



APPLICATION FORM

DISCRETIONARY PORTFOLIO SERVICE/
ADVISORY PORTFOLIO SERVICE

PERSONAL PENSION INCLUDING SIPP



QUILTER CHEVIOT
INVESTMENT MANAGEMENT

Vision | INDEPENDENT
FINANCIAL PLANNING

Please complete this form to provide us with as much information as you can to open an account with us. It is important that all the questions are answered, as incomplete forms will delay the opening of your account.

The more information you share, the more easily we will be able to match our investment service to your requirements.

If you do not understand anything in these documents, please ask your investment manager for further information and guidance. Please inform us immediately if your circumstances change as this may affect the suitability of any investment decision or recommendation we make.

SERVICE CATEGORY

Please tick the category of service required:

Discretionary Portfolio Service (DPS)

This is our discretionary investment management service where, depending on any restriction you choose to apply, your investment manager has full authority to manage your investments without prior reference to you.

Advisory Portfolio Service (APS)

This is our advisory service where, depending on any restrictions you choose to apply, we will monitor your portfolio and, when we think it appropriate, contact you with recommendations on investments. However, transactions will only be carried out with your permission.

The advice that we offer can either be based on recommendations generated from our investment process (**Advisory Managed**), or we can take into account investment matters that are outside our investment process (**Specialist Advisory**). Your investment manager can suggest which of these services best suits your requirements and will inform you if your investment decisions or requirements mean that the advisory service that we offer you needs to be redefined between these services.

The member (and pension adviser where applicable) should complete pages 1 to 12 of this form and sign page 15. The scheme administrator and trustee should complete pages 12 to 14.

PENSION TYPE (e.g. SIPP, GROPS, non-UK pension, other)

PENSION PROVIDER

PENSION SCHEME NAME

MEMBER'S NAME

Title:

Surname:

Previous surname if changed, or any alias that has ever been used:

Forename(s):

PROVIDER REFERENCE

PART A: MEMBER'S PERSONAL DETAILS

PERSONAL DETAILS

If this application is for a joint Self Invested Personal Pension (SIPP), please complete separate forms for each Member.

Title:

Surname:

Previous surname if changed in the last 5 years or any alias that has been used in the last 5 years:

Forename(s):

Date of birth:

INVESTMENT EXPERIENCE

Your answers to these questions will enable us to determine your familiarity with particular types of services and investment matters relevant to our services, and the associated risks. Please refer to the risk warnings outlined in Annex 1 of our terms and conditions booklet (or on our website <https://www.quiltercheviot.com/risk-factors>), for further explanation.

Please indicate the level of experience and understanding you have of investment matters by providing the following information.

For trustees and authorised signatories, please give the following information, based on your collective experience.

Relevant Experience

Please indicate how long you have previously held an investment portfolio and the type of services you received:

This is a first time investment

	Discretionary Service	Advisory Service	Execution Only
Under 5 Years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 to 10 Years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Over 10 Years	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If Discretionary, did the service you used provide a central model?

Yes No Unsure

Relevant Investments

Please tick which of the following investments you consider yourself to be familiar with from your previous investment experience:

- Government/Corporate bonds
- Quoted equities
- Unit Trusts/Open Ended Investment Companies or SICAV
- Venture Capital/Private equity
- Structured products
- Unquoted investments
- Unregulated collective investments
- Unregulated hedge funds

Do you have experience using derivatives (including options) warrants, leveraged or unregulated investment products?

Yes No

If yes, please give average value, frequency, period and reason (e.g. hedging or speculation):

Please indicate any relevant education:

For **Advisory and Execution Only services**, please indicate the average value, frequency and period for your transactions:

in Government bonds, corporate bonds, quoted equities, unit trusts, OEICs or SICAV funds

Size of transaction:

- Under £1,000
- £1,000-£9,999
- £10,000-£49,999
- £50,000 and over

Frequency of transaction:

- Weekly
- Monthly or 12 per year
- Less than 12 transactions per year
- No transactions

in venture capital trusts, private equity, structured products, unquoted investments, unregulated investments or unregulated hedge funds

Size of transaction:

- Under £1,000
- £1,000-£9,999
- £10,000-£49,999
- £50,000 and over

Frequency of transaction:

- Weekly
- Monthly or 12 per year
- Less than 12 transactions per year
- No transactions

FINANCIAL DEPENDANTS

Please give details of financial dependants e.g. under 18s or elderly relatives:

Name	Date of birth
	DD / MM / YYYY
	DD / MM / YYYY
	DD / MM / YYYY
	DD / MM / YYYY

For adult dependants, please give an indication of the level of financial support you provide, such as partial or full support and indicate the approximate amount each year:

YOUR PENSION ADVISER

Contact name:

Name of organisation:

FCA reference number (if applicable):

Address:

Postcode:

Telephone:

Email:

Please note that it is our standard practice to grant online access to the organisation named above so that your financial adviser can view your portfolio(s) 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 so may include support and administrative staff and/ or other regulated advisers. If you have any questions about this please contact your Investment Manager.

