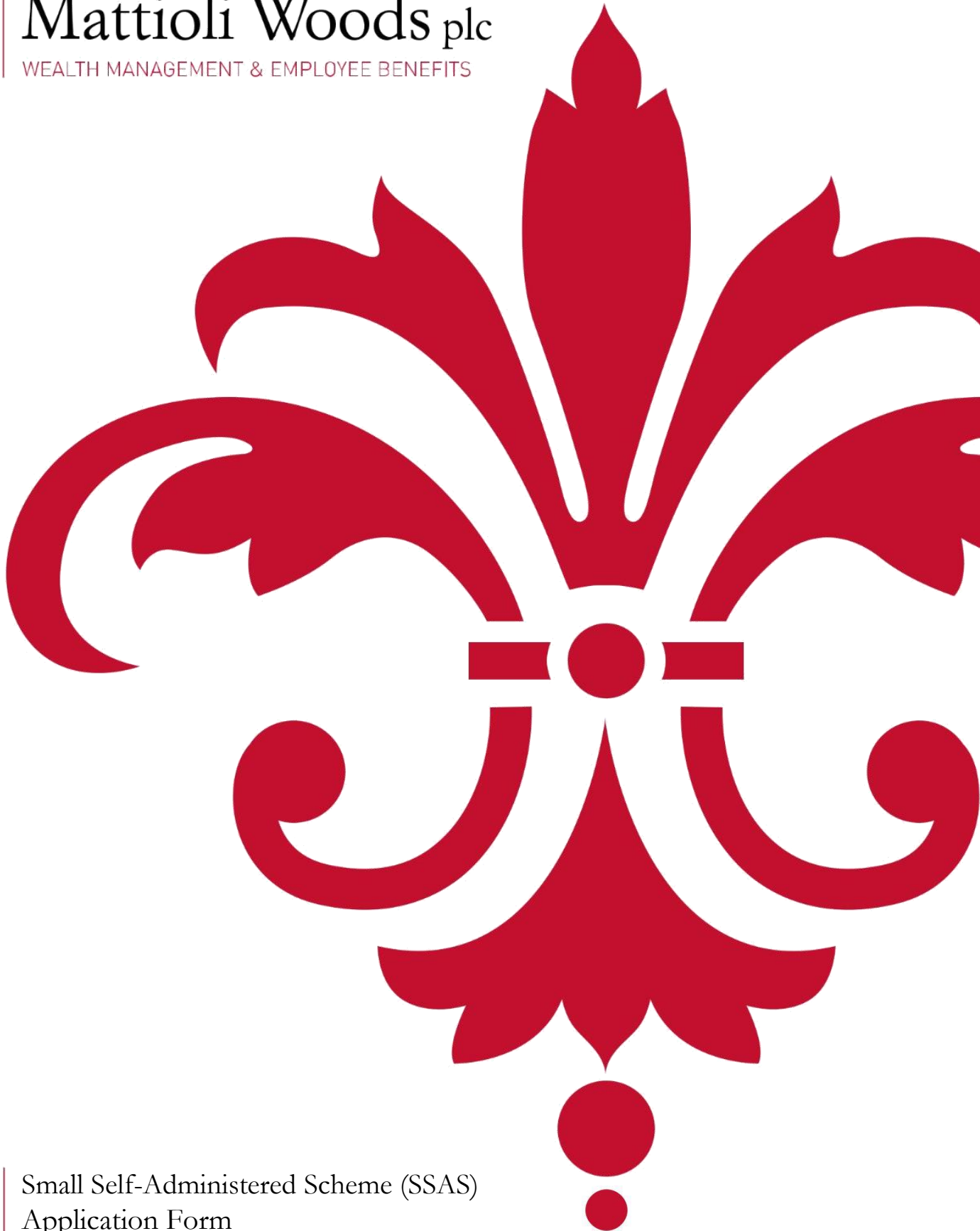




Mattioli Woods plc

WEALTH MANAGEMENT & EMPLOYEE BENEFITS



Small Self-Administered Scheme (SSAS)
Application Form



Please complete

NOTES

Complete in all cases

Complete in all cases

Complete in all cases

Complete in all cases

Complete in all cases

Complete in all cases

Complete in all cases

*Read and complete in all cases
(Client signature required)*

*Please read and sign (Client
signature required)*

*Complete in all cases with an IFA (Client
and IFA signature required)*

*Complete in all cases (Client
signature required)*

*Complete relevant sections only-do not
date (Client signature required and
witnessed)*

