

Opening an offshore bond with us

Where your financial adviser selects your Investment Strategy

VISION | IFP

Thank you for choosing to open an account with us. Please carefully read and complete all the relevant sections, and if you have any questions please ask your investment manager or financial adviser for further information and guidance.

Your financial adviser will make the selection of strategy based on your financial circumstances, your aims, risk tolerance and your capacity to cope with a loss on the investment.

If your circumstances change, you should inform your financial adviser who may need to alter the strategy selected.

How to complete your form

If you would like this form in a more accessible format, please do let your investment team know.

Required sections to complete:

To open your account with us, please complete the following 8 sections:

1. About your bond
2. Policy Holder Details
3. For offshore bonds written in trust
4. For Corporate Entities
5. Sharing your account information
6. Your investment strategy
7. Fees and Charges
8. Your consent and signature

We have also included a helpful information sheet for you, including the schedule of charges, see page 24-25.



Note: You will find helpful information in these yellow boxes, so please read them carefully.

Optional sections will have a dashed border, so only complete them if they are relevant to you.

How to return your completed form



Email: Simply scan your completed forms, or attach the PDF, and email them to your investment manager or financial adviser.



Post: To your investment manager at your local Quilter Cheviot office or financial adviser.

Confirming your investment service

Managed Portfolio Service (MPS)

The Managed Portfolio Service (MPS) offers a number of predefined investment strategies. MPS strategies are invested into collective funds, some of which are managed by Quilter Cheviot. As a discretionary service we undertake the investment transactions within these strategies without prior reference to you. Our MPS does not take unrealised capital gains into account when making changes to client portfolios. This means that for portfolios which are subject to capital gains tax (CGT), there may be occasions when realised gains are in excess of your Annual Exempt Amount, which may result in you having to pay CGT. The minimum investment amount for our MPS is £20,000. If the value of your portfolio falls below this minimum threshold it may not be possible to align your portfolio to the agreed strategy, meaning that our ability to manage your portfolio to the agreed mandate may also be impacted.

Please indicate if the policy is written in trust, held personally, owned by a pension fund, or corporate entity;

- ☐ Personal - Please complete sections 1, 2, and 5-8 and sign the declarations
- ☐ Trust (other than pension funds) - Please complete sections 1, 2, 3 and 6-8 and sign the declarations
- ☐ Pension Fund - Please complete sections 1, 2, and 5-8 and sign the declarations
- ☐ Corporate Entity - Please complete sections 1, 2, 4 and 5-8 and sign the declarations



Note: If the policy is intended to be settled in trust for IHT planning immediately after the account is established, please also complete section 3 of this form.

1. About your bond

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Bond details

Policyholder's name

Offshore life company

Offshore life company reference

Bond type

- ☐ Non personalised
- ☐ Personalised
- ☐ Delegation



Note: The bond type will depend on the insurance company product. If no box is ticked we will assume the bond is non personalised. If there is a discrepancy on bond type between the product provider and the policyholder, the product provider's instructions will prevail. An inaccurate product type may delay the account opening process.

Bond value

What is the approximate amount and currency being invested into this portfolio

Value

Currency

What is the purpose of this bond?

e.g. for inheritance tax or income tax planning

If the bond is for a personal pension please tell us your retirement or anticipated retirement date

Please describe the specific activity that generated the funds being invested with Quilter Cheviot.

1. About your bond

Original source of overall wealth

We will now ask you about the different sources of your overall wealth. Please tick all that apply and complete the additional information for each option that you have ticked. We might ask for evidence of source(s) of wealth in some cases.



Note:

If you select 'Employment', please state the nature of the business. If you own a business in which you work, please provide the name of the business. If you are retired or are currently not working, please let us know what your previous occupation was.

If you select 'Inheritance', 'Gift', or 'Family Trust', please state the full name of the person you inherited from, the settlor, or the donor (as applicable), their relationship to you, and their primary source of wealth. If their wealth was primarily from their occupation, please provide us with what this is or was.

