

## installation questionnaire

### scheme details

Please ensure that a completed Member Questionnaire accompanies this application for each member.

Name of Scheme

Number of Members

**Please complete the Installation Questionnaire in full using BLOCK CAPITALS and dark ink. There are notes to help you. Any omission could delay the registration of the scheme with Her Majesty's Revenue and Customs (HMRC) and any proposed investments in the scheme. Please initial any changes you make and do not use correction fluid if you make a mistake.**

**On completion, sign and date the Declaration and Interim Deed before returning it to us with a completed Member Questionnaire for each member.**

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





## principal employer details

Please advise if the employer is limited, limited by guarantee, unlimited, limited by liability, a partnership, or other, e.g. self-employed.

Name	<input type="text"/>		
Registered Office (if applicable)	<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"/>		
Trading Address (if different from above)	<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"/>		
Employer Status	<input type="text"/>		
Nature of Business	<input type="text"/>		
Employer Year End	<input type="text"/>	Registration Number (if applicable)	<input type="text"/>
Corporation Tax District	<input type="text"/>	Ref	<input type="text"/>
PAYE District	<input type="text"/>	Ref	<input type="text"/>

## trustee bank account

A Trustee bank account will be opened with The Royal Bank of Scotland plc London Corporate Service Centre to receive contributions, investment and other income. Rowanmoor Trustees Limited will act as sole signatory to the account, under the direction of the trustees. Please confirm which member trustees will authorise any transactions.

For practical reasons we recommend that all of the trustees are appointed to authorise payments from the trustee bank account, with at least one to authorise transactions at any time. Please add more names if necessary.

### MEMBER TRUSTEES

Print Name	<input type="text"/>	Print Name	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>

## trustee adviser details

Please give details of the IFA who will provide advice on the scheme to the member trustees.

All correspondence will be sent to this address. If you do not have an IFA all correspondence will be sent to the trading address of the principal employer.

### INDEPENDENT FINANCIAL ADVISER (IFA) (if appropriate)

Contact Name	<input type="text"/>		
Company 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"/>		
Regulated by	<input type="text"/>		
Authorisation Number	<input type="text"/>		

The trustees must appoint an investment adviser.

Will the IFA be appointed to act as the Investment Adviser?

YES  NO

## trustee adviser details (continued)

If you have ticked 'NO' on the previous page please provide details of your appointed investment adviser.

### INVESTMENT ADVISER (CONTINUED)

Contact Name			
Firm's Name			
Address			
		Postcode	
Telephone Number (inc. STD code)		Fax Number (inc. STD code)	
Email Address			
Regulated by		Authorisation Number	

## principal employer accountant details

Please provide details of the accountant acting for the principal employer.

### ACCOUNTANT

Contact Name			
Accountancy Firm's Name			
Address			
		Postcode	
Telephone Number (inc. STD code)		Fax Number (inc. STD code)	
Email Address			

Rowanmoor Pensions will produce scheme accounts as part of our standard service (scheme year end will be 5 April). There will be an additional charge for any self-assessment tax returns.

HMRC may ask for Self-Assessment Tax Returns to be submitted for the scheme.

Please tick if you wish Rowanmoor Pensions to complete any annual Self-Assessment Tax Returns.

## reason for the scheme

It helps us to provide smooth administration if some of the factors likely to affect the SSAS within the first 12 months are known, for example, property purchase. Please provide as much detail as you can, including timescales if known.

Principal reason for the SSAS:

## initial contribution details

Please provide details of the proposed first contribution for each member and the total contribution. If there are more than six members please use the notes section on page five to detail their contributions.

If a member has benefits which are subject to enhanced protection or fixed protection, the protection will be lost if a contribution is paid by/for them.

Please ensure you seek independent advice from your professional adviser before paying contributions into the scheme.

Please DO NOT attach any contribution cheques as they cannot be accepted until the scheme has been registered with HMRC.

Once we have registered the scheme we will provide you with bank account details to enable any contributions to be made.