Financial adviser to complete

SECTION	TITLE	PAGE NUMBER	COMPLETED
Section A	Scheme details	Page 3	<input type="checkbox"/>
Section B	Personal details	Page 3	<input type="checkbox"/>
Section C	Employer details	Page 4	<input type="checkbox"/>
Section D	Taking your benefits	Page 5	<input type="checkbox"/>
Section E	Contributions	Page 5	<input type="checkbox"/>
Section F	Transferring scheme details	Page 5	<input type="checkbox"/>
Section G	Investment details	Page 6	<input type="checkbox"/>
Section H	Expression of wish form and general notes	Pages 7 and 8	<input type="checkbox"/>
Section I	Declaration	Pages 9 to 12	<input type="checkbox"/>
Section J	Financial adviser charging authority	Page 13	<input type="checkbox"/>

ADDITIONAL FORMS REQUIRED FOR ESTABLISHMENT

(ATTACHED)

Bank of Scotland Bank Mandate (parts 1 and 2)	<input type="checkbox"/>
Establishing Trust Deed or Deed of Appointment	<input type="checkbox"/>
Identity verification certificate	<input type="checkbox"/>

FURTHER FORMS REQUIRED IF RELEVANT

Transfer-in application forms - Number attached	<input type="text"/>	<input type="checkbox"/>
Property purchase questionnaire		<input type="checkbox"/>
Unquoted and/or connected share purchase questionnaire		<input type="checkbox"/>
Non-standard asset questionnaire		<input type="checkbox"/>



N.B. It is a serious offence to make false statements or false claims - doing so may lead to prosecution.

Section A - Scheme details

Please nominate a scheme name

Scheme name:

(‘the scheme’)

Section B - Personal details

Please use **BLOCK CAPITALS**. All boxes in this section must be completed

NOTES

Mr/Mrs/Miss/Ms/Other

DD/MM/YYYY

Please note: work or ‘c/o’ addresses contravene HM Revenue & Customs’ requirements

DD/MM/YYYY

Please note that we will be unable to process your application without this information

If applicable

PERSONAL DETAILS

Title:

Surname:

Forenames/s (in full):

Male:

Female:

Date of Birth:

Permanent residential address: (If less than three years please also complete the boxes below)

Postcode:

Date moved:

Previous residential address:

Postcode:

Time at previous address:

Years:

Months:

National Insurance number:

Marital status:

SPOUSE’S DETAILS

Spouse’s name:

Date of birth:

National Insurance number:

Permanent residential address:

Postcode:

CONTACT NUMBERS

Home:

Business:

Mobile:

Email:

Other:



Section C - Employer details

This section must be completed by all applicants

EMPLOYMENT STATUS

Controlling Director:	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Current pensionable earnings:	<input type="text"/>			
Date of joining company:	<input type="text"/>			

COMPANY DETAILS

Name of employer:	<input type="text"/>	
Employer's address:	<input type="text"/>	
	Postcode: <input type="text"/>	
Status of employer:	<input type="text"/>	
Company registered number:	<input type="text"/>	
Employer's accounting date:	<input type="text"/>	
Employer's tax district:	<input type="text"/>	
Employer's PAYE tax district:	<input type="text"/>	
Employer's PAYE tax reference:	<input type="text"/>	
Is the employer carrying on a trade in the UK?:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the employer a resident in the UK for tax purposes?:	Yes <input type="checkbox"/>	No <input type="checkbox"/>

i.e. limited company/plc

SCOTTISH RESIDENTS

Are you a Scottish resident: (see Note 3)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Section D - Taking your benefits

RETIREMENT DATE

At what age do you anticipate to start taking the benefits from your pension?

You may choose any birthday between age 55 and 75. You no longer need to retire to take benefits. You no longer have to purchase an annuity at age 75. If you wish to retire after age 75 please enter 75 in the box above. We will contact you before age 75 to discuss your options. If you do not enter your choice in this box, your plan will have a selected retirement date of your 75th birthday.

Do you wish to take benefits immediately? Yes No

If 'yes', we will contact you for further information.

LIFETIME ALLOWANCE

Have you registered for any form of protection against the lifetime allowance? Yes No

If 'yes' please provide separate details and a copy of your certificate.