PART B: YOUR FINANCIAL CIRCUMSTANCES

FINANCIAL BACKGROUND

To ensure that our service is right for you, we need to have an overview of your financial background, income, expenditure, assets and liabilities.

Any information given here is to help us to assess your financial circumstances so that we can match the investment service that you have selected to your requirements. This information will not be used for marketing purposes.

If you have a financial adviser and you would like us to obtain this information from them, please tick the box below and make sure that you provide their full details on page 4.

If you are unsure where to obtain the information, your investment manager can help you to complete this section. Asset values, income, expenditure and liabilities need only be approximate.

If you do not wish to or cannot provide this information it may not be possible to provide you with this service.

ASSETS

FIRST OR SOLE HOLDER

Personally held assets

Your share of jointly held assets

Main Residence	£ <input type="text"/>	£ <input type="text"/>
Other Property	£ <input type="text"/>	£ <input type="text"/>
Personal Pension fund	£ <input type="text"/>	£ <input type="text"/>

INVESTMENTS HELD OUTSIDE QUILTER CHEVIOT

Investments	£ <input type="text"/>	£ <input type="text"/>
Stocks & Shares ISA	£ <input type="text"/>	
Cash ISA	£ <input type="text"/>	
Cash Deposit	£ <input type="text"/>	£ <input type="text"/>

INVESTMENTS MANAGED BY QUILTER CHEVIOT

Value	£ <input type="text"/>	£ <input type="text"/>
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TOTAL

	£ <input type="text"/>	£ <input type="text"/>
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Details of other assets, please give values if available:

LIABILITIES

	Personal liability	Your share of joint liabilities	
Mortgage	£ <input type="text"/>	£ <input type="text"/>	
Method of repayment	<input type="text"/>		Repayment date <input type="text" value="YYYY"/>
Other liabilities	£ <input type="text"/>	£ <input type="text"/>	
Method of repayment	<input type="text"/>		Repayment date <input type="text" value="YYYY"/>

GROSS INCOME PER ANNUM

Employment	£ <input type="text"/>
Pensions	£ <input type="text"/>
Savings	£ <input type="text"/>
Other*	£ <input type="text"/>
TOTAL INCOME	£ <input type="text"/>

*If other, please give details:

Notes:

PART C: DETAILS OF YOUR PENSION FUND

DETAILS OF YOUR PENSION FUND(S)

This section can be answered by your pension adviser

Please indicate the amount being invested into the pension with Quilter Cheviot:

£

Are you making or do you plan to make additional contributions into this pension?

Yes No

If yes, how much each year?

£

Please indicate the origin of the funds in this personal pension: **tick all that apply**

- Company DC scheme
- Other SIPP or personal pension
- Company or personal contributions directly into the personal pension
- Defined Benefit scheme

If Defined Benefit scheme, approximately what percentage of the total value?

%

What is the approximate combined value of your invested pension funds?

£

If you are a member of a defined benefit scheme, please give the estimated value of your pension at retirement:

£

What percentage of your overall retirement income do you expect this pension to provide?

%

If you have not yet taken any benefits from your pension, when do you intend to take the pension commencement payment (“tax free cash”)?

How do you anticipate taking income from this fund? (please tick **all** that apply)

Buying an annuity/secured income

When are you likely to buy an annuity?

Take a pension commencement payment, then regular income drawdown

Take a pension commencement payment, then irregular income drawdown (please give as much detail as possible in the box below)

Take regular withdrawals to include pension commencement sum (“tax free cash”)

Take irregular withdrawals to include “tax free cash” (please give as much detail as possible in the box below)

Additional information:

If known, what is the anticipated annual pension withdrawal?

£ or %

Are there any other considerations we should be aware of that are relevant to managing this pension?

If in pension withdrawal, when is the next formal review of the pension?