	£
Name	Amount
	£
Name	Amount
	£
Name	Amount
	£
Name	Amount
	£
Name	Amount
	£
Name	Amount
Total Contribution	£
	Amount

## additional participating employer

In addition to completing the section opposite, please provide details of the participating employer in the notes section at the bottom of this page. We will require the same information as you have already provided for the principal employer and a completed money laundering certificate for each additional participating employer.

## declaration

This is our standard Installation Questionnaire upon which we intend to rely. For your own benefit and protection you should read this declaration 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 the pension scheme;
2. send information relating to the pension scheme to any of the trustees of the scheme;
3. provide statistics for marketing/new business analysis by Rowanmoor Pensions (or its agents);
4. give essential information about your SSAS to others if necessary to run your SSAS and for regulatory purposes. Information about you will be kept after your account is closed.

To be signed by two directors or a director and company secretary (or sole director, if detailed in the Memorandum and Articles of Association), of the principal employer if they are a limited, limited by guarantee or unlimited company.

To be signed in accordance with the partnership agreement, subject to a minimum of two partners signing.

To be signed by an individual in the case of the self-employed.

If signed by a sole director, please provide a copy of the Memorandum and Articles of Association of the principal employer.

## notes

Is any employer, other than the principal employer, to participate in the SSAS?

YES  NO

If 'YES', please complete the following:

Name of the Participating Employer  
Relationship to the Principal Employer


Completed money laundering certificate(s) attached?

YES

On behalf of the Principal Employer we agree to establish the SSAS and enclose with this Questionnaire and signed Interim Deed a fully completed Member Questionnaire for each member invited to join.

We confirm we are acting in accordance with the Memorandum and Articles of Association of the Company or Partnership Agreement.

We request Rowanmoor Pensions to provide the necessary documentation to establish the scheme and provide the members with details of their membership on our behalf. They are entitled to charge for this and any other work associated with the establishment of the scheme even if we should decide not to proceed with the scheme. In such circumstances, we understand Rowanmoor Pensions will charge a minimum of £500 + VAT.

We agree to Rowanmoor Pensions opening a Trustee bank account with The Royal Bank of Scotland plc to which all payments into the SSAS will be made, we understand Rowanmoor Trustees Limited will be sole signatory to the account.

We confirm we understand that once a contribution has been made to a scheme, it cannot be returned without incurring a tax charge.

The information provided on this form is correct to the best of our knowledge.

Signature

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Print Name

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Position

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Date

D	D	M	M	Y	Y
---	---	---	---	---	---

Signature

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Print Name

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Position

--

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 participating in the scheme.

## 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 individuals who exercise control over the management of the company	<input type="text"/>	<input type="text"/>	
	<input type="text"/>	<input type="text"/>	
Names if principal beneficial owners (i.e 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 identify 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 customer to Rowanmoor Pensions.

TICK

## TO BE SIGNED BY EITHER

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

# interim deed

This Interim Trust Deed is made on ..... **LEAVE BLANK** ..... 20 .....

## Between

- (1) Rowanmoor Trustees Limited (No. 1846413) whose registered office is at Rowanmoor House, 46-50 Castle Street, Salisbury, Wiltshire, SP1 3TS (Independent Trustee);
- (2) .....  
(No. ....) whose registered office is at .....  
..... (Principal Employer); and
- (3) **Rowanmoor Group plc** (No. 5792242) whose registered office is at Rowanmoor House, 46-50 Castle Street, Salisbury, Wiltshire, SP1 3TS (Administrator).

## Whereas

- (A) The Principal Employer wishes to establish a pension scheme to be known by the name set out in the Schedule, under irrevocable trust to commence on the Commencement Date and to provide pension and lump sum benefits for or in relation to such employees of the Principal Employer as are admitted to membership of the Scheme.
- (B) It is intended that the Scheme will be a registered pension scheme within the meaning of section 150(2) of the FA 2004.
- (C) Scheme benefits are to be provided by:
- 1) contributions to be made by the Principal Employer in respect of Members in or formerly in the Service of the Principal Employer;
  - 2) contributions made by Members, if any; and
  - 3) any cash sums or assets which shall be transferred or assigned to the Trustees by the trustees or managers of any other retirement benefits arrangement.
- (D) The Independent Trustee shall be the first trustee of the Scheme.
- (E) The Administrator shall be the first administrator of the Scheme within the meaning of section 270 of the FA 2004.