Section E - Contributions

NOTES

IMPORTANT NOTE: If you have registered with HM Revenue and Customs for any protection against the lifetime allowance, any contributions made may mean you lose the protection. Please contact your consultant before proceeding.

MONEY PURCHASE ANNUAL ALLOWANCE (MPAA)

Have you flexibly-accessed your benefits and are subject to the MPAA? Yes No

If 'Yes', when did you trigger the MPAA?

EMPLOYER REGULAR CONTRIBUTIONS

Please state amount

How much is your employer going to contribute to your SSAS? £ (gross)

Please tick appropriate box

How often is your employer going to pay? Monthly Quarterly Half-yearly Annually

EMPLOYER SINGLE CONTRIBUTIONS

Please state amount

How much is your employer going to contribute to your SSAS? £ (gross)

Please note that the cheque should be made payable to the nominated scheme name in section A. The cheque should be for the GROSS contribution.

EMPLOYEE CONTRIBUTIONS

If you intend to make personal contributions (net), please note the scheme will need to be registered for Relief at Source, for which there will be additional costs. Please contact MW Trustees for details of the requirements.

Section F - Transferring scheme details

TRANSFERS

Do you wish to transfer an existing pension holding into your SSAS? Yes No

If 'yes' please also complete the transfer-in application form. If any of the transfers include the in-specie transfer of a property, unquoted and/or connected shares or non-standard assets, please complete the relevant separate questionnaire.



Section G - Investment details

NOTES

Please confirm how much you intend to hold in cash

Please note Mattioli Woods operate a limit of 50% of the total scheme assets being invested in non-standard investments.

Non-standard investments, and unquoted and/or connected share purchases are only available to certified high net worth and/or sophisticated investors. Please contact your consultant for further information.

Please list your initial investment plans (platforms, share trading accounts and/or other investment providers), including value to be invested.

Name	Type	Amount
Bank of Scotland Pension Audit Account	Audit account	
Total		100%

PROPERTY PURCHASE

I would like to use my SSAS to purchase a property Yes No

Please complete the additional property purchase questionnaire

UNQUOTED AND/OR CONNECTED SHARE PURCHASE

I would like to use my SSAS to purchase unquoted and/or connected shares Yes No

Please complete the additional unquoted and/or connected shares questionnaire

NON-STANDARD ASSETS

I would like to use my SSAS to purchase non-standard assets Yes No

Please complete the additional non-standard asset member questionnaire



Section H - Expression of wish form

Scheme name:	
Member name:	

(the scheme')

NOMINATION - MEMBERS ONLY

On your death, your remaining individual funds ('your funds') will be applied in accordance with the rules of the scheme. Within the overall limits of the tax legislation, the rules give wide discretion over the exact form of benefits and the recipients. Any nomination you make in this form is not binding on the scheme, but will be considered carefully. The notes overleaf provide further explanation: please read these carefully.

PART ONE: SPECIFIC NOMINATION(S)

If you want the scheme to consider paying benefits to any particular person*, please give their details below and indicate what percentage of your funds you want to go to them.

Name and address	Relationship to you	Percentage of fund

If you want the scheme to consider paying benefits to any particular person* if none of those specified above survive you, please give their details below.

Name and address

**This can include charities and other organisations as well as individuals*

Or

Please pay any death benefits to the Trustees of the _____ Pension Death Benefit Trust. In the event that it is decided it is no longer beneficial for death benefits to be paid into the aforementioned trust, please pay benefits to the persons in the table above.	Date of deed:
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PART TWO: AVAILABILITY OR DRAWDOWN

An individual chosen by the scheme may wish to take drawdown instead of receiving a lump sum, but this is only possible if they are a dependant or a 'nominee'. The notes overleaf explain this more fully. If you want to ensure that the option of drawdown is available to them, tick the box below.

In addition to any specific nominations above, I nominate for the purposes of the relevant tax legislation any individual who is eligible to receive a lump sum on my death, so that the scheme can offer drawdown to them as an alternative.

Finally, please sign and date the form, make a copy for your own records and return to Mattioli Woods at MW House, 1 Penman Way, Grove Park, Enderby, Leicester, LE19 1SY.