If you select 'Sale of Business', please tell us the details of the sale, the name of the business, its activities and the country of operation.

If you select 'Property' please specify the property income and whether this is within the UK or abroad.

If you select 'Investment or savings', please tell us more about how you acquired and accumulated this wealth.

If you select 'Compensation payment', please provide us with the reason for this compensation and where you received it from.

If you select 'Winnings from betting/lottery', 'Cryptocurrency' or 'Other', please give us as much information about this as you can.

If your source of wealth derives from any activities abroad please state the nature of the activities and in which country(ies).

Please use the instructions above to complete this section.

1. Please tick all the relevant sources of your wealth:

- | | |
|-------------------------------|-------------------------|
| Employment | <input type="radio"/> → |
| Inheritance | <input type="radio"/> → |
| Gift | <input type="radio"/> → |
| Family trust | <input type="radio"/> → |
| Business ownership or sale | <input type="radio"/> → |
| Property | <input type="radio"/> → |
| Investment or savings | <input type="radio"/> → |
| Compensation payment | <input type="radio"/> → |
| Winnings from betting/lottery | <input type="radio"/> → |
| Cryptocurrency | <input type="radio"/> → |
| Other | <input type="radio"/> → |

2. Please give additional information for each source of your wealth:

2. Policy holder details

Capacity

- ☐ Trustee
- ☐ Personal bond holder/Member
- ☐ Corporate Entity (provide Director's details)

Policy holder/Trustee's/Company Director's personal details 1

Full name (include Title
e.g. Mr/Mrs)

Any name(s) you may have
previously held or alias
previously used

Date of birth (DD/MM/YYYY)

/ /

National Insurance or
Tax Identification number

Nationality (include all if you
have more than one)

Country of birth

Contact details

Permanent residential address
(please do not provide a 'care
of' or post box)

Postcode:

Preferred correspondence
address (only if it is not your
residential address)

Postcode:

Email address

Phone numbers

Mobile:

Home:

2. Policy holder details

Employment and business interests

Please provide us with your employment details (e.g. job title and employer). If you are no longer employed, please provide your previous occupation. If you have not been employed, let us know.

Are you retired from all employment (including consultancy?)

☐ Yes ☐ No

Are you a director or significant senior manager of a Public Limited Company?

☐ Yes ☐ No

If you answered 'Yes' to the previous question, please list which company(ies) and positions.

Do you or one of your immediate family members (spouse, spousal equivalent, or dependents) work for an accountancy firm such as Deloitte, EY, KPMG or PwC, that requires you or them to conform to personal independence rules?

☐ Yes ☐ No

If you answered 'Yes', please name the firm you or your immediate family member works for.

Have you (in the UK or abroad) held a prominent public function? (e.g., senior politician, senior government, judicial or military official, senior executive of state owned corporation, important political party official). Or have you ever been connected, directly or indirectly (e.g., by blood, marriage or business/financial link) to such an individual?

☐ Yes ☐ No

If you answered 'Yes' please provide details.

2. Policy holder details

Policy holder/Trustee's/Company Director's personal details 2

Full name (include Title
e.g. Mr/Mrs)

Any name(s) you may have
previously held or alias
previously used

Date of birth (DD/MM/YYYY)

1 / 1

National Insurance or
Tax Identification number

Nationality (include all if you have more than one)

Country of birth

Contact details

Permanent residential address
(please do not provide a 'care of' or post box)

**Preferred correspondence
address (only if it is not your
residential address)**

Email address

Phone numbers

Mobile: _____
Home: _____

2. Policy holder details

Employment and business interests

Please provide us with your employment details (e.g. job title and employer). If you are no longer employed, please provide your previous occupation. If you have not been employed, let us know.

Are you retired from all employment (including consultancy?)

☐ Yes ☐ No

Are you a director or significant senior manager of a Public Limited Company?

☐ Yes ☐ No



If you answered 'Yes' to the previous question, please list which company(ies) and positions.

