

self-invested personal pension

application form

Name of Applicant

Please complete this form in full using BLOCK CAPITALS and dark ink. Incomplete forms may cause delays in establishing your Self-Invested Personal Pension (SIPP) and Rowanmoor Pensions cannot be held responsible in such cases. There are notes to help you. Please initial any changes you make and do not use correction fluid if you make a mistake.

The information supplied will be held in the strictest confidence and subject to the provisions of Data Protection Legislation.



Rowanmoor Pensions

personal details

Applications for members under 16 years of age must be completed on their behalf by a person who has parental responsibility for them. Such applications require a completed identity verification certificate for the member and person with parental responsibility, see page ten.

If you do not have a National Insurance number please detail the reason why in the notes section on page eleven.

We will need to take any Pension Sharing or Pension Earmarking Order into account when calculating your retirement benefits.

Please tick the box which most closely applies to you.

Please tick the box/es that apply to you.

We will need to take into account any 'protection' you might have when calculating your retirement benefits and will require documented evidence.

entitlement to tax relief

If you have ticked 1, 2, 3 or 4 we will claim basic rate tax on your personal contributions.

If you have ticked 5, 6 or 7 we will reclaim basic rate tax on your personal contributions up to £3,600 gross.

If you have ticked box 8 you can contribute to the pension scheme but we cannot claim basic rate tax on your contributions.

Your entitlement to tax relief should be discussed with your tax inspector.

Title	<input type="text"/>	
Forename(s)	<input type="text"/>	
Surname	<input type="text"/>	
Private Address	<input type="text"/>	
	<input type="text"/>	
Country	<input type="text"/>	Postcode <input type="text"/>
National Insurance Number	<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female
Nationality	<input type="text"/>	Date of Birth <input type="text"/>
Occupation	<input type="text"/>	

Marital Status Single Married/Civil Partnership Separated
 Divorced Widowed

Spouse's/Civil Partner's Date of Birth

Is there a Pension Sharing or Pension Earmarking Order in place?

YES NO

Employed Caring for person over 16
 Pensioner In full time education
 Self-employed Unemployed
 Child under 16 Other (please state)
 Caring for child under 16

Do you have protection of existing pension rights with Her Majesty's Revenue and Customs?

YES NO

If 'YES' please confirm which of the following boxes are applicable

Enhanced Protection Enhanced Protection with Lump Sum Protection
 Primary Protection Primary Protection with Lump Sum Protection
 Enhanced Lifetime Allowance

Please tick **one** box only:

- 1.** I have relevant UK earnings chargeable to UK income tax, and I have been resident in the UK some time during the current tax year.
- 2.** I have general earnings from overseas Crown employment subject to UK tax in the current tax year.
- 3.** My spouse/civil partner has general earnings from overseas Crown employment subject to UK tax in the current tax year.
- 4.** I am not resident in the UK in the current tax year, but
- I was resident in the UK at some time during the five tax years immediately before the tax year in question, and
 - I was resident in the UK when I joined the pension scheme, and
 - I have relevant UK earnings chargeable to UK income tax.
- 5.** I have no relevant UK earnings chargeable to income tax, but I have been resident in the UK some time during the current tax year.
- 6.** I or my spouse/civil partner are in overseas Crown employment but do not have general earnings subject to UK tax in the current tax year.
- 7.** I cannot tick any of the above, but
- I was resident in the UK, or had earnings chargeable to UK income tax, at some time during the five years immediately before the tax year in question, and
 - I was resident in the UK when I joined the SIPP.
- 8.** I cannot tick any of the above.

personal contributions

Please complete this section if you will be paying personal contributions into your SIPP. Do not include details of any employer contributions or benefits transferring from other pension arrangements in this section.

If you have benefits which are subject to enhanced protection, the protection will be lost if a contribution is paid by/for you.

Tax relief can only be claimed on contributions made before age 75.

Please note that receipt of any basic rate tax relief due can take up to eleven weeks and will only be available for investment once it has been received in your SIPP bank account. Higher rate tax relief should be reclaimed via your annual self-assessment tax return.

Please ensure you seek independent advice from your financial adviser before paying contributions into your SIPP.

Please DO NOT attach any contribution cheques, as they cannot be accepted until we have confirmed establishment of your SIPP.

