

Opening a personal pension account with us

Personal Pension including SIPP

Where Quilter Cheviot 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, so that we can match the right investment service to your needs.

If you have any questions about this document, please ask your investment manager or financial adviser, if you have one, for further information and guidance.

If your circumstances change after submitting this form, please let us know so that we can adjust our recommendations or investment decisions as soon as possible. Other clients who have completed this form have found it useful to have these documents to hand; bank statement, NI number, mortgage statement and any information related to investments such as ISA or pension funds.

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 choose your investment services on the next page and then complete the following 8 sections:

1. About you
2. Your finances
3. Details of your Pension Fund
4. Pension Trustee Details
5. Sharing your account information
6. Your investment preferences
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 25-27.



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 (if you have one).



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

Choosing your investment services

1. Which of these two Quilter Cheviot services would you like to choose?

Please select the investment service that you have already discussed with your investment manager.



Discretionary Portfolio Service (DPS)

The Discretionary Portfolio Service (DPS) offers you active management of your investments and has flexibility for you to apply your investment preferences or restrictions. Your investment manager has full authority to manage your investments without prior reference to you. The minimum investment amount for the DPS is £250,000



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 £40,000. 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.

If you have any additional questions about which service is best for your needs, please get in touch with your investment manager at Quilter Cheviot or financial adviser if you have one.

2. How to verify your identity

At Quilter Cheviot, we ensure that our process complies with anti-money laundering regulations. This means that we need to verify your identity as well as any potential beneficial owners before we proceed with opening your account.

I am a UK resident

We use the information you provide us with in this form to perform electronic identification checks.



I am an overseas resident

Please send us certified copies of your identity documents. We have outlined how to do this on Page 27.

1. About You

1 - 2 - 3 - 4 - 5 - 6

Member's Personal Details

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)

_____/_____/_____

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: _____

1. About You

Tax Information

National Insurance number

 / /

Do you have dual nationality or are not a UK national?

Yes

No

If you answered 'yes' above, please provide your tax identification number(s) in the country(ies) where you are a tax resident

Country

Tax ID no.:

Country

Tax ID no.:

Are you domiciled in the UK?

Yes

No

If you answered 'No' above, please provide us with additional details

Are you a US citizen, a US resident, the holder of a US passport, Green Card, or US bank account?

Yes

No

1. About You

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

Are you/have you ever been employed in the financial services industry or, do you or one of your immediate family members (spouse, spousal equivalent or dependants), work for an accountancy firm that requires certain investment rules to be followed to confirm to their independence policies?

☐ Yes
↓

☐ No

If you answered 'Yes' please provide details (e.g., role, employer)

1. About You

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?

If you answered 'Yes' please provide details

Does your employer (if applicable and only available for clients in the DPS) need to receive contract notes?

If you answered 'Yes' please provide details (e.g., reason(s) and contact information of employer)

☒ Yes ☐ No

☒ Yes ☐ No

Investment experience



Note: This section lets us know the level of experience and confidence you have of investment concepts. If you have no experience and this is your first investment please tick no below and move to the financial dependants section on page 8. For trustees and authorised signatories, please give the following information based on your collective experience.

Have you held an investment portfolio in the past?

If **yes**, please select the service and length of time:

- Under 5 years
- 5 to 10 years
- Over 10 years

☒ Yes ☐ No, this is my first investment

Discretionary Service	Advisory Service	Execution Only
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

1. About You

Investment history

Which of the following investments do you consider yourself to be familiar with from your previous investment experience?

Please tick all that apply.

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 any experience using derivatives (including options) warrants, leveraged, or unregulated investment products?

If you answered 'Yes' please give the average value, frequency, period and reason (e.g., hedging or speculation).

Please provide any relevant financial education or qualifications you may have received in the past.