Do you or one of your immediate family members (spouse, spousal equivalent, or dependents) work for an accountancy firm such as Deloitte, EY, KPMG or PwC, that requires you or them to conform to personal independence rules?

☐ Yes ☐ No



If you answered 'Yes', please name the firm you or your immediate family member works for.

Have you (in the UK or abroad) held a prominent public function? (e.g., senior politician, senior government, judicial or military official, senior executive of state owned corporation, important political party official). Or have you ever been connected, directly or indirectly (e.g., by blood, marriage or business/financial link) to such an individual?

☐ Yes ☐ No



If you answered 'Yes' please provide details.

2. Policy holder details

Policy holder/Trustee's/Company Director's personal details 3

Full name (include Title
e.g. Mr/Mrs)

Any name(s) you may have
previously held or alias
previously used

Date of birth (DD/MM/YYYY)

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National Insurance or
Tax Identification number

Nationality (include all if you have more than one)

Country of birth

Contact details

Permanent residential address
(please do not provide a 'care of' or post box)

**Preferred correspondence
address (only if it is not your
residential address)**

Email address

Phone numbers

Mobile: _____
Home: _____

2. Policy holder details

Employment and business interests

Please provide us with your employment details (e.g. job title and employer). If you are no longer employed, please provide your previous occupation. If you have not been employed, let us know.

Are you retired from all employment (including consultancy?)

☐ Yes ☐ No

Are you a director or significant senior manager of a Public Limited Company?

☐ Yes ☐ No



If you answered 'Yes' to the previous question, please list which company(ies) and positions.

Do you or one of your immediate family members (spouse, spousal equivalent, or dependents) work for an accountancy firm such as Deloitte, EY, KPMG or PwC, that requires you or them to conform to personal independence rules?

☐ Yes ☐ No



If you answered 'Yes', please name the firm you or your immediate family member works for.

Have you (in the UK or abroad) held a prominent public function? (e.g., senior politician, senior government, judicial or military official, senior executive of state owned corporation, important political party official). Or have you ever been connected, directly or indirectly (e.g., by blood, marriage or business/financial link) to such an individual?

☐ Yes ☐ No



If you answered 'Yes' please provide details.

2. Policy holder details

Policy holder/Trustee's/Company Director's personal details 4

Full name (include Title
e.g. Mr/Mrs)

Any name(s) you may have
previously held or alias
previously used

Date of birth (DD/MM/YYYY)

11 / 11

National Insurance or
Tax Identification number

Nationality (include all if you have more than one)

Country of birth

Contact details

Permanent residential address
(please do not provide a 'care of' or post box)

**Preferred correspondence
address (only if it is not your
residential address)**

Email address

Phone numbers

Mobile:

Home:

2. Policy holder details

Employment and business interests

Please provide us with your employment details (e.g. job title and employer). If you are no longer employed, please provide your previous occupation. If you have not been employed, let us know.

Are you retired from all employment (including consultancy?)

☐ Yes ☐ No

Are you a director or significant senior manager of a Public Limited Company?

☐ Yes ☐ No
↓

If you answered 'Yes' to the previous question, please list which company(ies) and positions.

Do you or one of your immediate family members (spouse, spousal equivalent, or dependents) work for an accountancy firm such as Deloitte, EY, KPMG or PwC, that requires you or them to conform to personal independence rules?

☐ Yes ☐ No
↓

If you answered 'Yes', please name the firm you or your immediate family member works for.

Have you (in the UK or abroad) held a prominent public function? (e.g., senior politician, senior government, judicial or military official, senior executive of state owned corporation, important political party official). Or have you ever been connected, directly or indirectly (e.g., by blood, marriage or business/financial link) to such an individual?

☐ Yes ☐ No
↓

If you answered 'Yes' please provide details.

