd/mm/yyyy) 

0	7			2	0	2	
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by bank transfer to Wealthtime Classic. 

2	1			2	0	2	
---	---	--	--	---	---	---	--

Frequency of regular contributions

Monthly  Quarterly  Half-yearly  Yearly

Start date for regular contribution payments: (dd/mm/yyyy) 

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

2	1			2	0	2	
---	---	--	--	---	---	---	--

or

\*You only need to pay the net (of basic rate income tax) amount.

If you want to make regular contributions to your SIPP, please forward a completed Direct Debit mandate to us. Please allow **15 working days** for us to set this up.

If personal contributions are paid net of basic rate income tax, Wealthtime Classic will reclaim the associated basic rate income tax from HMRC. It may take up to a month to apply the tax relief into your SIPP.

### Third Party Contributions

A third party may make a contribution on your behalf to your SIPP. If a third party (other than your employer) is to make contributions to your SIPP, please provide their details below. We will need to carry out anti-money laundering identification checks on the third party before contributions can be accepted.

#### Third- party details

Mr  Mrs  Ms  Miss  Other  If 'other', please state

Forename(s) in full  Address

Surname

Date of birth (dd/mm/yyyy) 

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Postcode

### Employer Contributions

By providing your employer details below you are authorising Wealthtime Classic to correspond directly with your employer.

Employer name	<input type="text"/>	Employer contact name	<input type="text"/>
	<input type="text"/>	Employer address	<input type="text"/>
Country of incorporation/ establishment	<input type="text"/>		<input type="text"/>
Phone number	<input type="text"/>		<input type="text"/>
Employer/company registered number	<input type="text"/>		<input type="text"/>
Nature of business	<input type="text"/>	Postcode	<input type="text"/>

Is your employer contribution from an unincorporated business? Yes  No

If 'yes', you'll need to verify its identity.

Please provide a photocopy of their latest annual report and accounts, plus an HM Revenue & Customs tax return or invoice.

### Single Contribution

Employer (£) (gross)	<input type="text"/>	Employee (£) (net) (relief at source)	<input type="text"/>
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### Regular Contribution

If your employer wishes to regularly contribute to your SIPP, please have them complete the record of payments due form and provide a completed Direct Debit mandate. Please allow **15 working days** for us to set up any Direct Debit instruction.

## Income Transfer Plan (ITP) Arrangement

If you're transferring crystallised benefits already in drawdown, please complete the section below. There's no need to complete a SIPP benefit payment form. If you wish to crystallise new funds (ie take Pension Commencement Lump Sum (PCLS) and/or income payments) from your SIPP, please complete the SIPP benefit payment form at [wealthtime.com](http://wealthtime.com).

### Income requirements following transfer of my drawdown arrangement to Wealthtime Classic

Please indicate the level of annual income you wish to take from the existing arrangement/s (please check one box):

Maximum income (capped drawdown only)

No income

Specific income level

Please state amount (£)  p.a. gross

Before we can continue paying any income from the existing arrangement, the transferring scheme must have supplied full details in accordance with HM Revenue & Customs regulations.

Please provide us with parts 2 and 3 of the P45 issued by the transferring scheme. If a P45 hasn't been issued, you may be taxed on your income under an emergency tax code.

### Capped drawdown income payment frequency

I wish to receive my income payments (please check one):

Monthly  Quarterly

Half-yearly  Yearly

Income payments are always made on the first business day of the month. We can only start payments when we've received your cleared funds and transfer paperwork from the transferring scheme. This must be received 15 working days prior to the date of the first payment.

Please see our benefit drawdown glossary on the benefit payment form at [wealthtime.com](http://wealthtime.com) for capped drawdown income information.

### Flexi-access drawdown income payment frequency

If you're an existing investor converting from capped drawdown to flexi-access drawdown, you'll need to choose how you'll be paid from the options listed below.