☐

Yes

☐

No

If you have previous experience of advisory or execution only services, please tell us the average value as well as the frequency and period of your transactions in the following types of investments:

① Government bonds, corporate bonds, quoted equities, unit trusts OEICs or SICAV funds:

Size of average trade

N/A

☐

Under £1,000

☐

£1,000 - £9,999

☐

£10,000 - £49,999

☐

£50,000 and over

☐

Frequency of average trade

Weekly

☐

Monthly or 12 per year

☐

Less than 12 transactions per year

☐

No transactions

☐

1. About You

② Venture capital trusts, private equity, structured products, unquoted investments, unregulated investments or unregulated hedge funds:

Size of average trade	N/A	<input type="checkbox"/>
	Under £1,000	<input type="checkbox"/>
	£1,000 - £9,999	<input type="checkbox"/>
	£10,000 - £49,999	<input type="checkbox"/>
	£50,000 and over	<input type="checkbox"/>
Frequency of average trade	Weekly	<input type="checkbox"/>
	Monthly or 12 per year	<input type="checkbox"/>
	Less than 12 transactions per year	<input type="checkbox"/>
	No transactions	<input type="checkbox"/>

Financial dependants

Please give the details of anyone who is financially dependant on you (e.g., minors or elderly relatives).
For adult dependants only, please also indicate the level of financial support you provide them (e.g. partial or full support and the approximate amount each year):

Name	D.O.B	Level of support	£ pa.
<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"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If you have a financial adviser and you would like us to get the information we ask you for in the next section, 'Financial Background' (pages 9-10), from them, please tick the box on the right and provide us with their full details on page 17.

☐

Financial Background

In this section, we will ask you about your financial background, income, expenditure, assets and liabilities. Any information given here is to help us to assess your financial circumstances to allow us to match the investment service that you have selected to your requirements. This information will not be used for marketing purposes. If you have any questions about where to find information, your investment manager is more than happy to help you complete this section.



Note: Expenditure, assets and liabilities values only need to be approximate.

Assets

Main residence

Personally held assets	Your share of jointly held assets
£ <input type="text"/>	£ <input type="text"/>
£ <input type="text"/>	£ <input type="text"/>

Other Property(ies)

Investments that are not managed by 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"/>
------------------------	------------------------

Personal Pension Fund

£ <input type="text"/>	£ <input type="text"/>
------------------------	------------------------

Other

£ <input type="text"/>	£ <input type="text"/>
------------------------	------------------------

Please give details of 'Other' Investments, if applicable.

2. Your finances

Quilter Cheviot Investments (if applicable)

Value

Total Value of all Investments

Personally held assets

Your share of jointly held assets

£

£

£

£

Liabilities

Mortgage

£

Method of repayment

Repayment date

/ /

Other liabilities

£

£

Gross Yearly Income

Employed and/or self employed income

£

State Pension income

£

Other Pension income

£

Savings income (incl. expected income from assets transferred to or held by Quilter Cheviot)

£

Other income

£

Total Income

£

If you selected 'Other income' for your 'Gross Yearly Income', please give us details of the source of income

2. Your finances

Future circumstances

Do you see any changes to your personal, financial or health circumstances in the future? If you do, please let us know more about these below:

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

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

Health (if in poor health please give details):

Original Source of Overall Wealth

Please provide details of the origins of your overall wealth.

Please let us know if it is originated outside the UK or Ireland.

2. Your finances

Source of Funds



Note: for Anti-Money Laundering purposes we require the source of the funds you intend to invest with us.

Please let us know the source of your pension funding. Please tick all that apply.

	Existing funds	Additional contributions
Surplus earned income	<input type="checkbox"/>	<input type="checkbox"/>
Employee share/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 the 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 please provide details

What is the amount you would like to invest in the account you are opening with Quilter Cheviot? If you anticipate making any changes to this amount that you have not informed us about in the previous 'future circumstances' section please inform your investment manager.

£

3. Details of your Pension Fund

✓ - ✓ - 3 - 4 - 5 - 6

This section can be answered by your pension adviser.