3. For offshore bonds written in trust

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Income beneficiaries

Full name (include Title e.g. Mr/Mrs)	D.O.B	% of entitlement

Capital beneficiaries

Full name (include Title e.g. Mr/Mrs)	D.O.B	% of entitlement

If there are any classes of beneficiary (e.g. future grandchildren) not named above, please give details

3. For offshore bonds written in trust

Trust information

Date of trust establishment:

_____/_____/_____

Place of trust establishment:

Nature and purpose of trust:

Is there a protector? If so, please give full name and address:

Full name of settlor/founder:

Does this bond represent more than 50% of the settlor's capital? (excluding principal residence)

☐ Yes ☐ No

Do any of the settlor, protector or beneficiaries have residential or financial links with a country outside the UK, Jersey, Guernsey or the Isle of Man?

☒ Yes ☐ No

If yes, please give details:

Are any of the settlor, protector or beneficiaries an individual in the UK or elsewhere who hold or has held a prominent public function (for example senior politician, senior government, judicial or military official, senior executive of a state owned entity, important political party official)? Are any, or have any, been connected with, directly or indirectly (for example by blood, marriage or business/ financial link) such a person?

☒ Yes ☐ No

If yes, please state their names and position and/or association.

✓-✓-✓-4-5-6-7-8

- ☐ Commercial entity
- ☐ Personal investment holding company
- ☐ Other

☒ Yes ☐ No

_____/_____/_____

4. For Corporate Entities

Operating address (if different)

Postcode:

Principal shareholders

	%
	%
	%
	%

Please give the full name(s) of the beneficial owner(s)

Reason for using a legal structure to hold investments/ assets:

Can the company issue bearer shares?

☐ Yes

☐ No

Are there any bearer shares in issue?

☐ Yes

☐ No

For an offshore company/onshore company owned by an offshore entity, please complete all of the following boxes:

Does the company form part of a multi-layered structure of ownership?

☐ Yes

☐ No

Reason(s) for using an offshore company?

Was professional advice sought on the creation and/or structure of this company?

☐ Yes

☐ No

If yes, then please give full name, company address, and profession of adviser.

5. Sharing your account information

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This section lets us know if you would like us to share information relating to your investments with a spouse, a civil partner, or a financial adviser.

With your spouse or civil partner

Only complete this section if you can agree with one, or both, of these statements:

- Quilter Cheviot can discuss my accounts with my spouse or civil partner, **who is also a client of Quilter Cheviot.**
- Quilter Cheviot can take instructions in relation to cash or investments from my spouse or civil partner, **who is also a client of Quilter Cheviot.**

Name of your spouse or civil partner:

Their Quilter Cheviot account numbers, if known:

Please read and indicate your consent to any of the following:

I consent to: (Please tick in the box to the right).

☐

1. Quilter Cheviot discussing my accounts and any matters relating to the management by Quilter Cheviot of such accounts with my spouse/civil partner.
2. Quilter Cheviot granting my spouse/civil partner access (whether online or otherwise) to any and all information relating to my accounts.

I consent to: (Please tick in the box to the right).

☐

1. My spouse/civil partner giving investment (or other) instructions to Quilter Cheviot on my behalf, including instructions relating to the transfer of any cash from my accounts to a bank account in my name and to Quilter Cheviot accepting any such instructions.
2. My spouse/civil partner doing all such acts or things generally relating to my accounts as they may reasonably consider appropriate.
3. My spouse/civil partner executing or signing all contracts, receipts, acknowledgements, notices, instruments or other documents necessary or desirable to give the instructions relating to my accounts on my behalf, or the doing of any other act they reasonably consider appropriate in relation to my accounts.

5. Sharing your account information

With a third party



Note: If you agree with any of the following, contact your investment manager for an additional supplement to allow this authority to be granted:

- I have a power of attorney.
- I wish to give third party authority to someone who is not my spouse/civil partner.
- My spouse/civil partner is not a Quilter Cheviot client.