Please check one option from the list below:

Monthly payments

Ad hoc payments

Full fund in one payment

Please provide details of any specific instructions in the box below eg the month(s) in which ad hoc payments are to be made, any ad hoc payments that are additional to monthly payments, etc. and we'll endeavour to meet your requirements:

Please see our benefit drawdown glossary at the end of the SIPP benefit payment form at [wealthtime.com](http://wealthtime.com)

## My Bank Account Details

Income can only be paid to a personal bank/building society account by electronic bank transfer. Please provide details of the bank/building society account you want your income to be paid into. Please note that we can only pay into a UK bank/building society account.

**Important:** Please enclose supporting evidence of these account details by including an original bank statement (internet bank statements are not accepted), a void cheque, or a paying-in slip that clearly shows the account name, sort code and account number. Your PCLS and income payments will not be processed without one of these supporting documents. Alternatively, as soon as your online access has been set up, please log in to the Wealthtime Classic Online Service and send these details to us by secure message.

You'll need to check with your bank/building society that electronic bank transfer payments can be accepted into this account and that the details provided are all they need for this.

Account name	<input type="text"/>
Sort code	<input type="text"/>
Account number	<input type="text"/>
Bank name and address	<input type="text"/> <input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>

## Expression of Wish

Complete this section to let us know who you'd like to receive any death benefits payable from your Wealthtime SIPP. If you'd like to list more than four people, please use an additional SIPP expression of wish form, found at [wealthtime.com](http://wealthtime.com). This expression of wish doesn't bind the trustee of the scheme. However, the trustee will take your wishes into account when the trustee makes its discretionary death benefit decision. You can alter your expression of wish at any time by writing to us or completing a new form.

I wish to have my spouse/civil partner as my sole beneficiary. However, should he/she predecease me, I wish for the benefits to be distributed to the following beneficiaries in the proportions indicated.

My spouse/civil partner is not to be my named sole beneficiary. Please distribute to the following beneficiaries in the proportions indicated. By naming an individual, they'll be able to choose either the lump sum option or (as a nominee or dependant) a drawdown or annuity option (or a combination of the options).

If this form does not allow you to specify your wishes, then a separate independently written expression of wish is perfectly acceptable as long as it's clear and unambiguous.

First name(s)	<input type="text"/>	First name(s)	<input type="text"/>
Last name	<input type="text"/>	Last name	<input type="text"/>
Date of birth (dd/mm/yyyy)	<input type="text"/>	Date of birth (dd/mm/yyyy)	<input type="text"/>
Residential address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Residential address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/>	Postcode	<input type="text"/>
Relationship	<input type="text"/>	Relationship	<input type="text"/>
Percentage of benefit (%)	<input type="text"/>	Percentage of benefit (%)	<input type="text"/>

First name(s)

Last name

Date of birth (dd/mm/yyyy)

Residential address

Postcode

Relationship

Percentage of benefit (%)

First name(s)

Last name

Date of birth (dd/mm/yyyy)

Residential address

Postcode

Relationship

Percentage of benefit (%)

## Charity nomination

Please provide details of any funds you'd like to be paid to a UK charity.

Charity name

Address of charity

Registration no. (if known)

Percentage of benefit (%)

Postcode

## Trust nomination

Name of trust	<input type="text"/>	Date of trust (dd/mm/yyyy)	<input type="text"/>
	<input type="text"/>	Address where trust is held	<input type="text"/>
Name of trustees	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>	Postcode	<input type="text"/>

**Please note:**

- In the event of death, we'll need written confirmation from the above-named trustee(s) confirming that the trust is a valid trust, as defined in the scheme rules.
- Payment to the trust will be made at our discretion in accordance with the scheme rules.
- We aren't a trust expert and can't be held responsible for making sure a trust fulfils its purpose.

