

Financial adviser details

Name of individual	<input type="text"/>
Name of firm	<input type="text"/>
Address of firm	<input type="text"/>
FCA number	<input type="text"/>



April 2017

APPLICATION FOR THE **COLLECTIVE** **RETIREMENT ACCOUNT**

This application can be used for:

- ▶ New business
- ▶ Additional investment (top-up)

Including:

- ▶ Transfers
- ▶ Immediate maximum tax-free cash and income withdrawal for all lump sum investments and/or transfer investments detailed in this application.

Your financial adviser can apply for you online. Please do not send a paper application too, because we will only use the information submitted online.

It cannot be used in conjunction with the Managed Portfolio Service (MPS) - this service is only available online through financial advisers to investors on Charge Basis 3. For new or top-up investments into the MPS, please speak to your financial adviser who can apply online for you.

If you are applying for multiple lump sum investments and/or transfer investments where immediate maximum tax-free cash and income withdrawal is required on some, but not all of these investments, separate application forms will be required.

The Charge Basis for your account will determine the sections you will need to complete in this form and the investment range you can invest in. Our three different charge bases are:

– Charge Basis 1

This applies to accounts that are subject to the Investor Charge and on which financial advisers are entitled to receive commission. On Charge Basis 1 you can only invest in our SelfSelect investment range.

– Charge Basis 2

This applies to accounts that are subject to the Investor Charge and Adviser Charging, where financial advisers are paid by fees rather than commission.

On Charge Basis 2 you can only invest in our SelfSelect investment range.

– Charge Basis 3

This applies to accounts that are subject to the Old Mutual Wealth Product Charge and Adviser Charging, where financial advisers are paid by fees rather than commission.

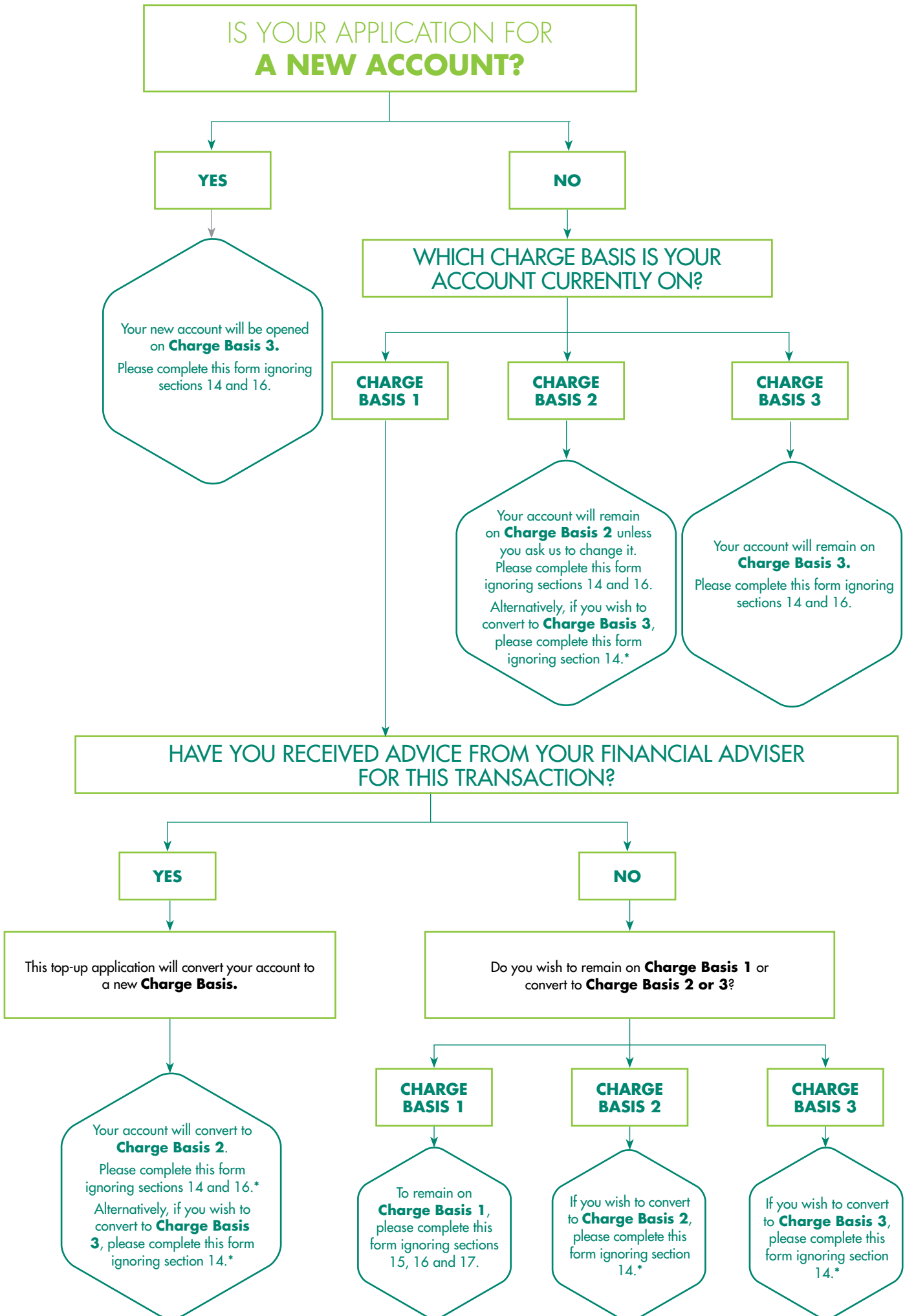
On Charge Basis 3 you can invest:

- in our SelfSelect investment range
- in our WealthSelect investment range
- using our Managed Portfolio Service (MPS).

New accounts will always be opened on Charge Basis 3. For a top-up to an existing account, if you are unsure which Charge Basis applies to your account, please contact your financial adviser or call our Customer Contact Centre on 0808 171 2626.

The guidance overleaf will help you understand which sections of this application form you need to complete.

However, decisions about pension investments are so important, and some of the technical information involved so complex, that we recommend you ask your financial adviser for help in completing this form.



* Once you convert to Charge Basis 2, you cannot revert to Charge Basis 1; once you convert to Charge Basis 3 you cannot change to a different Charge Basis.

Please use BLOCK CAPITALS only and blue or black ink.

Type of investment (please tick)

New investment Top up account number:

Please answer the following question. Failure to do so may delay your application.

Have you received financial advice for this application? Yes No
If Yes, on what basis was the advice given? ► *your financial adviser will help you answer this.* Restricted Independent

1 PERSONAL DETAILS

Part 1 – Applicant’s details

Please quote your existing client reference number (if known)

Title (tick)

Mr Mrs Miss Other (please specify)

Surname

Full forename(s)

Date of birth

/ /

National Insurance number

Tick here if you have never been issued with a National Insurance number

For taxation purposes please indicate your relevant UK individual status ► See 1(d) and 1(e) of the Declaration in section 18

I am a UK relevant individual I am not a UK relevant individual

Gender (tick)

Male Female

Permanent residential address

Postcode

Contact telephone number ► in case of query

E-mail address optional

Applicant’s status ► please tick the option relevant to you

Employed

Chargeable to tax on earned income for the income tax year of assessment concerned in respect of an office or employment held by you.

Pensioner

Chargeable to tax on earned income for the income tax year of assessment concerned in respect of a pension.

Self-employed

Chargeable to tax for the income tax year of assessment concerned in respect of annual profits or gains arising or accruing from any trade, profession or vocation carried on by you.

Other

- Child under 16.
- Caring for one or more children aged under 16.
- Caring for a person aged 16 or over.
- Full-time education.
- Unemployed.

Other ► please specify

1 PERSONAL DETAILS (CONTINUED)

Selected Retirement Date

Selected pension age ▶ For income withdrawal this is the age at which you anticipate converting to an annuity. This may be any birthday from 55 onwards. Other ages may be permitted in some circumstances.

Before you reach your selected pension age, we will write to you regarding your pension options, unless you have already elected to take benefits from your pension between the ages of 55-74.