With your financial adviser

Name of your financial adviser:

Name of their organisation:

Address of their organisation:

Postcode:

Contact details of their organisation:

Tel:
Email:

FCA registration number of their organisation:



Note: It is our standard practice to grant online access to the organisation named above so that your financial adviser can view your accounts, quarterly investment reports and tax packs via our online portal. Such access may be granted to any individual adviser named above, as well as other staff at their organisation who assist in the provision of their service to you (this may include support and administrative staff and/or other regulated advisers).

6. Your investment strategy

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This section will help us understand your investment strategy. Your financial adviser is responsible for selecting a suitable MPS Strategy to meet your individual circumstances and objectives. Please note that whilst Quilter Cheviot is responsible for managing your chosen MPS Strategy in accordance with the investment objectives and risk definitions as described below, your financial adviser will have an ongoing responsibility to ensure the Strategy continues to meet your individual circumstances and objectives.

Your investment strategy



Note: The MPS does not take unrealised capital gains into account when changes are made to the portfolios. This means there may be occasions when realised gains are in excess of the Annual Exemption.

MPS Global Growth

The investment objective is to grow the capital value of the portfolio. The Quilter Cheviot MPS Global Growth Strategy is designed for an investor with a time horizon of more than 7 years, and a higher tolerance for risk that can accept significant variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot MPS Global Growth Strategy is a diversified portfolio comprising predominantly international and domestic equity funds as well as some exposure to funds investing in alternative assets. This means there is limited scope for diversification across asset classes, although the investments will be spread across sectors. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies. The risk category for this strategy is considered **higher** risk.

MPS Growth

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot MPS Growth Strategy is designed for an investor with a time horizon of more than 5 years, and a medium to higher tolerance for risk that can accept significant variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot MPS Growth Strategy is a diversified portfolio comprising predominantly domestic and international equity funds with a small exposure to fixed interest funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium-higher** risk.

MPS Balanced

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot MPS Balanced Strategy is designed for an investor with a time horizon of more than 5 years, and a medium tolerance for risk that can accept moderate variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot MPS Balanced Strategy is a diversified portfolio comprising predominantly domestic and international equity funds as well as some exposure to fixed interest funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium** risk.

MPS Income

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income.

The Quilter Cheviot MPS Income Strategy is designed for an investor with a time horizon of more than 5 years, and a medium tolerance for risk that can accept moderate variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot MPS Income Strategy is a diversified portfolio comprising predominantly domestic and international equity funds as well as some exposure to fixed interest funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium** risk.

MPS Defensive

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot MPS Defensive Strategy is designed for an investor with a time horizon of more than 3 years, and a lower to medium tolerance for risk that can only accept low variation or disruption to capital value or current income.

The Quilter Cheviot MPS Defensive Strategy is a diversified portfolio comprising fixed interest, domestic and international equity funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **lower-medium** risk.

6. Investment strategy

MPS Conservative

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot MPS Conservative Strategy is designed for an investor with a time horizon of more than 3 years, and a lower to medium tolerance for risk that can only accept low variation or disruption to capital value or current income.

The Quilter Cheviot MPS Conservative Strategy is a diversified portfolio comprising predominantly fixed interest funds as well as some exposure to domestic and international equity funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **lower-medium** risk.

MPS Cautious

The investment objective is to generate a return from the income from the portfolio. The Quilter Cheviot MPS Cautious Strategy is designed for an investor with a time horizon of more than 1 year, and a lower tolerance for risk that regardless of market conditions would only be comfortable with minimal variation or disruption to capital value or income.

The Quilter Cheviot MPS Cautious Strategy is a diversified portfolio comprising predominantly fixed interest funds with a small exposure to domestic equity funds. There may also be an allocation to funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **lower** risk.

Quilter Cheviot IDX Growth

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot IDX Growth Strategy is designed for an investor with a time horizon of more than 5 years, and a medium to higher tolerance for risk that can accept significant variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot IDX Growth Strategy is a diversified portfolio comprising predominantly domestic and international equity index-tracking funds with a small exposure to fixed interest index-tracking funds. There may also be exposure to exchange-traded products (ETPs) and funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium-higher** risk.