FUTURE CIRCUMSTANCES

Do you foresee any changes to your circumstances in the future, or are there factors that we need to take into consideration now? If so, please give details below:

Personal (e.g. house purchase, marriage, birth of child, expenditure on dependants such as school fees):

Financial (e.g. inheritance, bonus, significant capital withdrawal):

Health. If in poor health please give details:

PART D: INVESTMENT STRATEGY

The following questions will help us recommend and implement a suitable long-term investment strategy.

It is important that you keep us informed of any changes to your circumstances or objectives so we can review the strategy.

YOUR INVESTMENT OBJECTIVE

Please select one of the following as your main objective:

- Capital Growth – the principal objective is to grow the capital value of the portfolio.
- Capital Growth and Income – the objective is to grow the capital value of the portfolio, as well as generating some degree of income from the portfolio.
- Income – the principal objective is to generate income from the portfolio.

UNDERSTANDING RISK

Obtaining an investment return higher than cash deposits will involve taking risk. To meet your longer-term objectives, you may have to be prepared to take on a higher level of risk than you have historically.

The key risks of our services are outlined here: <https://www.quiltercheviot.com/risk-factors/>. Risk associated with investments can take many different forms, including:

- The sensitivity to various market events or economic factors, including changes to interest rates and inflation
- The chance of irregular or unusual investment returns, particularly in times of economical crisis
- The likelihood of temporary or permanent loss of capital or income
- The possible lack of liquidity, meaning that in certain market circumstances, it might not be possible to sell a particular investment.

Completing the information and questions in this section will help us assess your risk profile. We have divided the questions into two parts:

- Willingness to accept risk in the portfolio – this is sometimes called your Risk Tolerance
- Your ability to bear loss – this is sometimes referred to as your Risk Capacity and is a function of your broader financial circumstances.

YOUR WILLINGNESS TO ACCEPT RISK

The Quilter Cheviot ‘Understanding Your Investment Portfolio’ document must be read for further guidance.

Please select the risk category that most closely matches your tolerance to risk and minimum time period for the investment portfolio we will be managing for you. Please tick **one** box only. The tables below provide guidance on the level of equities that would be involved and the range of returns that can be experienced in each of the risk categories.

<p>None</p> <p>TICK</p> <input type="checkbox"/>	<p>Estimated range of annualised return*</p> <p>0%</p>	<p>I/We have no tolerance for risk and regardless of market circumstances, I/We would not be comfortable with any variation or disruption to capital value or current income</p>		
<p>Lower</p> <p>TICK</p> <input type="checkbox"/>	<p>Estimated range of annualised return*</p>	<p>I/We have a lower 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</p> <p>Typical equity weighting - up to 25%</p>	<p>Suggested minimum investment period</p> <p>1 year</p>	<p>Estimated maximum peak-to-trough decline across investment period*</p>
<p>Lower to Medium</p> <p>TICK</p> <input type="checkbox"/>	<p>Estimated range of annualised return*</p>	<p>I/We have a lower to medium tolerance for risk, I/We would only be comfortable with modest variation or disruption to capital value or current income</p> <p>Typical equity weighting - up to 50%</p>	<p>Suggested minimum investment period</p> <p>3 years</p>	<p>Estimated maximum peak-to-trough decline across investment period*</p>
<p>Medium</p> <p>TICK</p> <input type="checkbox"/>	<p>Estimated range of annualised return*</p>	<p>I/We have a medium tolerance for risk and can accept modest variation or disruption to capital value or current income in order to meet my/our longer-term objectives</p> <p>Typical equity weighting - up to 75%</p>	<p>Suggested minimum investment period</p> <p>5 years</p>	<p>Estimated maximum peak-to-trough decline across investment period*</p>
<p>Medium to Higher</p> <p>TICK</p> <input type="checkbox"/>	<p>Estimated range of annualised return*</p>	<p>I/We have a medium to higher tolerance for risk and can accept considerable variation or disruption to capital value or current income in order to meet my/our longer-term objectives</p> <p>Typical equity weighting - up to 100%</p>	<p>Suggested minimum investment period</p> <p>5 years</p>	<p>Estimated maximum peak-to-trough decline across investment period*</p>
<p>Higher</p> <p>TICK</p> <input type="checkbox"/>	<p>Special situations apply to specialist investment instructions where the range and concentration of riskier assets could be significantly increased</p>	<p>I/We have a higher tolerance for risk and can accept considerable variation or disruption to capital value or current income in order to meet my/our longer-term objectives</p> <p>Typical equity weighting - up to 100%</p>	<p>Suggested minimum investment period</p> <p>7 years</p>	<p>Estimated maximum peak-to-trough decline across investment period*</p> <p>Greater than -45%</p>

* Source: Quilter Cheviot. These figures are for illustrative purposes and represent estimated pattern of return for each risk profile. Past performance is not indicative of future performance and actual performance may vary.