Member to complete

Signed:

Date:

Print name:



Section H - Expression of wish general notes

Important information

There are legal and practical difficulties in making payments directly to minors or other vulnerable beneficiaries. However, the scheme does have power to pay lump sums to parents or guardians of beneficiaries, or to separate trusts for their benefit. If this is relevant to you, you may wish to discuss with your solicitor the setting up of an appropriate trust (if you do not already have one), and you should ensure the scheme is aware of any such trust.

Definitions

'Beneficiary' means a person eligible under the scheme's rules to receive a lump sum on your death. This includes any person nominated by you in this form plus relatives, dependants and any beneficiary under your will.

'Dependant' means your spouse or civil partner, any child of yours under age 23, anyone who is dependent on you due to mental or physical impairment, and anyone (except a child over 23) who is financially dependent on you/with whom you are financially mutually dependent. Where a child of the member qualifies as a dependant because they are aged under 23 (rather than through mental or physical impairment) and first designated funds into a drawdown fund or flexi-access drawdown fund before age 23 and reached age 23 on or after 16 September 2016, they can continue to receive a dependant's income withdrawal or a short-term annuity from flexi-access drawdown as authorised payments regardless of their age.

'Nominee' for drawdown purposes means an individual who is not a dependant and who is nominated by you. The tax legislation also allows the scheme to nominate an individual, but only if there are no dependants and there is no individual or charity nominated by you.

References to 'the scheme' as a person are to the trustees of the scheme.

Availability of drawdown

The way that 'nominee' is defined by tax legislation could stop drawdown being offered to suitable beneficiaries in some situations. For example:

- a member does not make a nomination. He is survived by his spouse and his brother. The spouse is keen for some benefit to be paid to the brother. The scheme can pay him a lump sum, but cannot offer him drawdown as an alternative, because he was not nominated by the member. The scheme administrator cannot nominate him because there is a dependant;
- a member nominates his spouse but they subsequently divorce. He is survived by the ex-spouse and their adult children. The scheme can take account of the divorce and pay lump sums to his adult children, but cannot offer the children drawdown as an alternative, because they were not nominated by the member. The scheme administrator cannot nominate them because the ex-spouse has been nominated by the member

To avoid such problems without trying to predict all future circumstances, you may wish to make a broad nomination of all beneficiaries by ticking the box in Part two of the form. Doing so does not mean that the scheme will pay benefits to all of them, nor that it will ignore any more specific wishes you have. It just means that the scheme will have greater scope to offer drawdown as an alternative to lump sums, particularly where your nomination form becomes out of date.

Taxation of benefits on the death of a member

Lump sums:

- are free of income tax if you die before age 75, so long as they are paid within two years from when the scheme was/ought to have been aware of the death;
- are in any case free of income tax if paid to a charity nominated by you, where there are no dependants;
- are subject to the recipient's marginal rate of income tax if death occurs after age 75. Payments made to non-qualifying individuals will continue to be liable to a 45% tax charge

Drawdown payments:

- are free of income tax if you die before age 75, so long as the funds are designated within two years from when the scheme was/ought to have been aware of the death, though that time limit does not apply if you were also in drawdown;
- otherwise are taxed as income at the recipient's marginal rate

Benefits from the scheme on death at any age are usually free of inheritance tax, because the recipients are chosen by someone other than you and this is the main reason why the rules of the scheme do not treat this form as binding.

Miscellaneous

If there is any further information which you think may help, please provide it on a separate sheet.

This form will be taken as a complete statement of your wishes regarding death benefits under the scheme. You may update your wishes at any time by submitting a replacement form.

These notes give a brief summary of relevant rules of the scheme and tax legislation as at 16 September 2016. They do not override those rules or legislation and are not a substitute for specific legal advice. The rules and legislation are subject to change in the future.



Section I - Declaration and agreements

IMPORTANT

- This is an application for membership of the scheme. Sign only if you want to be bound by its terms
- If you wish to see a copy of the formal provisions governing the scheme (the 'rules') before signing this application, copies are available from Mattioli Woods on request
- Mattioli Woods plc, in its capacity as administrator, agrees to administer the scheme in accordance with the rules

