

Client Application Form

Thank you for choosing Wealthtime Select. Please take your time reading and filling out this application form and direct any questions you have to your financial adviser. Each section is mandatory and must be completed by you or your financial adviser.

Personal details

Your details

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

First name(s) in full*
*As per birth certificate

Last name

Commonly known as

Previous name(s)

Date of birth (dd/mm/yyyy)

National Insurance number

Male Female

I've never had a National Insurance number

Marital status

Passport number

Nationality

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.

Do you have dual nationality? Yes No

Driving licence no. (optional)

If 'yes', please state

I've never had a driving licence

Phone number

Mobile number

Permanent residential address

Email address

Previous residential address (if you've changed address in the last six months)

Postcode

Postcode

You must be domiciled and resident (living) in the UK to apply.

Politically Exposed Persons (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 make sure taxes are reported/withheld correctly.

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

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 tax/corporation tax purposes, or any tax imposed by the law of that territory that's similar to income/corporation taxes in the boxes provided.

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 territory or jurisdiction? Yes No

Territory or jurisdiction	<input type="text"/>
Tax Identification Number	<input type="text"/>
Territory or jurisdiction	<input type="text"/>
Tax Identification Number	<input type="text"/>
Territory or jurisdiction	<input type="text"/>
Tax Identification Number	<input type="text"/>

*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.

Financial adviser details

I've appointed a financial 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"/>
		Paraplanner/ administrator name	<input type="text"/>

Financial adviser details (cont.)

Financial adviser address

Postcode

Please complete an adviser charges form if you'd like your adviser to take their charges from your wrap or products.

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/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 you're retired or currently unemployed)

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 fund(s)

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="radio"/>
		<input type="radio"/>
		<input type="radio"/>

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/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/documentation.
3. If you want payments from your Wealthtime Select 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 indicate 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)	<input type="text"/>	Bank or building society name and address	<input type="text"/>
Sort code	<input type="text"/>		<input type="text"/>
Account number	<input type="text"/>		<input type="text"/>
Building society reference number (if applicable)	<input type="text"/>		<input type="text"/>
		Postcode	<input type="text"/>
		Number of years or months this account has been held for	<input type="text"/>

Online registration

Memorable information

Security information must be provided so we can verify users. 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.

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

Online registration declaration

Email address

I agree that I am/my nominee is authorised to view the relevant data. I declare that I've read and accepted the Wealthtime Select online service terms and conditions and that my online account will be activated.

Your signature Date (dd/mm/yyyy)

If you're appointing a nominee, please also complete and sign the next section.

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 Select and be registered with online access.

Full name of authorised person Date of birth (dd/mm/yyyy)

Online registration - appointment of nominee

When registering online, you may nominate a third party to view your data. If you decide to nominate someone, you must agree to the following statements:

I appoint the nominee below to view my data, receive information online including confidential information, and send secure messages.

I authorise Wealthtime Select to provide the Wealthtime Select online service to my nominee.

I understand I can withdraw consent for my nominee to view my account at any time by contacting Wealthtime Select and requesting that nominee access be removed.

Your signature Date (dd/mm/yyyy)

Remember, this nominee is only in respect of the Wealthtime Select online service access, and correspondence will still be addressed to you.

Nominee declaration

I agree that I'm authorised to view the relevant data.

I declare that I've read and accepted the Wealthtime Select online service terms and conditions.

I agree that I'll inform the main applicant about any information that requires a decision or action, and will inform Wealthtime Select of such decisions or actions if appropriate.

Nominee's signature

Date
(dd/mm/yyyy)

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Name of nominee

Address of nominee

Postcode

Wealthtime Select online services terms and conditions

Below are the terms and conditions all Wealthtime Select 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 Select key features and terms and conditions and the Wealthtime Select data protection privacy notice available at 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.