## Declaration

**I authorise:**

- Wealthtime Classic to set up and administer my Wrap and Products in accordance with the Wealthtime Classic Terms and Conditions as requested in this application form and supporting applications where appropriate.
- Wealthtime Classic and its agents to deal directly with the providers and issuers of investments held within my Wrap, so as to give practical effect to my application for a Wrap and/or Products and any instruction I or my Adviser/investment manager may give within the scope of the Wealthtime Classic Terms and Conditions and the relevant Product/investment Terms and Conditions.
- My Adviser to act on my behalf in dealing with Wealthtime Classic, to open a new Wrap on my behalf, authorise and arrange transactions, and to issue investment and disinvestment instructions.
- Wealthtime Classic to administer and arrange my investments, and arrange any transaction in respect of any investments held within my Wrap that I or my Adviser/investment manager may request on my behalf. I also authorise Wealthtime Classic to transfer money to and from bank accounts for the purposes of facilitating my Wrap.
- Wealthtime Classic to provide copies of all statements issued in respect of my Wrap and the Products held under it, and to disclose details of that service to my Adviser.
- Wealthtime Limited to administer and control my cash and investments held within Wealthtime Trustees Limited or any other nominee entity, for the purpose of providing the Wealthtime Classic services to me.

- Wealthtime Classic to send any correspondence or documentation to the document store in respect of my Wrap instead of by post (unless legally required to do so).

**I understand that:**

- Unless otherwise provided in the Terms and Conditions, Wealthtime Classic won't be liable to me, and it won't compensate me for any loss arising as a result of following my instructions. It also won't be liable for any reduction in the value of my investments within my Wrap resulting from the acts or omissions of Wealthtime Classic, its agents or nominees or those of any third party, except where this arises as a result of negligence, wilful default, misrepresentation, breach of the Wealthtime Classic Terms and Conditions, or breach of any statutory obligations.
- Where satisfactory information or documentation is requested and not provided by me within the time period specified in the request, Wealthtime Classic may restrict or close my account(s). If Wealthtime Classic does close my account, I might still be required to provide satisfactory information or documentation before Wealthtime Classic will carry out my instructions to withdraw or transfer funds or investments from any account(s).
- In addition to receiving any verification of identity documents my Adviser is obliged to provide, Wealthtime Classic may use a third party of its choosing to fulfil its obligations under money laundering regulations.
- If I enter into an Adviser Charges agreement, I authorise and request Wealthtime Classic to pay Adviser Charges on my behalf, from the funds held in my Wealthtime Classic Wrap, until otherwise instructed.

- Wealthtime Classic will pay Adviser Charges only if my Adviser is authorised by the Financial Conduct Authority and has agreed to the Wealthtime Classic Adviser Terms of Business.
- Wealthtime Classic means Wealthtime Limited or Wealthtime Trustees Limited where appropriate, unless a specific company name is mentioned.

#### I agree:

- To pay Wealthtime Classic's fees as set out in the applicable Wealthtime Classic Fee Schedule. I also agree that Wealthtime Classic can take its fees from my funds and that any indebtedness or liability incurred to or by Wealthtime Classic under this authority shall, in the absence of any written agreement to the contrary, be due and payable by me on demand.
- If there's insufficient cash in my Wrap to pay any amount due, including Wealthtime Classic's fees, then Wealthtime Classic can disinvest the amount from my investments to cover the amount payable.
- That my investments within my Wrap will be registered in the name of Wealthtime Trustees Limited as trustee/nominee or in the name of another nominee that may be appointed by Wealthtime Limited, any stockbroker or manager of my investments.
- That I am/my nominee is authorised to view the relevant data. I declare that I've read and accepted the Wealthtime Classic Online Service Terms and Conditions and that my online account will be activated.
- That where I have nominated a third party to view my data I authorise Wealthtime Classic to provide the Wealthtime Classic Online Service to my nominee. I understand I can withdraw consent for my nominee to view my account at any time by contacting Wealthtime Classic and requesting that nominee access be removed.

### Individual Savings Account (ISA) Specifics

#### I declare that:

- All subscriptions made, and to be made, belong to me.
- I am 18 years of age or over.
- I have not subscribed, and will not subscribe, more than the overall ISA subscription limit total (between all of my ISAs) in any tax year.

I am resident in the United Kingdom (UK) for tax purposes;

- or if not resident, either perform duties which, by virtue of section 28 of Income Tax (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the UK

- that I will inform Wealthtime Classic in writing in 30 days if my personal circumstances change, leading me to:
  - a. become a tax resident of another jurisdiction by way of citizenship or residency (irrespective of whether I continue to be a tax resident of the UK).
  - b. meet the definition of a politically exposed person (PEP) at any time.