General declaration and agreements

- 1 I hereby apply to become a member of the scheme and agree to be bound by the rules.
- 2 I confirm that, to the best of my knowledge and belief, the information given in this application and in any other document in connection with this application is true and complete.
- 3 I hereby declare that:
 - I have read the terms and conditions of the scheme and agree to be bound by them
 - I have read and understood the Data Protection Act notice
- 4 I declare that:
 - a) I am a relevant UK individual (see 'Note 1' below);
 - b) the total of the member contributions paid to this scheme and to other registered pension schemes, in respect of which I am entitled to tax relief under section 188 of Finance Act 2004, will not exceed in any tax year the higher of:
 - the basic amount (currently £3,600), or
 - my relevant UK earnings (see 'Note 2' below) in that tax year;
 - c) the declaration in b) is correct, to the best of my knowledge and belief;
 - d) I will give notice to the scheme administrator if an event occurs, as a result of which I will no longer be entitled to relief on member contributions under section 188 of Finance Act 2004. I will give this notice by the later of:
 - 5 April in the year of assessment in which the event occurs; and
 - the date which is 30 days after the occurrence of that event
- 5 I understand I must notify the administrator within 91 days of joining the scheme if I have flexibly-accessed my pension rights, or within 91 days of a trigger event occurring, if later.
- 6 I understand that if my employer is contributing to the arrangements ('my plan') made on my behalf under the scheme:
 - my regular contributions, if any, (net of tax at the basic rate) will be deducted from my earnings after all other deductions and will be sent to the operator with my employer's contributions (if any) and I authorise such deductions from my earnings, and that
 - my employer intends to continue to pay the employer contributions (if any) but may stop them at any time and, if this happens, I will be told
- 7 Where my employer has agreed to arrange contributions to my plan I consent to:
 - the operator giving my employer information about my plan to facilitate the payment or collection of contributions, and
 - the operator getting more information, and I consent to the giving of such information as may be necessary for the installation and administration of my plan
- 8 I understand and accept that the operator may:
 - make investment decisions and/or sell assets without my consent according to the terms and conditions, and
 - accept investment instructions after my death from my potential beneficiaries and/or personal representatives
- 9 I agree to the fees charged by the administrator for the administration of my plan as published and amended from time to time.
- 10 I authorise the trustees to cash in investments under my plan to pay its initial annual charge and transaction charges. In particular, I agree that any legal fees incurred by the scheme in relation to any action taken in connection with investments held on my behalf under the scheme will be paid from my plan.
- 11 I agree to tell the administrator in writing immediately if:
 - I apply for any form of protection in respect of the lifetime allowance, or
 - I lose or give up the right to such protection

I understand any employer is subject to the automatic enrolment duty. If I am automatically enrolled into a new pension scheme under the provisions of the Pensions Act 2008, I will have one month from the enrolment date to opt out of the new scheme. If I opt out within the one month period the law treats me as if I was never a member of the pension scheme. If I do not opt out in time I will lose my protection.

The employer will also have a duty to automatically enrol those who have opted out every three years, so I will need to opt out within the one month each time this happens.
- 12 I understand that the pension input period for contributions being made to the scheme will end on the 5 April each year.



Data Protection Act notice

I consent to Mattioli Woods plc disclosing information regarding my arrangements under the scheme, including personal data (as defined in section 1 of the Data Protection Act 1998) and information on my investments under the scheme:

- to anyone or any organisation anywhere in the world in the proper performance of the administrator's obligations under my plan's terms and conditions, including to any manager within the administrator and any of their agents, delegates, counterparties and advisers; or
- as required by law or any competent authority; or
- to any person who Mattioli Woods plc reasonably believes is my agent

I accept that Mattioli Woods plc may disclose such information orally, in writing (including by email) or via secure internet portal.

The operator may use the information you provided to check your identity.

We may search the files of credit reference agencies that will record any credit searches on your file. This is to help us make credit decisions about you, to prevent fraud, to check your identity and to prevent money laundering. We may disclose details of how you conduct your plan to such agencies. The information will be used by other credit grantors for making credit decisions about you and the people with whom you are financially associated, for fraud prevention, money laundering prevention, and occasionally for tracing debtors.

We will pass your information to any legal or regulatory body if required to do so. For certain options, we will need to process sensitive personal data such as health data. It may also be necessary, for the above purposes, to transfer your information to countries that provide a different level of data protection to the UK. In such circumstances, we will put a contract in place to ensure your information is protected. By completing and submitting this form, you consent to us processing your sensitive data and to the processing mentioned above.