Quilter Cheviot IDX Balanced

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot IDX Balanced Strategy is designed for an investor with a time horizon of more than 5 years, and a medium tolerance for risk that can accept moderate variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot IDX Balanced Strategy is a diversified portfolio comprising predominantly domestic and international equity index-tracking funds as well as some exposure to fixed interest index-tracking funds. There may also be exposure to exchange-traded products (ETPs) and funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium** risk.

Quilter Cheviot IDX Income

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot IDX Income Strategy is designed for an investor with a time horizon of more than 5 years, and a medium tolerance for risk that can accept moderate variation or disruption to capital value or current income in order to achieve their longer-term objective.

The Quilter Cheviot IDX Income Strategy is a diversified portfolio comprising predominantly domestic and international equity index-tracking funds as well as some exposure to fixed interest index-tracking funds. There may also be exposure to exchange-traded products (ETPs) and funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **medium** risk.

Quilter Cheviot IDX Conservative

The investment objective is to grow the capital value of the portfolio as well as to generate some degree of income. The Quilter Cheviot IDX Conservative Strategy is designed for an investor with a time horizon of more than 3 years, and a lower to medium tolerance for risk that can only accept low variation or disruption to capital value or current income.

The Quilter Cheviot IDX Conservative Strategy is a diversified portfolio comprising predominantly fixed interest index-tracking funds as well as some exposure to domestic and international equity index-tracking funds. There may also be exposure to exchange-traded products (ETPs) and funds investing into “alternatives” such as commercial property, private equity, commodities and absolute return strategies.

The risk category for this strategy is considered **lower-medium** risk.

6. Investment strategy

Responsible investment considerations

The MPS is an ‘Aware’ service and aim is to optimise financial returns for the risk level selected whilst being aware of ESG factors as an an important input to achieve this. If you wish to apply an ‘Engaged’ or ‘Dedicated’ strategy this is not possible in MPS so please speak to your financial adviser before completing this form.

Risk definitions

Your overall financial circumstances will principally determine your risk tolerance and you may have to accept more risk than you initially anticipate in order to achieve your long-term objective. Your risk tolerance means your ability to absorb falls in the value of your investments. All investments involve an element of risk to capital and/or income and there will also be periods when the short-term return differs from the long-term objective.

Lower	Lower to Medium	Medium	Medium to Higher	Higher
I/we have a low tolerance for risk and regardless of market circumstances, I/we would only be comfortable with minimal variation or disruption to capital value or current income.	I/we have a lower to medium tolerance for risk, I/we would only be comfortable with moderate variation or disruption to capital value or current income.	I/we have a medium tolerance for risk and can accept moderate variation or disruption to capital value or current income in order to meet my/our longer-term objectives.	I/we have a medium to high tolerance for risk and can accept significant variation or disruption to capital value or current income in order to meet my/our longer-term objectives.	I/we have a high tolerance for risk and can accept significant variation or disruption to capital value or current income in order to meet my/our longer-term objectives.

Account strategy

Please select your chosen strategy.

Our MPS strategies

These strategies invest predominantly in “active” funds, and seek to generate outperformance through our tactical asset allocation and manager selection decisions.

- ☐ Global Growth
- ☐ Income
- ☐ Cautious
- ☐ Growth
- ☐ Defensive
- ☐ Balanced
- ☐ Conservative

Our IDX strategies

These strategies invest predominantly in “passive” funds, and seek to generate outperformance principally (though not entirely) through our tactical asset allocation decisions.

- ☐ IDX Growth
- ☐ IDX Conservative
- ☐ IDX Balanced
- ☐ IDX Income

7. Fees and Charges

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Quilter Cheviot Fees and Charges Consent

I/We confirm, **by ticking this box**, that I/We are in receipt of the Quilter Cheviot schedule of charges and my/our investment proposal or investment schedule, setting out the applicable initial and annual management charges, and I/We agree to such charges.