YOUR ABILITY TO BEAR LOSS

It is important that we are trying to ascertain your ability to bear investment losses, in the broader context of your overall current financial situation and standard of living.

Please select one of the following which most closely matches your circumstances:

- I/we have **NO** ability to bear investment losses. Any losses to the value of the portfolio would have an unacceptable impact on my/our overall financial position and standard of living.
- I/we have a **LOW** ability to bear investment losses. In extreme circumstances, falls in the value of the portfolio of up to 20% would not have a material impact on my/our overall financial position and standard of living.
- I/we have a **MODERATE** ability to bear investment losses. In extreme circumstances, falls in the value of the portfolio of up to 35% would not have a material impact on my/our overall financial position and standard of living.
- I/we have a **SIGNIFICANT** ability to bear investment losses. In extreme circumstances, falls in the value of the portfolio in excess of 35% would not have a material impact on my/our overall financial position and standard of living.

POTENTIAL RISK TO YOUR INCOME

Are you intending to withdraw income from this portfolio within the timeframe of your selected risk category?

Yes No

If yes, please select one option that most closely matches your circumstances:

- Your withdrawals from this portfolio are your primary source of income for essential expenditure.
- Your withdrawals from this portfolio will supplement your primary source of income for essential expenditure.
- Your withdrawals will provide income for non-essential expenditure.
- Any withdrawals are surplus to your regular needs for both essential and non-essential expenditure.

N.B. If your expected withdrawals from the Quilter Cheviot portfolio are required to meet your living costs, we recommend you speak to a financial adviser before engaging us, as our service may not be appropriate.

INVESTMENT RESTRICTIONS

Do you wish to exclude certain investments and/or asset classes for tax or ethical reasons from your portfolio?

Yes No

If yes, please contact us for our Investment Restrictions supplement.

ANTI-MONEY LAUNDERING VERIFICATION REQUIREMENTS

We are required to verify the identity of all potential clients and their beneficial owners (where applicable). We cannot conduct business with you until this process is complete. For UK resident individuals, we will use the following information to perform electronic identification checks. **For overseas residents, or where the electronic identification check fails, we will ask you for certified copies of identity documentation.**

MEMBER'S DETAILS

Previous surname if changed, or any alias that has ever been used:

Previous residential address, if less than 1 year at current address (we are unable to accept a 'care of' or post box):

 Postcode:

Please provide the following details:

Full passport reference (this is at the very bottom of the photo page):

										/			/
										/			/
										/			/

Date of expiry:

DD	MM	YYYY
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Alternatively, if you are a UK or Irish national (and do not hold dual nationality) we can accept details of your driving licence:

Driving licence number:

						/							/
		/		/									

Date of expiry - photocard:

DD	MM	YYYY
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SOURCE OF FUNDS

Please tick the applicable sources of how you fund your pension:

	Existing fund	Additional contributions
Surplus earned income	<input type="checkbox"/>	<input type="checkbox"/>
Employee share or share option sales or sale of business	<input type="checkbox"/>	<input type="checkbox"/>
Transfer from/consolidation of existing schemes	<input type="checkbox"/>	<input type="checkbox"/>
Savings previously held outside pension scheme	<input type="checkbox"/>	<input type="checkbox"/>
Inherited capital	<input type="checkbox"/>	<input type="checkbox"/>
Other sources	<input type="checkbox"/>	<input type="checkbox"/>

If other or originated outside the UK or Ireland, please provide details:

SOURCE OF OVERALL WEALTH

Please provide details of origins of overall wealth:

Please indicate where this is originated outside the UK or Ireland:

FUNDS FOR INVESTMENT

Please indicate amount to be invested in this portfolio:

£

Please describe the source or origin of the funds being invested with Quilter Cheviot. Please note that we may ask for evidence of source of funds in some cases.

If significant additions or withdrawals are anticipated, please inform your investment manager as this may affect our advice.

SCHEME ADMINISTRATOR

Full name of pension administrator:

Contact name:

Full postal address:

Postcode:

Telephone:

Fax:

Email:

PENSION BANK ACCOUNT AND INCOME INSTRUCTIONS

Account name:

Sort code:

 / /

Account number:

Reference:

For accounts not in drawdown, the portfolio income is transferred to the capital account for re-investment on a monthly basis. Where income is to be paid to the above bank or building society account, please confirm amount of standing order.