This section is for applicants who are employed and at least 18 years old (not self-employed or retired applicants). Failure to answer the questions may result in your application being delayed.

1. Are you setting up this account as a result of opting out of your employer's occupational pension scheme or Group Personal Pension to which your employer is contributing, or are you planning to opt out?

Yes No

2. Have you chosen not to join your employer's occupational pension scheme or Group Personal Pension to which your employer is contributing, which you are eligible to join, or which you will be able to join at the end of a waiting period?

Yes No

To be completed by your financial adviser ▶ please tick as applicable

I have verified the identity of the party named in this section, in line with Money Laundering Regulations.

OR

The party named in this section is exempt from verification under Money Laundering Regulations.

Part 2 – Legal Guardian's details *only required where the applicant is under 18 years*

Title (tick)

Mr Mrs Miss Other ▶ please specify

Surname

Full forename(s)

Residential address

Postcode

To be completed by your financial adviser ▶ please tick as applicable

I have verified the identity of the party named in this section, in line with Money Laundering Regulations.

OR

The party named in this section is exempt from verification under Money Laundering Regulations.

2 INVESTMENT DETAILS

Money purchase annual allowance: I am subject to the reduced £4,000 Money Purchase Annual Allowance (tick). Yes No

If yes on what date did you become subject to the reduced money purchase annual allowance?

/ /

Note: if the boxes are left blank we will take that as your confirmation that you are not subject to the money purchase annual allowance.

continued

2 INVESTMENT DETAILS (CONTINUED)

Please note:

- to make lump sum, regular investments and transfer of uncrystallised funds, you must be no more than 74 years of age. This means that your investment should be received at least five working days before your 75th birthday.
- to transfer crystallised funds into a new account you must be no more than 84 years of age. This means that your investment should be received at least five working days before your 85th birthday.

Investor contribution

Lump sum investment

£ (gross) or £ (net)

Please select payment method (tick)

- Cheque ► please enclose a cheque payable to Old Mutual Wealth Life & Pensions Limited
- Electronic bank transfer*

Cheque number

Regular investment ► please complete the direct debit instruction in section 6; additional copies of the direct debit instruction are available at www.oldmutualwealth.co.uk

£ (gross) or £ (net)

Frequency (tick)

- Monthly Annually
- I wish to increase the regular contribution automatically each year in line with Average Weekly Earnings.

If you are a Partner making payments from a partnership account please complete partnership details in section 9.

Employer contribution

Lump sum investment

£ (gross)

Please select payment method (tick)

- Cheque ► please enclose a cheque payable to Old Mutual Wealth Life & Pensions Limited
- Electronic bank transfer*

Cheque number

Regular investment ► please complete the direct debit instruction in section 6; additional copies of the direct debit instruction are available at www.oldmutualwealth.co.uk

£ (gross)

Frequency (tick)

- Monthly Annually
- I wish to increase the regular contribution automatically each year in line with Average Weekly Earnings.

Please complete employer details in section 10.

Third-party contribution

Lump sum investment

£ (gross) or £ (net)

Please select payment method (tick)

- Cheque ► please enclose a cheque payable to Old Mutual Wealth Life & Pensions Limited
- Electronic bank transfer*

Cheque number

Regular investment ► please complete the direct debit instruction in section 6; additional copies of the direct debit instruction are available at www.oldmutualwealth.co.uk

£ (gross) or £ (net)

Frequency (tick)

- Monthly Annually
- I wish to increase the regular contribution automatically each year in line with Average Weekly Earnings.

Please complete third-party details in section 7.

* In favour of Old Mutual Wealth Life & Pensions Limited to: Natwest. Sort code 56-00-68. Account number 37632116.
In the reference field on your bank transfer please enter your postcode and surname to help us process your application.

If this is the first contribution to the account, the first pension input period will automatically end on the first 5 April which follows the payment of this contribution.

continued

2 INVESTMENT DETAILS (CONTINUED)**Transfer payments (estimated value)**

	Uncrystallised	Crystallised	Total
Transfer 1			
Transfer 2			
Transfer 3			
Transfer 4			

Please complete and sign the Transferring Scheme Authority at the end of this form, and send it to us with this application.

