

# Investor 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. Each section is mandatory and must be completed by you or your Adviser.

If you are sending this form by post, please complete in CAPITAL LETTERS using black ink and return to: Wealthtime Classic, PO Box 2468, SALISBURY, SP2 2UH.

## Personal details

### Your details

Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Other <input type="checkbox"/>	If 'other', please state <input type="text"/>
First name(s) in full* *As per birth certificate <input type="text"/>				Last name <input type="text"/>	
Commonly known as <input type="text"/>				Previous name(s) <input type="text"/>	
Date of birth (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"/>				National Insurance number <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"/>	
Male <input type="checkbox"/> Female <input type="checkbox"/>				I've never had a National Insurance number <input type="checkbox"/>	
Marital status <input type="text"/>				Passport number <input type="text"/>	
Nationality <input type="text"/>				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 <input type="checkbox"/> No <input type="checkbox"/>				Driving licence no. (optional) <input type="text"/>	
If 'yes', please state <input type="text"/>				I've never had a driving licence <input type="checkbox"/>	
Phone number <input type="text"/>				Mobile number <input type="text"/>	
Permanent residential address <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				Email address <input type="text"/>	
Postcode <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"/> <input type="text"/>	
You must be UK resident for tax purposes and physically present in the UK at the time you sign this application form.				Postcode <input type="text"/>	

## 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 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/corporation tax

- Are you a tax resident of the United Kingdom? (excludes Crown Dependencies and Gibraltar) Yes ☐ No ☐
- Are you a US person or are you a tax resident of the US? Yes ☐ No ☐
- 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 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.

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

## Adviser details

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

Company name

Adviser name

Paraplanner/  
administrator name

## Adviser details (cont.)

Adviser address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Postcode	<input type="text"/>

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-authorised 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="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/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 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 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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/>
Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/>
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

Place of  
birth

Memorable date

Memorable  
school

**Please note:** When entering your memorable date, the year should be between 1900 and 2100.

Memorable  
place

## 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 Classic 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 investor within your wrap

I authorise you to provide online access to my Wrap to the person named below. This person must also be an investor with Wealthtime Classic 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 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.

Your signature

Date  
(dd/mm/yyyy)

Remember, this nominee is only in respect of the Wealthtime Classic 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 Classic 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 Classic 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 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 Privacy Policy available at [wealthtime.com](http://wealthtime.com).

### Revoking access

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

### Information available

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

### Additional users

We'll also grant others (eg family members) access to view your Wealthtime Classic investments should you wish, following completion of the Authority to Provide Information to Third Party form.

### Additional access to other accounts

If you want to view the Wealthtime Classic investments of others (eg family members), please ask the relevant parties to complete the 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 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 Wealthtime Classic investments 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 Classic to set up and administer my Wrap and Products in accordance with the Wealthtime Classic Terms and Conditions.
- Wealthtime Classic and its agents to deal directly with the providers and issuers of investments held within my Product(s), all 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 you 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 and/or Products 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 won't compensate me for any loss arising as a result of following my instructions. Wealthtime Classic also won't be liable for any reduction in the value of my investments within my Wrap and/or Products 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).

- I agree to pay Wealthtime Classic's fees as set out in the applicable 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.
- In addition to receiving any verification of identity documents my financial 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 and/or Products, 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.
- I will inform Wealthtime Classic in writing in 30 days if my personal circumstances change, leading me to:
  - 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).
  - meet the definition of a politically exposed person (PEP) at any time.
- 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.

#### I agree that:

- Investments within my Wealthtime Classic products 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 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.
- If there's insufficient cash in my Products 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.

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 Classic 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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## Adviser confirmation

### I confirm that:

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

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 investor is a non-UK national, please also provide a copy of your investor's current passport or EU ID Card.

We recommend copies of all documents seen by you should accompany the investor'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.

## Investor application checklist

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

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

## Appendix A

Description of source of funds	Details required	Evidence to be supplied (original or fully certified copy)
Pension income	All of the following: <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>	One of the following: <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	All of the following: <ul style="list-style-type: none"> <li>• Nature of income</li> <li>• When the income started</li> <li>• Approximate amount accumulated (£)</li> </ul>	One of the following: <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	All of the following: <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>	One of the following: <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	All of the following: <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>	One of the following: <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	All of the following: <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>	One of the following: <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	All of the following: <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>	One of the following: <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>	<b>Both of the following:</b> <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> <p><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.</p>
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>

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