#### I acknowledge that:

- I've received a copy of, and read/accepted, the appropriate Product Key Features and the Wealthtime Classic Terms and Conditions. I also understand the Terms and Conditions, together with my application form, will become a legally binding agreement between me and Wealthtime Classic.
- Wealthtime Classic has not provided me with any advice under the terms of the Financial Services and Markets Act 2000.
- In order for Wealthtime Classic to comply with its obligations under the applicable regulations (including those relating to the prevention of money laundering, terrorist financing, bribery and corruption, tax evasion, fraud or market abuse), I may at any time be asked to provide and/or update information and supporting documentation about myself, including details of transactions and/or the source of wealth, funds and/or income.
- Wealthtime Limited and Wealthtime Trustees Limited have not carried out and won't in the future carry out any review of my Adviser's and/or discretionary investment manager's, and/or stockbroker's financial status, their investments, risk strategies or performance. I, or my Adviser on my behalf, am responsible for checking these matters and making sure any Discretionary Fund Manager appointed is suitable for my investment objectives.

- or I am married to, or in a civil partnership with, a person who performs such duties.

I will inform the ISA account manager if I cease to be resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

- I agree to the ISA Terms and Conditions.

#### Authority

I authorise the ISA account manager to hold my cash subscription and ISA investments, in respect of the interest, dividends and any other rights or proceeds and to claim any relief from tax on my behalf.



## Self Invested Personal Pension (SIPP) Specifics:

I understand Wealthtime Classic will provide a formal statement of my SIPP every quarter and that a current valuation can be accessed anytime through the Wealthtime Classic Online Service.

In regard to my expression of wish, I confirm that, where I've disclosed information about another person, I have:

- obtained their consent to disclose such information.
- informed them of the reason their information will be processed.

I understand and agree that, if appropriate, Wealthtime Classic has my authority to check with HM Revenue & Customs the details of any certificate I supply that enhances my lifetime allowance.

### Income Transfer Plan (ITP) arrangement

As and when appropriate I request and consent to the payment of benefits set out in this application.

I understand that any ITP arrangement will be established for the purpose of accepting the transfer payment of crystallised funds from registered pension schemes only.

I understand the ITP prohibits the acceptance of other types of transfer payments.

I understand that no pension commencement lump sum is payable under the ITP.

**Please note:** if this application is also to be used as an application for tax relief at source, it's a serious offence to make false statements. The penalties are severe and could lead to prosecution.

I request the issue of an arrangement(s) under the scheme, held by Wealthtime Trustees Limited as a separate trust fund, distinct from other arrangements under the scheme. I understand that details of the arrangement are available on request.

I agree to tell Wealthtime Classic in writing within 30 days if:

- there's any change in my residency status.
- there's any change in my name or permanent residential address.
- I lose or give up the right to enhanced protection.
- I receive benefits from another pension arrangement (please detail the size and nature of those benefits).

If I'm no longer entitled to tax relief on my contributions, I will let Wealthtime Classic know in writing:

- before 5 April in the year of assessment in which this occurs, or
- within 30 days of this change.

I agree that the total contributions to any registered pension schemes, where I am entitled to tax relief, will not exceed the higher of:

- £3,600, or
- my relevant UK earnings for the tax year, subject to a maximum contribution of the current annual allowance plus any carry forward entitlement I may have.

I understand the value of my plan may only provide benefits at the time I take retirement benefits or upon my death, and that Wealthtime Classic will provide the appropriate benefits as required.

I will let Wealthtime Classic know if I have taken or will take flexi-access drawdown benefits.