## It is agreed

### 1 Definitions and Interpretation

- 1.1 Words and expressions used in this Interim Deed shall have the following meanings:

**Commencement Date** means the date of this Interim Deed

**Definitive Deed** means the definitive trust deed (including the Rules) to be executed in relation to the Scheme pursuant to clause 2 of this Interim Deed and all amendments and modifications made thereto

**FA 2004** means the Finance Act 2004

**Fund** means the monies, assets, property and investments held for by or on behalf of the Trustees on the trusts of and for the purposes of the Scheme and which from time to time constitute the Fund of the Scheme. It includes (but is not limited to) contributions from Principal Employer; assets accepted or acquired by the Trustees for the Scheme and any resulting investment gains, returns or interest. This expression includes where appropriate any part of the Fund

**Member** means save as otherwise provided a person who has joined the Scheme in accordance with clause 6 of this Interim Deed

**Registration** means the status of being a registered pension scheme in accordance with section 150(2) of FA 2004 and **Registered Pension Scheme** has a corresponding meaning

**Revenue** means HM Revenue & Customs

**Rules** means the rules of the Scheme and all amendment and modifications made thereto

**Scheme** means the pension scheme established by this Interim Deed. The name of the Scheme is set out in the Schedule

**Scheme Administrator** has the same meaning as in section 270 of the FA 2004

**Trustees** means the Independent Trustee and such other trustees (if any) as are for the time being appointed to the Scheme

**Unauthorised Payment** means an unauthorised payment within the meaning of section 160(5) of the FA 2004

### 2 Establishment of the Scheme

- 2.1 The Principal Employer hereby establishes the Scheme with effect from the Commencement Date upon irrevocable trust to operate as a Registered Pension Scheme for as long as the Revenue allows and the purpose of the Scheme shall be to provide lump sum and pension benefits for and in respect of persons (including directors) who are or have been in the service of the Principal Employer (or in the service of such other employers as may in future be admitted to participation in the Scheme pursuant to powers to be contained in the definitive documentation to be executed in relation to the Scheme) and who have been admitted to membership of the Scheme in accordance with its governing provisions from time to time in force.
- 2.2 The Scheme shall be operated and administered in a manner which enables Registration to be obtained and maintained.
- 2.3 The Principal Employer and the Trustees in making any decision or in giving or withholding their agreement or consent or in exercising or not exercising any power in relation to the Scheme shall comply with any requirements necessary to maintain Registration of the Scheme.

- 2.4 Until the Definitive Deed is executed and Rules adopted, this Interim Deed shall constitute the governing provisions of the Scheme. The Definitive Deed and the Rules will replace the Interim Deed which shall then cease to have effect.

### 3 Constitution of the Scheme

The Principal Employer has agreed to transfer or deliver to the Trustee or otherwise place under the trustee's control the sum of at least £1 as an initial contribution to the Fund to hold on irrevocable trust. The Principal Employer may make such further contributions as the Trustees agree to accept.

### 4 Appointment and Removal of Trustees

- 4.1 The Principal Employer appoints the Independent Trustee to be the first Trustee and to hold the Fund upon irrevocable trust and the Independent Trustee consents to be so appointed.
- 4.2 The Independent Trustee may by deed appoint new or additional trustees of the scheme or remove any trustee of the Scheme.
- 4.3 Any Trustee engaged in a profession or business (including any officer or employee of a corporate trustee) shall be entitled to be paid all properly incurred expenses, charges, remuneration and commissions for work carried out in connection with the Scheme by him or any firm or company including work which a trustee not being in any profession or business could have done personally.