Pension Type (e.g. SIPP, QROPS, Non UK pension, Other)	<input type="text"/>
Pension Provider	<input type="text"/>
Pension scheme name	<input type="text"/>
Provider reference	<input type="text"/>
Are you making or do you plan to make additional contributions into this pension?	<input type="radio"/> Yes <input type="radio"/> No
If yes, how much each year?	<input type="text" value="£"/>
If you are a member of a defined benefit scheme, please give the estimated value of your pension at retirement:	<input type="text" value="£"/>
If you are planning to retire in the next 5 years, what percentage of your overall retirement income do you expect this pension to provide?	<input type="text" value="%"/>
If you have not yet taken any benefits from your pension, when do you intend to take a lump sum?	<input type="text" value="/ /"/>
Do you intend taking an annuity?	<input type="radio"/> Yes <input type="radio"/> No
If taking benefits, what are your likely annual withdrawals	<input type="text"/>

4. Pension Trustee details

✓ - ✓ - 4 - 5 - 6 - 7

To be completed by the scheme administrator and trustee(s) unless we have an agreement to receive these details by alternative means.

Pension trustee(s) name	<input type="text"/>
Contact name	<input type="text"/>
Full postal address	<input type="text"/> Postcode: <input type="text"/>
Email address	<input type="text"/>
Phone numbers	Mobile: <input type="text"/> Home: <input type="text"/>
Member trustee name (where applicable)	<input type="text"/>
HMRC Scheme approval number	<input type="text"/>
FCA reference	<input type="text"/>

FOR OVERSEAS PENSION FUNDS	
Pension trustee(s) name	<input type="text"/>
Contact name	<input type="text"/>
Registered office address	<input type="text"/> Postcode: <input type="text"/>
Email address	<input type="text"/>
Phone numbers	Mobile: <input type="text"/> Home: <input type="text"/>
Member trustee name (where applicable)	<input type="text"/>
Date of incorporation	<input type="text"/> / <input type="text"/> / <input type="text"/>
Scheme approval number, if applicable	<input type="text"/>
Regulator Reference, if applicable	<input type="text"/>

4. Pension Trustee details

Scheme administrator

Full name of pension administrator	<input type="text"/>
Contact name	<input type="text"/>
Full postal address	<div><input type="text"/> Postcode: <input type="text"/></div>
Email address	<input type="text"/>
Phone numbers	<div>Mobile: <input type="text"/> Home: <input type="text"/></div>

5. Sharing your account information

✓ - ✓ - 5 - 6 - 7 - 8

This section lets us know if you would like us to share information relating to your investments with a spouse, a civil partner, a financial adviser or another professional 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 Pension/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. Investments and income preferences

✓ - ✓ - ✓ - 6 - 7 - 8

This section will help us understand your investment objective, assess your risk profile, and to understand what you would like us to do with any income that is generated from your portfolio. This will allow us to recommend and implement a suitable long-term investment strategy for you.

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

Your investment objective

Which of these is your main objective?

Please tick one.

- ☐ Grow the capital value of my portfolio (Capital Growth)
- ☐ Generate income from my portfolio (Income)
- ☐ Grow the capital value and generate some degree of income from my portfolio (Capital Growth and Income)

Your ability to bear loss



Note: It is important that we understand your ability to bear investment losses in the broader context of your overall current financial situation and standard of living, so that we can provide the right investment recommendation for your circumstances.

Which of these most closely matches your circumstances?

Please tick one.

- ☐ 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 significant 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 significant 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 significant impact on my/our overall financial position and standard of living.

Your risk tolerance



Note: Your risk tolerance measures your willingness to accept risk in the portfolio. Obtaining an investment return higher than cash deposits will involve taking risk, so please take a look at the risk information we have provided you in Annex 1 of our terms and conditions booklet (or on our website www.quiltercheviot.com) if you would like to know more.