I also understand that:

- Any entitlement to take lump sum rights in excess of 25% may only be retained on transfer, provided the transfer is part of a block transfer as defined by HM Revenue & Customs legislation. However, if this lump sum figure is over £375,000 and I have enhanced or primary protection, the lump sum on these certificates will take precedence.
- Any low retirement age may only be retained on transfer if it's part of a block transfer as defined by HM Revenue & Customs legislation.
- Wealthtime Classic will not pay any benefits on the funds that are transferred until all relevant transfer information has been received.
- I will be responsible in respect of any claims, losses and expenses that Wealthtime Classic and the transferring provider(s) may incur as a result of any incorrect information provided by me or of any failure on my part to comply with any part of this application.

I declare that, to the best of my knowledge and belief, the information given in the application form(s) is true and complete. I also agree to inform Wealthtime Classic promptly in writing of any changes to the information contained in the application form as soon as possible.

Your signature

Name

Date (dd/mm/yyyy)

<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"/>
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**Adviser Confirmation – to be completed by your Adviser**

**I confirm that:**

- All information in the client application form was obtained by me in relation to my client.
- I have identified my client in line with the guidance for the UK financial sector issued by JMLSG.
- I will make identification evidence for my client available on request to Wealthtime Classic.
- This application is made in accordance with the financial adviser Terms of Business for Wealthtime Classic.

I have given advice to my client about their Wealthtime Classic Product(s). I have provided them with copies of:

- Key features document, key features illustration, key investor information document, as are relevant to this transaction.

**For pension scheme transfers**

Please tick this box if any pensions to be transferred into the SIPP meet the definition of a ‘pension transfer’ (as defined in the FCA Handbook Glossary). A ‘pension transfer’ refers to the transfer of safeguarded rights which requires advice from a pension transfer specialist.

Please tick this box if the sale of the SIPP is being undertaken following, or in conjunction with, you providing the client with advice on a pension opt-out\* (as defined in the FCA Handbook Glossary).

Please tick this box if any pension transfer is being conducted on an execution-only basis (as defined in the FCA Handbook Glossary).

Your signature

Position

Name

Date (dd/mm/yyyy)

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**Details of introducing firm (or sole trader)**

Full name of regulated firm (or sole trader)

FCA reference number

This confirmation must carry an original signature, or an electronic equivalent.

If your client is a non-UK national, please also provide a copy of the client’s current passport or EU ID Card.

We recommend copies of all client documents seen by you should accompany your client’s application so we can carry out our checks if needed. We also reserve the right to request sight of the original documents.

## Other forms required

Please check you have included the following documents (if appropriate) to support your application. All forms are available at [wealthtime.com](https://wealthtime.com)

### Payments out and withdrawals

- Adviser charges agreement – if you'd like your adviser to take their charges from your Wrap or Products.
- Discretionary Fund Manager (DFM) Authorisation form – if you're appointing a discretionary fund manager and paying fees for their services.
- Evidence of bank account details if withdrawals are required.

### GIA

- Joint GIA application form.
- GIA transfer authority form, one for each transfer request.
- Direct Debit mandate if required. One per payee.

### Offshore Bond

- Joint Wealthtime Classic Offshore Bond application.

### ISA

- Direct Debit mandate if required. One per payee.
- ISA transfer authority form for each ISA to be transferred.

### SIPP

- SIPP transfer in form, one for each transfer request.
- Existing pension provider's discharge forms for each transfer.
- Direct Debit mandate if required. One per payee (member, employer, third party).
- Record of payments due form - if employer contributions are being made.
- Benefit payment form and evidence of age pro forma where SIPP crystallisation is required.

If you require this document in an alternative format please contact us.

Wealthtime Classic is a trading name of Wealthtime Limited. Wealthtime Limited is a private limited company registered in England & Wales. No. 06016480. Registered Office: Cambridge House, Henry St, Bath, BA1 1JS. Wealthtime Limited is authorised and regulated by the Financial Conduct Authority. FCA Number 468461.