### 5 Appointment and Removal of Administrator

- 5.1 The Principal Employer appoints the Administrator to be the first Scheme Administrator and the Administrator consents to its appointment.
- 5.2 The Independent Trustee may by deed appoint and remove any Scheme Administrator.
- 5.3 The appointment of the Scheme Administrator shall be on such terms and conditions (including as to remuneration) as may be agreed between the Principal Employer and the Scheme Administrator from time to time. The fees charged by the Scheme Administrator shall be an expense of the Scheme.

### 6 Terms of Membership of the Scheme

- 6.1 A person shall be eligible to join the Scheme on the invitation of the Principal Employer subject to the agreement of the Independent Trustee. Membership shall be on such terms as the Principal Employer shall with the agreement of the Independent Trustee determine.
- 6.2 No person is to be admitted to, remain in or be excluded from membership if this would prejudice Registration.

### 7 Investment

- 7.1 Without prejudice to the generality of clause 7.2, investments may be made within or outside the United Kingdom whether or not:
- (a) involving a liability on the Fund;
  - (b) producing income; or
  - (c) of a wasting or reversionary nature.
- 7.2 Subject to clause 8 the Trustees shall have the same full and unrestricted powers of investment as if they were absolutely and beneficially entitled to the Fund.

### 8 Restrictions on investment

The Trustees shall exercise their powers under clause 7 in a manner which they are satisfied is consistent with the Scheme's Registration and which will not result in the Scheme making or being treated as having made an Unauthorised Payment.

### 9 Amendment

- 9.1 The Trustees may by deed with the consent of the Principal Employer alter, add to, delete or replace all or any of the trusts, powers and provisions of the Scheme, including this clause 9 with effect from the date specified in that deed (whether that date is retrospective, immediate or prospective).
- 9.2 No amendment may be made which would prejudice Registration.

### 10 Winding Up

- 10.1 If the condition set out in clause 10.2 is not satisfied within four weeks of the date of this Interim Deed the Scheme Administrator may wind up the Scheme. If the Scheme Administrator decides to wind up the Scheme in accordance with clause 10.2, it may by deed poll unilaterally amend the governing provisions of the Scheme by adopting such Rules as appear to it to be necessary or expedient for the purposes of effecting the winding up of the Scheme.
- 10.2 The condition set out in this clause 10.2 is that the Principal Employer and all persons who are to be Members of the Scheme from the date of the Definitive Deed have executed a Definitive Deed in the form of the Administrator's standard form pension scheme documentation for occupational pension schemes, which the Scheme Administrator shall ensure includes provisions to appoint the initial Members of the Scheme as trustees.
- 10.3 Any dispute as to what constitutes the Administrator's standard form documentation for the purposes of clause 10.2 will be resolved by the written determination of the managing director for the time being of the Administrator whose determination shall be final and binding.
- 10.4 The Scheme Administrator's powers under clause 10.1 are not fiduciary powers.
- 10.5 The power of amendment contained in clause 10.1 is in addition to, and not subject to, the amendment power in clause 9.
- 10.6 The Trustees shall wind up the Scheme on the expiry of eighty years from the date the Scheme was established or such longer period as is permitted by law.

**Executed as a deed** by the parties or their duly authorised representatives on the date of this Deed.

## the schedule

The name of the scheme is .....

Executed as a deed by .....  
Principal Employer Director

acting by two directors or by a director and its secretary or sole  
director if permitted by the Memorandum and Articles of Association. ....  
Director/Secretary

The common seal of **Rowanmoor Group plc** was affixed to this deed  
in the presence of

.....  
Authorised Signatory

.....  
Authorised Signatory

The common seal of **Rowanmoor Trustees Limited** was affixed to this  
deed in the presence of

.....  
Authorised Signatory

.....  
Authorised Signatory



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) is a wholly owned subsidiary of Rowanmoor Group plc.  
Both companies registered in England at Rowanmoor House, 46-50 Castle Street, Salisbury SP1 3TS.

**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.**