NOTE: If you have more than one transfer, we will need a separate authority for each transfer payment, which you can provide by printing additional copies of the authority provided.

3 PHASED INVESTMENT (LUMP SUM OR TRANSFER ONLY)
 NOT AVAILABLE IN CONJUNCTION WITH AUTOMATIC REBALANCING

Complete this section if you wish to phase your investment each month into your selected fund choice shown below. This means that your investment will initially be placed in the BlackRock Cash Fund. Please note you cannot phase back into the BlackRock Cash Fund.

You can phase your investment every month for 3, 6 or 12 months. Tick one of the following to indicate your choice:

3 months
 6 months
 12 months

The phased investment will happen on the 1st of each month.

Please choose the month and year you would like your phasing to begin.

M	M	/	Y	Y	Y	Y
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If you have chosen to phase this investment, your phasing instruction will apply to all holdings in the BlackRock Cash Fund within your account, not just the investment in this application.

5 AUTOMATIC REBALANCING NOT AVAILABLE IN CONJUNCTION WITH PHASED INVESTMENT

Complete this section if you wish your CRA to be automatically rebalanced back to the fund choice and proportions shown in section 4. Tick one of the following frequencies to indicate how often you wish rebalancing to take place:

3 months 6 months 12 months

Automatic rebalancing will happen on the 15th of the month.

Please choose the month and year you would like your rebalancing to begin.

M	M	/	Y	Y	Y	Y
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If automatic rebalancing already applies to your account, and you are topping up with a different fund choice, you will need to complete a new rebalancing instruction if you want to continue with it. You can obtain the necessary form from your financial adviser or by calling our Customer Contact Centre on 0808 171 2626.

6 DIRECT DEBIT INSTRUCTIONS

Monthly Direct Debit investment options

Please tick the date you would like your monthly Direct Debit investments to be collected from your bank.

10th 20th

- If you tick neither date, we will collect your Direct Debits on the 10th of each month.
- Monthly Direct Debit investments will CONTINUE INDEFINITELY unless we hear otherwise from you.
- Direct Debit collections will show on your bank statement as Old Mutual Wealth Life & Pensions Limited.
- If you do not have a reference number in relation to the Direct Debit Instruction, please leave this blank.



INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT.



Please complete the form and send to:

Old Mutual Wealth Life & Pensions Limited
Old Mutual House, Portland Terrace, Southampton SO14 7AY.

Name and full postal address of bank/building society branch

To: The Manager
bank/building society
Address
Postcode

Service user number

7	1	0	9	0	6
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Reference

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Instruction to your bank or building society

Please pay Old Mutual Wealth Life & Pensions Limited Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this Instruction may remain with Old Mutual Wealth Life & Pensions Limited and, if so, details will be passed electronically to my bank/building society.

Name(s) of accountholder(s)

--

Signature(s)

Date

/	/
/	/

Bank/building society account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Branch sort code

		-			-		
--	--	---	--	--	---	--	--

Banks and building societies may not accept Direct Debit Instructions for some types of account.

This Guarantee should be detached and retained by the payer.

The Direct Debit Guarantee.



- This Guarantee is offered by all banks and building societies that accept Instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Old Mutual Wealth Life & Pensions Limited will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Old Mutual Wealth Life & Pensions Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Old Mutual Wealth Life & Pensions Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Old Mutual Wealth Life & Pensions Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

7 THIRD-PARTY PAYER DETAILS

This must be completed with details of any third party paying for your lump sum or direct debit investment.

Surname/company name

Full forename(s)

Full postal address

Postcode

Date of birth

 / /

Company registration number ► UK companies only

To be completed by your financial adviser ► please tick as applicable

I have verified the identity of the party named in this section, in line with Money Laundering Regulations.

OR

The party named in this section is exempt from verification under Money Laundering Regulations.

8 POWER OF ATTORNEY

Where there is more than one attorney, please attach the same information for each one on a separate sheet of paper. Where an attorney is signing the Declaration in section 18 on behalf of the applicant we will need:

- the attorney's details below
- the original power of attorney, or a copy certified as a true copy of the original in ink on each page by a solicitor, stockbroker or the donor (ie the person giving the power)
- the attorney's identity verified.