## Appendix A - Source of Funds

Description of source of funds	Details required	Evidence to be supplied (original or fully certified copy)
Pension income	<p>All of the following:</p> <ul style="list-style-type: none"> <li>Name of paying organisation(s)</li> <li>Frequency of income</li> <li>Income received in this tax year (£)</li> <li>Income received in the last tax year (£)</li> <li>Amount of lump sum received (£)</li> <li>Date the lump sum was received</li> </ul>	<p>One of the following:</p> <ul style="list-style-type: none"> <li>A recent pension statement showing amounts paid</li> <li>An original, signed letter from your pension provider confirming payments made</li> <li>An original, signed letter from a regulated accountant confirming pension details</li> </ul>
Other, regular income not from employment or pensions	<p>All of the following:</p> <ul style="list-style-type: none"> <li>Nature of income</li> <li>When the income started</li> <li>Approximate amount accumulated (£)</li> </ul>	<p>One of the following:</p> <ul style="list-style-type: none"> <li>An original, signed letter from a regulated accountant confirming details</li> <li>Original or certified copies of appropriate supporting documentation</li> </ul>
Savings	<p>All of the following:</p> <ul style="list-style-type: none"> <li>Organisation(s) where savings were accumulated</li> <li>Period over which savings were accumulated</li> <li>Source of savings income</li> <li>Total amount accumulated (£)</li> </ul>	<p>One of the following:</p> <ul style="list-style-type: none"> <li>A copy of a bank or building society statement showing total amount saved</li> </ul>
Maturing or redeemed investments or policy claims	<p>All of the following:</p> <ul style="list-style-type: none"> <li>Organisation(s) where investments were held</li> <li>Length of time investments were held</li> <li>Total amount redeemed (£)</li> <li>Date of redemption or maturity</li> </ul>	<p>One of the following:</p> <ul style="list-style-type: none"> <li>A letter from the organisation, giving details of the amount paid</li> <li>The relevant chargeable event certificate or the contract notes</li> </ul>
Company sale	<p>All of the following:</p> <ul style="list-style-type: none"> <li>Full legal name of the company sold</li> <li>Company number</li> <li>Nature of the company's business</li> <li>Total value of sale (£)</li> <li>Share of total value received</li> <li>Date of sale</li> </ul>	<p>One of the following:</p> <ul style="list-style-type: none"> <li>An original, signed letter from the solicitor involved in the sale, confirming details of the sale and the amount received</li> <li>An original, signed letter from a regulated accountant, confirming details of the sale and the amount received</li> <li>Original or certified copies of the contract showing the amount received</li> </ul>
Property sale	<p>All of the following:</p> <ul style="list-style-type: none"> <li>Address of property sold</li> <li>Postcode</li> <li>Length of time property was owned by you</li> <li>Total sale amount received (£)</li> <li>Date the sale was completed</li> </ul>	<p>One of the following:</p> <ul style="list-style-type: none"> <li>An original, signed letter from the solicitor or regulated accountant involved in the sale, confirming details and amount received</li> <li>An original, signed letter from the estate agent involved in the sale, confirming details and amount received</li> <li>The original or certified copy of the sale contract</li> </ul>