Once we have confirmed your membership we will provide you with bank account details to enable any contributions to be made.

To comply with Anti Money Laundering regulations, if personal contributions are to be made by a third party, we will require either a corporate or individual verification certificate to be completed by them.

employer details

Please complete this section if your employer will be contributing to your SIPP or paying your personal contributions on your behalf.

More than one employer may contribute. We will require similar information and one completed corporate verification certificate for each employer. The corporate verification certificate is on page nine of this form. Please photocopy this or ask us for additional forms. The notes section on page eleven may be used to provide employer details.

Tax relief can only be claimed on contributions made before age 75.

employer contributions

This section is to be completed by the employer.

Please confirm the level of contributions you propose to pay for this member.

If the member has benefits which are subject to enhanced protection, the protection will be lost if a contribution is paid.

The Pensions Regulator's code of practice, requires Rowanmoor Pensions to report late payment of contributions made by an employer on behalf of an employee, under a direct payment arrangement.

Please DO NOT attach any contribution cheques, as they cannot be accepted until we have confirmed establishment of the SIPP.

Once we have confirmed establishment we will provide you with bank account details to enable any contributions to be made.

	REGULAR CONTRIBUTION	SINGLE CONTRIBUTION
Personal Contributions (net)	<input type="text" value="£"/>	<input type="text" value="£"/>
Regular contribution payment frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly	
Start date for regular contributions	<input type="text" value="D D M M Y Y"/>	
What method of payment will you use?	<input type="checkbox"/> Cheque <input type="checkbox"/> Standing Order <input type="checkbox"/> Telegraphic Transfer <input type="checkbox"/> In-specie Contribution	
Will your employer pay your personal contributions on your behalf?	<input type="checkbox"/> YES <input type="checkbox"/> NO	

If 'YES' the employer details section of this form must be completed.

Name	<input type="text"/>
Registered Office (if applicable)	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Telephone Number (inc. STD code)	<input type="text"/>
Fax Number (inc. STD code)	<input type="text"/>
Contact Name	<input type="text"/>
Email Address	<input type="text"/>
Trading Address (if different from above)	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Telephone Number (inc. STD code)	<input type="text"/>
Fax Number (inc. STD code)	<input type="text"/>

	REGULAR CONTRIBUTIONS	SINGLE CONTRIBUTION
Employer (gross)	<input type="text" value="£"/>	<input type="text" value="£"/>
Regular contribution payment frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly	
What method of payment will you use?	<input type="checkbox"/> Cheque <input type="checkbox"/> Standing Order <input type="checkbox"/> Telegraphic Transfer <input type="checkbox"/> In-specie Contribution	
Start date for regular contributions	<input type="text" value="D D M M Y Y"/>	

employer's declaration

The information provided on this form is correct to the best of our knowledge. We confirm we understand that once a contribution has been made to a SIPP, it cannot be returned.

Signature	<input type="text"/>		
Print Name	<input type="text"/>		
Position	<input type="text"/>	Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

investments

It helps us to provide a smooth administration service if we are aware of the types of investment that you are considering within the first 12 months.

Rowanmoor Pensions has streamlined account opening services and established data links for the provision of valuations with our preferred partners Seven Investment Management Limited (7IM) and Stocktrade (part of Brewin Dolphin Limited).

Other established investment companies that operate on a nominee account basis may be used but may not have streamlined account opening or data links in place.

Please tick the appropriate box/es:

- 7IM Investment Platform Stocktrade
 Commercial Property
 Other Investments (please specify below)

taking benefits

Please ensure you complete this section if you intend to take retirement benefits from your SIPP in the near future. Failure to complete this section may result in a delay paying your retirement benefits.

Please note that pension payments can only be made once your SIPP has received the appropriate funds.

Do you intend to take benefits in the near future?

- YES NO

If 'YES' please confirm how you wish to take your benefits

- Unsecured Pension Alternatively Secured Pension Scheme Pension

Anticipated benefit start date

scheme pension

If you wish to take benefits as a scheme pension, please ensure you complete this section.

A scheme pension is a method of drawing benefits from your SIPP and is an alternative to taking benefits via a lifetime annuity, unsecured pension or alternatively secured pension.