Declaration

I authorise:

- Wealthtime to set up and administer my wrap and products in accordance with the Wealthtime Select terms and conditions.
- Wealthtime Select and its agents to deal directly with the providers and issuers of investments held within my wrap, all so as to give practical effect to my application for a wrap and/or products and any instruction I or my financial adviser/investment manager may give you within the scope of the Wealthtime Select terms and conditions and the relevant product/investment terms and conditions.
- my financial adviser to act on my behalf in dealing with Wealthtime Select, to open a new wrap on my behalf, authorise and arrange transactions, and to issue investment and disinvestment instructions.
- Wealthtime Select to administer and arrange my investments, and arrange any transaction in respect of any investments held within my wrap that I or my financial adviser/investment manager may request on my behalf. I also authorise Wealthtime Select to transfer money to and from bank accounts for the purposes of facilitating my wrap.
- Wealthtime Select 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 financial 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 Select services to me.
- Wealthtime Select 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 Select 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 Select, 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 Select 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 Select may restrict or close my account(s). If Wealthtime Select does close my account, I might still be required to provide satisfactory information or documentation before Wealthtime Select will carry out my instructions to withdraw or transfer funds or investments from any account(s).

- I agree to pay Wealthtime Select’s fees as set out in the applicable Wealthtime Select’s fee schedule. I also agree that Wealthtime Select can take its fees from my funds and that any indebtedness or liability incurred to or by Wealthtime Select under this authority shall, in the absence of any written agreement to the contrary, be due and payable by me on demand.
 - in addition to receiving any verification of identity documents my financial adviser is obliged to provide, Wealthtime Select 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 Select to pay adviser charges on my behalf, from the funds held in my Wealthtime Select wrap, until otherwise instructed.
 - Wealthtime Select will pay adviser charges only if my financial adviser is authorised by the Financial Conduct Authority and has agreed to the Wealthtime Select financial adviser terms of business.
- 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.
- in order for Wealthtime Select 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 financial adviser’s and/or discretionary investment manager’s, and/or stockbroker’s financial status, their investments, risk strategies or performance. I, or my financial adviser on my behalf, am responsible for checking these matters and making sure any discretionary fund manager appointed is suitable for my investment objectives.

I agree 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.

I acknowledge that:

- I’ve received a copy of, and read/accepted, the appropriate product key features and the Wealthtime Select 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 Select.
- Wealthtime Select has not provided me with any advice under the terms of the Financial Services and Markets Act 2000.
- if there’s insufficient cash in my wrap to pay any amount due, including Wealthtime Select’s fees, then Wealthtime Select can disinvest the amount from my investments to cover the amount payable.
- I will inform Wealthtime Select in writing in 30 days if my personal circumstances change, leading me to:

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

Your signature

Full name

Date (dd/mm/yyyy)

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Financial adviser confirmation

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 Limited.
- this application is made in accordance with the financial adviser terms of business for Wealthtime Limited.

Your signature

Name

Position

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-resident and/or 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.

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

Wealthtime and Wealthtime Select are trading names of Wealthtime Limited. Wealthtime Limited is a limited company registered in England & Wales. No. 06016480. Registered Office: 1 London Road Office Park, London Road, Salisbury SP1 3HP. Wealthtime Limited is authorised and regulated by the Financial Conduct Authority. FCA Number 468461.

Client application checklist

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

Product application

- SIPP application form
- ISA application form
- GIA application form
- Offshore Bond form

Payments out and withdrawals

- Adviser charges form – for if you'd like your adviser to take their charges from your wrap or products.
- DFM charges agreement – for if you are appointing a discretionary fund manager and paying fees for their services.
- Evidence of bank account details if withdrawals are required.
- Benefit payment form and evidence of age pro forma where SIPP crystallisation is required.

Payments in

- Direct Debit mandate.
One Direct Debit mandate is required per product. Where personal and employer contributions are to be paid into a SIPP, this will require one Direct Debit mandate per payee.

Transfers in

- SIPP transfer form, one for each transfer request.
- Existing provider's discharge forms.
- ISA transfer request form, one form for each ISA to be transferred.
- GIA transfer request form, one form for each existing GIA to be transferred.

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Appendix A

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

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

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