We would also recommend reading your Quilter Cheviot 'Understanding Your Investment Portfolio' document for further guidance before completing this section. We have also provided a helpful table to guide you on the level of equities that would be involved, and the range of returns that may be experienced, in each of the risk categories.

6. Investment preferences

Which of these risk categories most closely matches;

1) your tolerance to risk, and 2) minimum time period for the investment portfolio we'll manage for you

Please tick one of the following:

- ☐ **No risk tolerance.** 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.

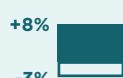
Estimated range of annualised return: **0%**

- ☐ **Lower risk tolerance.** 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.

Typical equity weighting up to:



Estimated range of annualised return*:



Suggested **minimum** investment period:



Estimated maximum peak-to-trough decline across investment period*:



- ☐ **Lower to Medium risk tolerance.** 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.

Typical equity weighting up to:



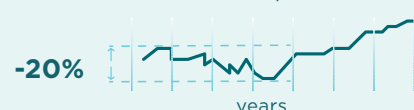
Estimated range of annualised return*:



Suggested **minimum** investment period:



Estimated maximum peak-to-trough decline across investment period*:

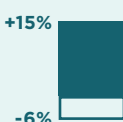


- ☐ **Medium risk tolerance.** I/We have a medium tolerance for risk and can accept modest variation or disruption to capital value or current income in order to meet my/our longer-term objectives.

Typical equity weighting up to:



Estimated range of annualised return*:



Suggested **minimum** investment period:



Estimated maximum peak-to-trough decline across investment period*:

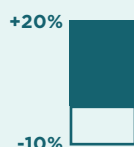


- ☐ **Medium to Higher risk tolerance.** I/We have a medium to higher tolerance for risk and can accept considerable variation or disruption to capital value or current income in order to meet my/our longer-term objectives.

Typical equity weighting up to:



Estimated range of annualised return*:



Suggested **minimum** investment period:



Estimated maximum peak-to-trough decline across investment period*:



- ☐ **Higher risk tolerance.** 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.

Typical equity weighting up to:



Special situations apply to specialist investment instructions where the range and concentration of riskier assets could be significantly increased

Suggested **minimum** investment period:



Estimated maximum peak-to-trough decline across investment period*:



*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.

6. Investment preferences

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, which of the following most closely matches your circumstances? Please tick one.

- ☐ 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.



Note: If your expected withdrawals are required to meet living costs we recommend you speak to a financial adviser before opening an account with us as our service may not be appropriate.

Investment restrictions and responsible investment considerations

Managed Portfolio Service



Note: Please note the following section is for DPS clients only. If you are a MPS client and wish to apply investment restrictions or a focused or dedicated strategy this is not possible. The MPS is an aware service and the definition of this is below. If you wish to adopt focused or dedicated strategies please speak to your investment manager before completing this form.

Discretionary Portfolio Service only

Investment restrictions

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

☐ Yes ☐ No



Note: If yes, please contact us for our investment restrictions supplement.

Responsible investment considerations



Note: At Quilter Cheviot, we recognise the importance of integrating environmental, social and governance factors (ESG) into our investment decisions and we are an active owner on your behalf through voting and engagement activity.

We offer clients the ability to screen certain sectors or activities within an account. The nature and extent of this screening will contribute to the determination of your preferences for responsible investment. The implementation of this screening may result in the accounts performance deviating from the comparable (non-constrained) benchmark.

If you would like to discuss this further, please contact us to complete an investment restrictions supplement.

Which of these describe your preferences for responsible investment considerations? Please tick one only.

- ☐ **Aware: (your default if no other choice is made).** My aim is to optimise financial returns for my risk level and I believe that being aware of ESG factors is an important input to achieve this.
- ☐ **Focused:** My aim is to invest with a focus on ESG factors in order to achieve my financial goals within the agreed risk level.
- ☐ **Dedicated:** My aim is to invest on a sustainable basis where the consideration of ESG factors drives the investment decisions in my portfolio in line with the agreed risk level.