Surname

Full forename(s)

Full postal address ► if correspondence for this account is to be sent to this address, please enter it in section 1

Postcode

Date of birth

 / /

Under HMRC regulations, we can only accept a CRA application made under a Power of Attorney if we have confirmation that the applicant is physically or mentally incapacitated and therefore unable to apply him/herself.

Please indicate the nature of the applicant's incapacity: Physical Mental

I have read the Personal Data Statement in the Terms and Conditions and consent to my personal data being used in accordance with that statement.

Attorney's signature ► you must sign both here and in section 18 writing the words 'as attorney' after your signature

Date

 / /

To be completed by your financial adviser ► please tick as applicable

I have verified the identity of the party named in this section, in line with Money Laundering Regulations.

OR

The party named in this section is exempt from verification under Money Laundering Regulations.

9 PARTNERSHIP DETAILS

If you are a partner making payments from a partnership account, you must complete this section.

Name of partnership

Registered address for partnership

Postcode

Registered partners ► *only detail 3 including yourself if more than 3 in the partnership*

Declaration ► *to be signed by the applicant in the capacity of a partner*

I can confirm that I am self employed. As such my personal contributions to my pension plan will be deducted from my entitlement to self employed drawings from the partnership account. These should be treated as member net contributions into my personal pension.

Signed

Date

 / /

Capacity and name

To be completed by your financial adviser ► please tick as applicable

I have verified the identity of the parties named in this section, in line with Money Laundering Regulations.

OR

The parties named in this section are exempt from verification under Money Laundering Regulations.

10 EMPLOYER DETAILS

This section should be completed by the employer where the employer is remitting contributions. Please note we require a direct debit instruction per payer (eg investor and employer). It is imperative that the group co-ordinator named below advises Old Mutual Wealth Life & Pensions Limited of any changes to these payments within 30 days. If you fail to complete this section we are unable to monitor payments as detailed in section 2 in accordance with the Pensions Act 2004, and you may be reported to The Pensions Regulator (TPR).

The due date will always be the 19th of the month following the month in which the deductions were made from payroll. This is the final date under The Pensions Regulator (TPR) requirements.

Employer's name

Person dealing with correspondence

Employer's address

Postcode

Company registration number

Contact telephone number ►

Declarations

1. We declare that to the best of our knowledge and belief the statements made in this section and any related documents are correct and complete and that we have not concealed any material fact.
2. We agree to pay Old Mutual Wealth Life & Pensions Limited regular contributions for the member.
3. We understand that, although we can contribute to the member's benefits, the contracts exist between the member and Old Mutual Wealth Life & Pensions Limited direct.
4. We understand that we will be responsible for dealing and corresponding with Old Mutual Wealth Life & Pensions regarding the payment or non-payment of contributions for the member.
5. We undertake to advise Old Mutual Wealth Life & Pensions Limited within 30 days of the member ceasing to be employed by us or where contributions are reduced or terminated.

6. We understand that if any payment due is not received by Old Mutual Wealth Life & Pensions Limited within 90 days of the due date or where Old Mutual Wealth Life & Pensions Limited feels that non-payment is of significance, you may be required to advise The Pensions Regulator (TPR) and the member.
7. We understand that it is our responsibility to ensure Old Mutual Wealth Life & Pensions Limited is provided with relevant information to monitor payments and that should we fail to provide it we will be reported to TPR.
8. We confirm that all members have provided consent for us to include their personal data within the Schedules to be provided to Old Mutual Wealth Life & Pensions Limited from time to time and used in accordance with the Personal Data Statement in the Terms and Conditions.
9. We understand you may make our personal information available to a third party by electronic or other means for the purpose or verifying identity in accordance with the Money Laundering Regulations.

Employer's signature

Date

 / /

To be completed by your financial adviser ► please tick as applicable

I have verified the identity of the party named in this section, in line with Money Laundering Regulations.

OR

The party named in this section is exempt from verification under Money Laundering Regulations.