You have a right to obtain a copy of your personal information (for which we may charge a fee) and to have any inaccuracies corrected by writing to:

The Information Officer
Mattioli Woods plc
MW House
1 Penman Way
Grove Park
Enderby
Leicester
LE19 1SY

To ensure your instructions are followed correctly and to improve our service to you through training of our staff, we may monitor or record communications.



Notes

Note 1: An individual is a relevant UK individual for a tax year if they:

- a) have relevant UK earnings (see 'Note 2') chargeable to income tax for that tax year; or
- b) are resident in the United Kingdom at some time during that tax year; or
- c) were resident in the UK at some time during the five tax years immediately before the tax year in question and they were also resident in the UK when they joined the pension scheme; or
- d) have for that tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003 (ITEPA)), or
- e) are the spouse of an individual who has for the tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of ITEPA).

For individuals within b) to e) above, who do not have relevant UK earnings, the maximum member contribution is the basic amount (currently £3,600).

Note 2: "Relevant UK earnings" is defined by section 189 of the Finance Act 2004 as amended, but broadly includes:

- a) employment income such as salary, wages, bonus, overtime, commission chargeable to tax under Section 7 (2) ITEPA;
- b) income derived from the carrying on or exercise of a trade, profession or vocation (whether individually or as a partner acting personally in a partnership) chargeable under Part 2 Income Tax (Trading and Other Income) Act 2005 (ITTOIA);
- c) patent income;
- d) from 6 April 2007, income derived from the carrying on or exercise of a UK furnished holiday lettings business (whether individually or as a partner acting personally in a partnership) chargeable under Part 3 ITTOIA;
- e) from 6 April 2011, income derived from the carrying on or exercise of a European Economic Area furnished holiday lettings business (whether individually or as a partner acting personally in a partnership) chargeable under Part 3 ITTOIA

Where relevant UK earnings are not taxable in the United Kingdom due to a double taxation agreement (section 788 of ICTA 1988), those earnings are not regarded as chargeable to income tax and so will not count towards the annual limit for relief.

Note 3: Scottish residents

From 6 April 2018, Scotland operates different tax bands and tax rates for Scottish residents compared with the residents in the rest of the UK. We will continue to operate tax relief at source at basic rate, and any Scottish taxpayers liable to tax at intermediate rate or higher will need to reclaim the additional tax relief through self-assessment.

A Scottish resident paying tax at the starter tax rate will not have to take any further action as HM Revenue & Customs will not recover the difference for those paying the starter tax rate.



Declaration

I confirm that, to the best of my knowledge and belief, the details given in this application form are correct and complete.

Signed by the applicant:
(if over 18)

Date:

Acting on someone's behalf?

When giving us information about another person, you confirm that that person has appointed you to act on their behalf. This includes providing consent to:

- the processing of his/her personal and sensitive data, and
- receiving any data protection notices on his/her behalf

Parent or legal guardian declaration

If this application is being made on behalf of a person under the age of 18, I also declare:

- I am making this application on behalf of the applicant named in the 'personal details' section of this application, and
- I will be responsible for the applicant's plan until the applicant reaches age 18 (or any earlier legal age of majority in accordance with the Law of England and Wales)

FULL NAME AND PERMANENT RESIDENTIAL ADDRESS OF THE PARENT/LEGAL GUARDIAN MAKING THIS APPLICATION.

Full name:

Signed by the parent/legal guardian:

Parent/legal guardian's permanent residential address:

Postcode:

Date:

Mattioli Woods plc is the scheme administrator and agrees to administer the scheme as required by the rules of the scheme.

Membership cannot begin until the administrator has received the completed application form.

Only applications that have been signed and dated can be processed. The completed application should then be returned to:

Mattioli Woods plc	Telephone:	0116 240 8700
MW House	Fax:	0116 240 8701
1 Penman Way	Email:	info@mattioliwoods.co.uk
Grove Park, Enderby	Web:	www.mattioliwoods.co.uk
Leicester		
LE19 1SY		

Mattioli Woods plc
MW House
1 Penman Way
Grove Park
Enderby
Leicester
LE19 1SY

Tel: 0116 240 8700
Fax: 0116 240 8701

info@mattioliwoods.co.uk
www.mattioliwoods.co.uk

Registered in England at the above address
Authorised and regulated by the Financial Conduct Authority



Mattioli Woods plc
WEALTH MANAGEMENT & EMPLOYEE BENEFITS