You should seek independent financial advice before selecting this option.

Are you applying for membership of a Rowanmoor Pensions' SIPP to enable you to take a scheme pension in the near future?

- YES NO

If 'YES' it is important that you understand that we will establish your SIPP under an individual trust, which allows the operation of a scheme pension.

independent financial adviser (IFA)

Please give details of the IFA who is to advise you.

Correspondence will normally be sent to your Adviser. These details provide Rowanmoor Pensions with the authority to correspond with your IFA.

Contact Name	<input type="text"/>		
Company Name	<input type="text"/>		
Address	<input type="text"/>		
	Postcode	<input type="text"/>	
Telephone Number (inc. STD code)	Fax Number (inc. STD code)	<input type="text"/>	
Email Address	<input type="text"/>		
Regulated by	<input type="text"/>		
Authorisation Number	<input type="text"/>		

- I am not appointing an Independent Financial Adviser

Rowanmoor Pensions recommends that you take financial advice from a suitably qualified professional. Please tick the box if you are not taking financial advice.

expression of wish notice of beneficiaries

This information will help to ensure prompt payment of any death benefits in the event of your death. Please confirm the percentage split of any benefits you wish to be paid to your nominated beneficiaries.

Non-protected rights

The trustee will consider the wishes you express but will not be bound by them and will exercise full discretion as to whom your benefits should be paid. This may include payment to your estate. Lump sum death benefits are normally paid free of inheritance tax. Lump sum death benefits are not paid on death after age 75.

Protected rights

Any death benefits arising from protected rights funds will have to be used to provide an income to a living spouse or civil partner. If there is no living partner, the protected rights fund must be paid as a lump sum to your nominated beneficiaries. If you have not made any nomination of beneficiaries or none of them are existing at the time of your death, payment will be made to your estate. Lump sum death benefits may be subject to inheritance tax. For more detailed information see the Key Features document.

You may change your nominated beneficiaries in writing at any time. Rowanmoor Pensions will keep this information confidential.

If you need to provide any further information please use a separate sheet.

Should you require further information please seek independent financial advice.

DEATH BEFORE AGE 75

Should there be an entitlement to a lump sum payment or dependant's pension I wish the payment/s to be made as follows:

NAME OF DEPENDANT/BENEFICIARY	RELATIONSHIP	%

DEATH AFTER AGE 75

Should there be an entitlement to a dependant's pension I wish it to be apportioned as follows:

NAME OF DEPENDANT	RELATIONSHIP	%

In the event of there being no surviving financial dependant payment may be made to a charity. If you wish to nominate a charity/ies please name them below, otherwise the trustees will do so.

NAME OF CHARITY	%

benefits from other schemes

Transfers and assignments to your SIPP can only be made once Rowanmoor Pensions has confirmed establishment of your SIPP.

If you have more than one pension arrangement please photocopy this page for each additional pension operator and complete each sheet. This will give us the authority required to contact the operator about your pension benefits.

You should seek independent financial advice before making any transfers or assignments.

I wish to transfer the following pension arrangement into my Rowanmoor Pensions SIPP.

OPERATOR'S NAME AND ADDRESS

Name	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>	Postcode	<input type="text"/>
Telephone Number (inc. STD code)	<input type="text"/>	Fax Number (inc. STD code)	<input type="text"/>
Email Address	<input type="text"/>		
Policy Type	<input type="text"/>		
Policy/Scheme Name	<input type="text"/>		
Policy/Scheme Number	<input type="text"/>		
Pension Scheme Tax Reference	<input type="text"/>		

Are benefits currently in payment?

YES NO

If 'YES' have all the funds been crystallised?

YES NO

Do you wish to transfer the protected rights/guaranteed minimum pension?

YES NO NOT APPLICABLE

If 'YES' is any of the protected rights/guaranteed minimum pension in payment?

YES NO

Do you want to transfer assets 'in-specie'?

YES (ALL ASSETS) YES (SOME ASSETS) NO

If 'YES' to 'some assets' please provide a list of assets you wish to transfer 'in-specie'.

We will need to take any Pension Sharing or Pension Earmarking Order into account when calculating your retirement benefits.