I consent

☐

Please note as we do not permit Adviser charges to be paid from a bond, there is no Adviser charging section in this form.

Vision Investment Portal Fee

In respect of due diligence on the discretionary fund management marketplace and on investment portal provision the following additional charge will apply and be paid to Vision Investment Portal:

- For Managed Portfolio Service clients 0.2% plus VAT
- For Managed IDX Portfolio Service clients 0.1% plus VAT

8. Your consent and signature

✓ - ✓ - ✓ - ✓ - ✓ - ✓ - ✓ - 8

To be signed by policyholders or pension scheme members if the policy is held in a personal pension. Please take your time and carefully read, sign and date this page to agree to:

- ✓ acknowledge that Quilter Cheviot's appointment is by your chosen bond provider and as the legal and beneficial owner of the assets in the account, they will be treated as Quilter Cheviot's client and will instruct it accordingly; and (ii) the information provided by you in this form is to help Quilter Cheviot comply with its regulatory obligations (in particular regarding the suitability of its investment service), and it is not to allow you to influence or have the ability to select investments within the account (whether directly or indirectly).
- ✓ confirm that the information provided in this form is complete and accurate in all respects;
- ✓ acknowledge receipt of a copy of the Quilter Cheviot Terms and Conditions, Investment Proposal, Risk Disclosures and Schedule of Charges and agree that, subject to the terms of Quilter Cheviot's appointment by your chosen bond provider, Quilter Cheviot's management of the account, engagement with you and the fees and charges payable shall be in accordance with those documents (as applicable); and
- ✓ acknowledge that Quilter Cheviot is required to hold certain information and documentation (including personal information) about you and consent to your chosen bond provider providing any such information or documentation.

If the policy is held by a personal pension, in its capacity as policyholder of the offshore bond, the pension scheme trustee or administrator must sign in the boxes below to:

- ✓ acknowledge that Quilter Cheviot's appointment is by the scheme member's chosen bond provider and as the legal and beneficial owner of the assets in the account, they will be treated as Quilter Cheviot's client and will instruct it accordingly; and confirm that the scheme member is authorised to: (i) provide the information contained in this form to Quilter Cheviot; and (ii) agree the investment mandate for management of the policy and the associated fees and charges with Quilter Cheviot.

8. Your consent and signature




Note: Assets that we hold on your behalf will, as standard practice, be held on an omnibus basis in our nominee name. This means that your investments will be pooled with others that belong to our other clients. Ownership of each client’s investments is always immediately and separately identifiable in our books and records.

As an alternative, we can hold some assets individually on a segregated basis. This means that your assets will be held in our nominee name but will be separate from other clients’ assets. If you would like an individual segregated account, there may be additional annual administration charges. This service is only available on request. Please speak to your investment manager if you would like further information.


Signature	Signatory 1	Signatory 2
Date		
Print name		
Signature	Signatory 3	Signatory 4
Date		
Print name		

Thank you for completing your Account Application form

Once completed, please return your form(s) via:



Email: Simply scan your completed forms, or attach the PDF, and email them to your investment manager or financial adviser (if you have one).



Post: To your investment manager at your local Quilter Cheviot office or to your financial adviser (if you have one).

Helpful information

Our reporting services

Once your account is opened, we will regularly provide you with a comprehensive investment report which includes a valuation, performance summary, transaction schedule, capital and income statements.

You can instantly access your report via your online portal by choosing to go paperless and receive all reporting electronically. Simply provide your email and mobile telephone number, and we will provide you with details on how to register.

Our schedule of charges

Core Charges:

1. Annual Management Charge

We calculate our annual management charge based on the value of your portfolio (including cash and ISAs where applicable) at the end of each month and average it over our charging period. This management charge is paid directly from your Quilter Cheviot account to us quarterly in arrears at the end of March, June, September and December and it can be subject to VAT.

The Investment Proposal or Schedule that you should have already received from your investment manager describes the relevant annual management charges in the 'Our pricing structure' section. You can confirm your agreement to these in the 'Your signature and declarations' section 9 of this application pack under your consent and signature.