7. Fees and Charges

✓ - ✓ - ✓ - ✓ - 7 - 8

In this section we will ask you to confirm your agreement to our fees and charges as well as confirming if you would like us to pay your adviser's charges, if applicable, from your portfolio.

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

☐

Adviser Charges Consent

Only complete this section if you have a financial adviser and you would like to use this account to pay for their charges. If not, please skip to the next section called 'Your consent and signature' on page 22.

Adviser name

Annual servicing charge

£ OR % of the total assets under management with Quilter Cheviot on a continuing basis.

Is VAT applicable to the ongoing annual servicing charge? It is your adviser's responsibility to determine this.

☐ Yes ☐ No

Initial Charge

£ OR % of all new funds invested into your portfolio.

Is VAT applicable to the initial charge? It is your adviser's responsibility to determine this.

☐ Yes ☐ No

If you answered a percentage payment above, how long would you like for this instruction to remain in place?

☐ For the initial investment only
☐ For 12 months from the date of this instruction
☐ Until cancelled in writing (this option will be applied if you choose to not make a selection)

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 Discretionary Portfolio Service clients 0.3% plus VAT on the first £1million, 0.2% plus VAT thereafter.

Special Category Data

In the contact we have with you it is possible that you may disclose sensitive information to us that is defined as Special Category Data (SCD) under data protection law. 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 usually 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: race or ethnic origin, political opinions, religious or philosophical beliefs, health, sexual orientation, trade union membership, and genetic or biometric data.

We only collect SCD when it is necessary and relevant for us to do so to tailor your investment account to your specific requirements (if any) or to otherwise provide our services to you as agreed. We are most likely to 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 fact find and collect personal data that may include SCD (as described above). We may also collect SCD during regular review meetings or other conversations with you, 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 is tailored to your needs.

When we do not require your consent

In very limited circumstances it may be necessary for us to record information about your health, which is a type of SCD, without your consent due to reasons of substantial public interest. This provision would only be relied upon if absolutely necessary to safeguard your economic wellbeing, and if a failure to record this information could pose a direct risk of harm.

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

I consent

☐

8. Your consent and signature

Scheme Trustee consent and signature

To be signed by the scheme trustee. Please take your time and carefully read, sign and date this page to agree to:

- ✓ confirm your agreement to this application form and that, to the best of your knowledge, the information provided in it by the member and/or their adviser is complete and accurate in all respects;
- ✓ confirm your agreement to Quilter Cheviot's standard Client Terms and Conditions if you do not already have a separate agreement in place with Quilter Cheviot regarding the scheme;
- ✓ consent to Quilter Cheviot's 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;
- ✓ consent to notices (such as changes to terms and conditions) being sent electronically, including by an email attaching a document or linking to the Quilter Cheviot website;
- ✓ confirm that you have verified the identity and source of funds of each such contributor; and
- ✓ confirm that the member (as your agent in respect of this account) has authority on an ongoing basis to:
 - ✓ provide Quilter Cheviot with information regarding his/her personal details and interests;
 - ✓ agree the investment objective, risk profile and any investment restrictions applicable to the account and the fees and charges payable from it; and
 - ✓ give instructions in relation to the account provided that they are consistent with the investment guidelines you have prescribed.