If you answer 'YES' we reserve the right to make enquiries before proceeding with a transfer.

Some benefits which are subject to protection of existing rights may be lost if they are transferred or assigned to your SIPP.

Please ensure you seek independent financial advice on matters relating to the protection of existing rights.

Authority for Rowanmoor Pensions to obtain information about these benefits is given by signing the member's declaration on page eight of this form.

Is the pension fund subject to a Pension Sharing or Pension Earmarking Order?

YES NO

Is the pension fund subject to any Scheme Specific Lump Sum or Member Pension Age protection?

YES NO

member's declaration

This is our standard application form upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing. If you do not understand any point please ask for further information or seek independent advice.

The information on this form and any supplementary information provided by you and/or your nominated advisers, now or in the future, will be used by Rowanmoor Pensions to:

1. set up and administer your SIPP;
2. send information relating to your SIPP to you or your advisers;
3. provide statistics for marketing/new business analysis by Rowanmoor Pensions (or its agents);
4. give essential information about your SIPP to others if necessary to run your SIPP and for regulatory purposes. Information about you will be kept after your SIPP is closed.

Once your SIPP has been established, we will write to you requesting your answers to a series of security questions. We will be unable to deal with any enquiries you may have by phone until we receive your answers.

*I have read and understood my cancellation rights in the Self-Invested Personal Pension Key Features document and agree to waive my cancellation rights. *(Delete if not applicable).

*I have parental responsibility for the child named on this application form. *(Delete if not applicable).

I confirm that by completing this application, I agree to become a member of a Rowanmoor Pensions Self-Invested Personal Pension Scheme established under a master trust or individual trust as applicable and be bound by the Rules of that Scheme. I understand that I will become a member of the Rowanmoor Pensions master trust SIPP unless I am applying to take a scheme pension as indicated in the 'taking of benefits' section of this form, when I will become a member of a Rowanmoor Pensions SIPP established under an individual trust to facilitate this. I accept the Terms and Conditions of the Scheme and I have read and agree to the charges as outlined in the Self-Invested Personal Pension Fees and Services schedule and understand that fees will be deducted from my SIPP bank account.

I understand that Rowanmoor Trustees Limited is the independent trustee and Rowanmoor Personal Pensions Limited will be the scheme Administrator.

I confirm that the information provided in this application is true and correct to the best of my knowledge. I undertake to inform Rowanmoor Pensions of any changes to my residency status, name, permanent residential address, if I cease to have any relevant UK earnings or if I start to receive pension benefits from any other scheme. I will notify Rowanmoor Pensions of any changes in writing within 30 days or before the next 5 April if earlier.

If an employer is paying contributions to my SIPP I give Rowanmoor Pensions authority to correspond directly with them. I agree that my total contributions to any registered pension scheme in respect of which I am entitled to receive tax relief, will not exceed the higher of the basic amount (£3,600 as at 5 April 2009) or my relevant UK earnings, within the meaning of Section 189 of the Finance Act 2004, in that tax year, subject to HMRC limits.

I authorise any insurer or other pension provider and HMRC to disclose to Rowanmoor Pensions any details requested about the benefits provided for me.

I hereby give authority for Rowanmoor Pensions to accept investment and disinvestment instructions from my appointed financial adviser and fully understand and agree:

- that I am solely responsible for all decisions relating to the purchase, retention and sale of the investments forming my personal arrangement under the SIPP;
- not to hold The Royal Bank of Scotland plc, Rowanmoor Group plc or its subsidiaries liable for any claim in respect of the decisions made by myself or any appointed adviser;
- that I will be responsible for any losses and/or expenses which are the result of any untrue, misleading or inaccurate information given by me or on my behalf either in this form or with respect to the benefits from my SIPP;
- that Rowanmoor Personal Pensions Limited and Rowanmoor Trustees Limited have not carried out and shall not carry out any review of the nominated investment manager's financial status or their investment and/or risk strategies.

I agree to Rowanmoor Pensions opening a SIPP bank account with The Royal Bank of Scotland plc, to which all payments into my SIPP will be made. I understand Rowanmoor Trustees Limited will be sole signatory to the account. I understand that once a contribution has been made to my SIPP, it cannot be returned.