Monthly standing order of: or quarterly standing order of:

 £

 £

SPECIAL CATEGORY DATA

In any contact we have with you it is possible that you may disclose sensitive information to us that is described as Special Category Data (SCD) under the General Data Protection Regulation. For us to be able to capture this data and then process it to make investment decisions or otherwise manage your account in your best interest we need your explicit consent. We will not specifically ask you about all the types of SCD described below but, if you think any of them are relevant to the investment decisions we make on your behalf, then it is in your interests to inform us.

What is SCD?

SCD is more sensitive personal information about an individual; for example their race or ethnic origin, political opinions, religious or philosophical beliefs, health, trade union membership, genetics and biometrics.

We will only process SCD that you tell us about and, only then, if we believe it is relevant to the services we provide to you.

What categories of SCD do we collect?

The types of SCD that we are most likely to collect from you are listed below. We only collect this information to tailor your investment portfolio to your specific requirements (if any) or to otherwise provide our services to you as agreed. We may collect:

- information about your health; and
- information that may identify your philosophical beliefs, for example if you wish to exclude investments on ethical grounds.

Why do we collect this data?

We collect this information to ensure that we provide you with an investment service that meets your specific requirements and is most appropriate for your individual circumstances.

How do we collect the data?

When we first meet you, we will carry out a full fact-find and collect personal data that may include some SCD (as described above). We may also collect SCD during any regular review meetings or when you complete one of our application forms.

Your consent

You can withdraw your consent at any time, but if you do so, we may not be able to continue to provide you with an investment service that meets your specific requirements.

**ACCEPTANCE AND SIGNATURE
(to be signed by the trustee)**

Please complete, sign and date the boxes to the right to:

- (1) confirm that you agree to this application form, our terms and conditions, risk disclosures, interest information, sundry charges information and schedule of charges, and (if you have a Quilter Cheviot ISA) our ISA Terms and Conditions (Agreement);
- (2) give your consent to our order execution policy and list of execution venues, and to Quilter Cheviot (or an affiliate) effecting transactions on your behalf outside a regulated market, multilateral trading facility or organised trading facility; and
- (3) give your consent to us sending notices (such as changing our terms and conditions) electronically, such as by an email attaching a document or linking to our website

Where there is more than one contributor to the scheme, we confirm that the identity and source of funds of each contributor have been verified by us.

Furthermore, we give authority on an ongoing basis to the member (as our agent in respect of this account) to:

- (a) provide you with information regarding his/her personal details and interests;
- (b) agree the investment objective, risk preference and any investment restrictions applicable to the account;
- (c) give instructions provided that they are consistent with the investment guidelines that we have prescribed in relation to the account; and
- (d) elect to receive internet access and various reports for either him or herself and/or his/her adviser, as noted on page 4.

Subject to the above, we specifically agree that in the event of any inconsistency between the information or instructions provided by us and by the member, the information or instructions provided by the member shall prevail. To the best of our knowledge the information provided in this form by the member and his/her adviser is complete and accurate in all respects.

**ACCEPTANCE ON BEHALF OF TRUSTEE(S)/
INSURANCE COMPANY**



Signatory 1:

Date:

DD	MM	YYYY
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Name capacity/position:



Signatory 2:

Date:

DD	MM	YYYY
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Name capacity/position:



Signatory 3:

Date:

DD	MM	YYYY
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Name capacity/position:



Signatory 4:

Date:

DD	MM	YYYY
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Name capacity/position:

**MEMBER’S ACCEPTANCE AND SIGNATURE
(to be signed by the member)**

Please complete, sign and date the boxes below to:

- (1) confirm my acceptance of the Quilter Cheviot Schedule of Charges. If the Quilter Cheviot charges cannot be paid from the pensions, I will be personally liable for such fees;
- (2) acknowledge receipt of a copy of the Quilter Cheviot terms and conditions and risk disclosures;
- (3) give consent to us sending notices (such as changing our terms and conditions) electronically such as by an email attaching a document or linking to our website;
- (4) agree to the terms of online access as detailed in the Quilter Cheviot terms and conditions; and
- (5) authorise Quilter Cheviot to obtain relevant financial details from my pension adviser.

Please tick here to confirm you have received and read the Quilter Cheviot ‘Understanding Your Investment Portfolio’ document.

By ticking this box you consent to us collecting, processing and storing Special Category Data about you as described in this form.

If you are also a trustee of this pension, please also sign the trustee acceptance.



Signed:

Date:

DD	MM	YYYY
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Print name:

QUILTER CHEVIOT

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