Description of source of funds	Details required	Evidence to be supplied (original or fully certified copy)
Inheritance	All of the following: <ul style="list-style-type: none"> <li>• Donor's name</li> <li>• Your relationship to donor</li> <li>• Date of donor's death (if applicable)</li> <li>• Total amount received (£)</li> <li>• Date amount was received</li> </ul>	One of the following: <ul style="list-style-type: none"> <li>• An original or certified copy of the grant of probate (with a copy of the will attached) showing the value of the estate</li> <li>• An original, signed letter from the solicitor involved, confirming details and the amount received</li> </ul>
Gift	All of the following: <ul style="list-style-type: none"> <li>• Donor's name</li> <li>• Your relationship to donor</li> <li>• Reason for gift</li> <li>• Total amount received (£)</li> <li>• Date amount was received</li> <li>• Source of donor's wealth</li> </ul>	Both of the following: <ul style="list-style-type: none"> <li>• An original, signed letter from the donor confirming details and the amount received</li> <li>• Evidence of the donor's source of wealth</li> </ul> <b>Please note:</b> if the donor will be making payments directly to us, then the donor's finances will need to be screened further.
Sale of shares	All of the following: <ul style="list-style-type: none"> <li>• Legal name of the company in which shares were held</li> <li>• Company number</li> <li>• Type and number of shares sold</li> <li>• Address of intermediary used for the sale</li> <li>• Postcode</li> <li>• Total value of shares sold (£)</li> <li>• Date of sale</li> </ul>	One of the following: <ul style="list-style-type: none"> <li>• Legal sale document, confirming details and amount received</li> <li>• The contract notes</li> </ul>
Gambling or lottery win	All of the following: <ul style="list-style-type: none"> <li>• Name of paying organisation</li> <li>• Description of win</li> <li>• Total amount won (£)</li> <li>• Date pay-out received</li> </ul>	One of the following: <ul style="list-style-type: none"> <li>• An original, signed letter from the paying organisation, confirming the details of the win and the amount received</li> <li>• A certified copy of your bank statement, clearly showing the amount received and the paying organisation's details</li> </ul>
Court order (eg compensation claim or divorce settlement)	All of the following: <ul style="list-style-type: none"> <li>• Name of payer</li> <li>• Reason for payment</li> <li>• Total amount received (£)</li> <li>• Date amount received</li> </ul>	One of the following: <ul style="list-style-type: none"> <li>• An original, or certified copy of the court order</li> <li>• An original, signed letter from the solicitor involved in the case, confirming details and the amount received</li> </ul>

## Appendix B

### Wealthtime Classic Online Services Terms and Conditions

Below are the Terms and Conditions all Wealthtime Classic online users must agree to before access will be granted. Please read them carefully and make sure you understand all items before signing the online registration declaration.

From time to time we may notify you of any additional Terms and Conditions online.

#### Security

You're responsible for protecting your login details and other security identification information. To do this, you must take reasonable steps to keep your information secret, not share your login details with anyone, not allow anyone else to use it, never write your information down without disguising it, not leave a PC unattended while logged onto the service, and destroy or securely store any information printed off from the service.

#### Data protection

Please refer to the data protection clauses included in the Wealthtime Classic Key Features and Terms and Conditions and the Wealthtime Classic Data Protection Privacy Notice available at [wealthtime.com](http://wealthtime.com)

#### Revoking access

We reserve the right to revoke any client's and/or their nominee's online user access at any time, for any reason.

#### Information available

- The details available under your Wrap are for illustrative purposes only.
- The date when your Wrap information was last updated will be indicated where possible.

#### Additional users

We'll also grant others (eg family members) access to your Wrap should you wish, following completion of the client authority to provide information to third party form.

#### Additional access to other accounts

If you want to view the Wrap or Products of others (eg family members), please ask the relevant parties to complete the client authority to provide information to third party form.

Please note, in respect of minors, this access will be automatically withdrawn when the minor reaches the age of 18 years. They can then sign the client authority to provide information to third party form in their own right, allowing you to continue accessing their information.

#### Availability/alteration of service

Availability of our Online Services depends on our own system's availability and normal internet availability. We won't accept liability for any consequences of unavailability of the system for any reason.

We may also amend, extend or withdraw any online service at any time.

#### Access rules

The information relating to your Wrap can be accessed only using your Online Access Number, password and pin number.

The service may have limited update facilities, allowing the user to inform us of changes. If any changes are made to the data, we won't accept responsibility for its accuracy.

#### Errors and omissions

We endeavour to keep our records up to date at all times. However, there may be changes we may not have been notified of by you or a third party. If you access a record, which you believe contains errors or omissions, please tell us immediately.

We act as a central collection point for investment information. We rely on third parties to get up-to-date information and are dependent on their efficiency and accuracy.

We won't accept liability for any claims by you and/or your appointed representative/nominee/financial adviser for damages or loss arising from an inaccurate record.

If you require this document in an alternative format please contact us.

Wealthtime Classic is a trading name of Wealthtime Limited. Wealthtime Limited is a private limited company registered in England & Wales. No. 06016480. Registered Office: Cambridge House, Henry St, Bath, BA1 1JS. Wealthtime Limited is authorised and regulated by the Financial Conduct Authority. FCA Number 468461.