Signature

Print Name

Date

D	D	M	M	Y	Y
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corporate verification certificate

To be completed by a regulated UK or EU Intermediary when introducing retail sector business.

Please complete a separate certificate for all employers making contributions to the SIPP.

EMPLOYER'S DETAILS

Company Name	<input type="text"/>		
Registered Number (if applicable)	<input type="text"/>		
Registered Address	<input type="text"/>		
	<input type="text"/>		
Country	<input type="text"/>	Postcode	<input type="text"/>
Nature of Business	<input type="text"/>		
Type of Entity (Ltd Co, Partnership, plc)	<input type="text"/>		
Names of Directors (or equivalent)	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	
Names if principal beneficial owners (ie over 25%)	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	

I/WE CERTIFY THAT:

- a) the information given above was obtained by me/us in relation to this customer;
- b) the evidence I/we have obtained to verify the identity of the customer;
(PLEASE TICK ONE BOX ONLY)
meets the standard evidence set out within the guidance for the UK Financial Sector issued by the JMLSG; **or** TICK
exceeds the standard evidence (written details of the further verification evidence taken are attached to this certificate);
- c) upon request I/we will supply evidence of identity of the customer to Rowanmoor Pensions.

TO BE SIGNED BY **EITHER**

Name of Regulated Firm	<input type="text"/>
Regulator's Name and Reference Number	<input type="text"/>

OR

Name of Regulated Individual	<input type="text"/>
Regulator's Name and Reference Number	<input type="text"/>

Signed*	<input type="text"/>	COMPANY STAMP
Name	<input type="text"/>	
Position	<input type="text"/>	
Date	<input type="text"/>	

***Original signature required.**

identity verification certificate

To be completed by a regulated UK or EU Intermediary when introducing retail sector business.

Please complete a separate certificate for all parties to the contract (e.g. joint applicants, trustees, settlors and third parties) where you have been required to undertake identification. If an application is being made on behalf of a minor, identity verification is required for both the minor and their legal guardian (i.e. the person who has parental responsibility for them).

Name of Applicant*/Trustee*/
Third Party* (in full)
*Delete as applicable

Date of Birth

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Address

Country

Postcode

If this individual has changed address
in the last three months please give
the previous address here

Country

Postcode

I/WE CERTIFY THAT:

- a) the information given above was obtained by me/us in relation to this individual;
- b) the evidence I/we have obtained to verify the identity of the customer;
(PLEASE TICK ONE BOX ONLY)
- meets the standard evidence set out within the guidance for the UK Financial Sector issued by the JMLSG; **or**
- exceeds the standard evidence (written details of the further verification evidence taken are attached to this certificate);
- c) upon request I/we will supply evidence of identity of this individual to Rowanmoor Pensions.

TICK

TO BE SIGNED BY **EITHER**

Name of Regulated Firm

Regulator's Name and
Reference Number

OR

Name of Regulated Individual

Regulator's Name and
Reference Number

Signed*

Name

Position

Date

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COMPANY STAMP

***Original signature required.**

notes

A large, empty rectangular box with a thin blue border, occupying the majority of the page. It is intended for the user to provide notes or additional information.



TELEPHONE: 08445 440 440 • FAX: 08445 440 500
enquiries@rowanmoor.co.uk • www.rowanmoor.co.uk

ADMINISTRATION CENTRES

ROWANMOOR HOUSE • 46-50 CASTLE STREET • SALISBURY SP1 3TS
2 BELMONT HOUSE • DEAKINS BUSINESS PARK • EGERTON • BOLTON BL7 9RP

CONSULTANCY OFFICES

LONDON | BOLTON | BURGESS HILL | SALISBURY

Rowanmoor Pensions is a trading name of Rowanmoor Group plc (No. 5792242). Rowanmoor Trustees Limited (No. 1846413) and Rowanmoor Personal Pensions Limited (No. 2268900) are wholly owned subsidiaries of Rowanmoor Group plc. All companies registered in England at Rowanmoor House, 46-50 Castle Street, Salisbury SP1 3TS.

Rowanmoor Personal Pensions Limited is authorised and regulated by the Financial Services Authority.

If you require this document in audio tape, large print, Braille or PC disc format, please telephone 08445 440 550 or fax 08445 440 500.