	Signatory 1	Signatory 2
Signature	<div></div>	<div></div>
Date	<div>/ /</div>	<div>/ /</div>
Name capacity/position	<div></div>	<div></div>
	Signatory 3	Signatory 4
Signature	<div></div>	<div></div>
Date	<div>/ /</div>	<div>/ /</div>
Name capacity/position	<div></div>	<div></div>

8. Your consent and signature

Member consent and signature

To be signed by the Member. Please take your time and carefully read, sign and date this page to agree to:

- ✓ confirm that the information provided in this application form is complete and accurate in all respects;
- ✓ acknowledge that Quilter Cheviot is appointed by the scheme trustee and/or administrator and the provision of Quilter Cheviot's service shall be in accordance with the terms of that appointment; meaning that, in the event of any conflict or inconsistency between the information or instructions provided to Quilter Cheviot by the trustee or administrator and any information or instructions provided by you, the information or instructions provided by the trustee or administrator (as applicable) shall prevail;
- ✓ acknowledge receipt of a copy of the Quilter Cheviot Terms and Conditions, Risk Disclosures, Investment Proposal and Schedule of Charges and agree that, subject to the terms of Quilter Cheviot's appointment by the scheme trustee and/or administrator, 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);
- ✓ confirm that, if applicable, you instruct Quilter Cheviot to facilitate the payment of adviser charges to your named adviser as set out in Part 7 of this application form;
- ✓ confirm receipt of the Quilter Cheviot 'Understanding Your Investment Portfolio' document;
- ✓ consent to notices being sent electronically, including by an email attaching a document or linking to the Quilter Cheviot website; and
- ✓ authorise Quilter Cheviot to obtain relevant financial details about you from your pension adviser.



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

Date

Print name

Applicant 1

Thank you for completing your Account Application form



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.

If your investments are subject to UK or Irish income or capital gains taxes, we'll also provide an annual tax summary. Please note that this tax information does not constitute tax advice and you should seek independent tax advice.

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 6 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.



Commission Values

All assets above £20,000
= 0.3%

The next £10,000 = 0.5%

The first £10,000 = 1.9%

Helpful information

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.

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.

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

0.04% - USA (USD10)

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

Estates in Administration

When one of our clients passes, we move their account to our Execution only service and apply an administration charge of 0.3% per year based on the value of the portfolio at the end of each month and average it over our charging period. This charge is paid directly from the Quilter Cheviot account to us quarterly in arrears at the end of March, June, September and December and it can be subject to VAT.

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.

Helpful information

How to certify your identity documents

If you are an overseas resident or have an incomplete identification check, your evidence of identity must be confirmed by either an FCA-authorised person or a member of a professional organisation recognised by the Money Laundering Regulations 2007.

The following are the authorised individuals who can certify your documents:

- UK/Overseas Solicitor
- Notary Public
- Commissioner for Oaths
- UK Barrister (not a Judge)
- UK Licensed Conveyancer
- UK Legal Executive
- UK/Overseas Chartered Accountant
- Bank Manager
- Authorised financial adviser
- Authorised mortgage broker
- Embassy, Consulate or High Commission of the Country of issue for non-UK nationals
- Quilter Cheviot Staff (in the ordinary course of business)



Note: If your identity documents are not certified by someone who fits the approved list above, we cannot accept them. To open your account with us you will need to re-submit documentation that is certified to our requirements.

In addition, we need to be able to read documents that have been photocopied. If we cannot, we will ask you to re-submit a legible version.

How to send us your identity documents

All documents must be certified as follows:

"I hereby certify this is a true copy of the original as seen by me (name) on (date) [and that it bears a true likeness of the person described therein]."

Please add the words in the square brackets [] where the document includes a photograph of the individual.

The person who provides the certification must be named and able to be contacted about the document if it is necessary. Therefore, a certification in the name of a firm is not acceptable. The person who certifies your document must be currently employed in the approved position. For us to accept your identity documents, the following information about the certifier needs to be clear on the certification:

- Their name
- Their title
- Their occupation
- The date of certification
- Their contact details



Note: We need the original signature of the person certifying any photocopied documents. We cannot accept electronic signatures or photocopies of certified copy documents.

QUILTER CHEVIOT

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Quilter Cheviot and Quilter Cheviot Investment Management are trading names of Quilter Cheviot Limited. Quilter Cheviot Limited is registered in England 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.