2. Initial charge

For investments into our AIM service we charge an initial of 1% (plus VAT) with a £5,000 maximum based on the value of your portfolio when the account is opened.

For Advice and Dealing & Execution Only Accounts: (the following charges apply)

Dealing Commission

This will be calculated based on transaction values meaning the more you invest with us, the better rates you can unlock. The minimum charge is £50.

Custody Charge

£45 per UK or overseas asset. This is offsettable against commission at the end of November. This charge is not applied to estates in administration.

Dealing Charge

Contract charge of £40 per transaction.

Other charges:

CHAPS or SWIFT

£20 for a same day transfer of cash

Currency Conversion

Our exchange rate used on currency conversions includes Quilter Cheviot's own charge of 0.75% that is applied to the currency exchange rate at the time the trade is done, after we adjust for the foreign exchange brokerage charge of 0.07% applied by our broker on our currency trades with them.

Legal Entity Identifier (LEI) Charge (only required for trusts, corporate entities, charities and some pension funds)
£70 + VAT. Annual renewals are £60 + VAT and will be carried out only on request.



Commission Values

All assets above £20,000
= 0.3%

The next £10,000 = 0.5%

The first £10,000 = 1.9%

Helpful information

Indemnity Charge (for share certificate replacement)

Any charges received from external third parties will be charged to your portfolio.

Probate Valuation Charge

0.10% of the value of assets with minimum charge of £75 + VAT maximum of £500 + VAT.

Stamp Duty and PTM Levy

Stamp duty is a tax paid on UK and Irish paper and electronic share transfers. The PTM levy is a UK and Irish Tax which is payable on trades in securities. Additional Details can be found on our website (www.quiltercheviot.com)

Third Party Brokerage Rates (with applicable minimum charges in brackets)

0.04% - USA (USD9)

0.05% - Canada (CAD10)

0.05% - Eurozone ex Ireland and Greece (up to EUR20 depending on the country)

Third-party brokerage charges are calculated by applying the above rates to the value of the transaction. Minimum charges will apply if the value of the transaction does not meet the minimum amount that is set by our broker. These are charged in the relevant local currency.

The details above are for the international markets where we carry out transactions the most often. Full details of the additional countries that we trade in less frequently including their rates and minimum charges can be found on our website (www.quiltercheviot.com).

Transfer Out In-Specie

Charged when transferring investments to another custodian as they are (not transferred to cash)

- £50 per holding of overseas assets
- £15 per holding of UK assets

Additional information about investing with us

Adviser Charges

If you have an Adviser, they may apply a charge on top of the fees charged by Quilter Cheviot. You can provide us with your Adviser's initial and ongoing charge in the 'Your Fees and Charges' section of this application pack under 'Adviser Charges'. Any charges you pay to your adviser from your portfolio will appear in your valuation.

Data Protection

The personal information you provide will enable us to provide our services to you. The personal data you provide will be used and stored in accordance with the Data Protection Act 2018 and the UK General Data Protection Regulation (UK GDPR).

For further information on how we use your personal data and your rights in relation to your personal data, please see our Privacy Notice which can be accessed on our website at: www.quiltercheviot.com/important-information/privacy-notice/quilter-cheviot-privacy-notice/ or provided on request.

Should you have any enquiries relating to the personal data that we may hold about you, how your personal data is processed, or how to exercise your rights you can contact our Data Protection team, at privacy@quiltercheviot.com.

QUILTER CHEVIOT

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w: quiltercheviot.com

Quilter Cheviot and Quilter Cheviot Investment Management are trading names of Quilter Cheviot Limited. Quilter Cheviot Limited is registered in England and Wales with number 01923571, registered office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB. Quilter Cheviot Limited is a member of the London Stock Exchange and authorised and regulated by the UK Financial Conduct Authority and as an approved Financial Services Provider by the Financial Sector Conduct Authority in South Africa.