11 BENEFIT CRYSTALLISATION EVENT ONLY AVAILABLE FOR NEW LUMP SUM/TRANSFER INVESTMENTS

This section should be completed if you wish to draw benefits as a pension commencement lump sum and/or flexi-access income withdrawal.

When you decide to take your pension benefits, the process involves converting some or all of the value of your account into the sort of pension income that suits your needs, some of which could be a tax-free cash sum.

- If you are already in capped drawdown and wish to convert to flexi-access income withdrawal you must complete a separate form which is available on request.
- If you wish to withdraw the immediate maximum tax-free cash from new lump sum investments/new transfer investments, or are taking income under capped drawdown, please read the guidance notes in section 12.

Any withdrawal of funds from your account is known as a 'Benefit Crystallisation Event' (BCE). You may only effect this event upon reaching your minimum pension age, which is typically 55.

Where this is your first Benefit Crystallisation Event, we must receive your original birth certificate and if you have changed your name, eg by deed poll or marriage, any certificate showing this. Copies of these documents certified by a professional person are acceptable. Failure to provide this information may cause your application to be delayed.

Part A - Immediate maximum tax-free cash (tick)

- I wish to immediately fully crystallise all lump sum investments/transfer investments detailed in this application form and take the full amount of tax-free cash permitted to me.
- I request that the remaining fund after payment of tax free cash be designated to provide for income withdrawals.

Part B - Income Withdrawal - existing Capped Drawdown

Only complete this section if you entered into income drawdown before 6 April 2015 and we have not confirmed to you that you are in flexi-access drawdown.

Tick/complete to indicate the type and amount required:

- (a) One-off payment £
- (b) Regular amount £
- (c) Nil income

Tick to indicate the frequency required: Annually Monthly ▶ where the amount will be divided to provide a monthly payment

State the month you would like income to start ▶ eg for 25 June enter 06

- If you are selecting maximum monthly income, the remaining income available will be divided by the number of payment dates left in your current pension scheme year. From the first payment date in your new pension scheme year, each monthly payment will be 1/12 of your maximum annual income.
- You can vary income withdrawals at any time, up to your maximum limits set at your review. Reviews will be conducted every three years up until age 75 but we will also contact you just before each pension year anniversary to give you the option to start a new three year review period. From the first pension year anniversary on or after age 75 these reviews will be annual. Certain events will also trigger a review. Your financial adviser will be able to provide more details.
- If your first income payment immediately follows a transfer of crystallised monies from another pension provider we will require your pension provider to send P45 details. Failure to provide this will result in your income payment being taxed on the current emergency tax code until notification of the correct code is received from HM Revenue & Customs (HMRC).

Part C - Flexi-access Drawdown

Tick/complete to indicate the type and amount required:

- Take full fund
- One-off payment £
- Regular amount £
- Nil income

Tick to indicate the frequency required: Annually Monthly ▶ where the amount will be divided to provide a monthly payment

State the month you would like income to start ▶ eg for 25 June enter 06

** Unless indicated by you, an ad hoc lump sum payment will not cancel any regular income withdrawal payments in place.*

If your first income payment immediately follows a transfer of crystallised money from another pension provider we will require your pension provider to send P45 details. If they don't do so, this will result in your income payment being taxed on the current emergency tax code until notification of the correct code is received from HM Revenue & Customs (HMRC).

continued

11 BENEFIT CRYSTALLISATION EVENT ONLY AVAILABLE FOR NEW LUMP SUM/TRANSFER INVESTMENTS (CONTINUED)

Tick below to select one of the following options for selling units to meet the income payments:

All options are available where the account is fully crystallised. If you do not complete this section your income will be met by deducting units proportionally from all crystallised funds.

For additional investments into crystallised funds, where your account is partially crystallised, you should select Proportionally across all funds. Should you wish to select a different deduction preference, you will need to transfer the uncrystallised holdings into a separate account. Before proceeding with this alternative course of action, we recommend you seek guidance from your financial adviser.

- Largest fund ► units will be sold from the largest fund holding
- Proportionally across all funds ► units will be sold from all funds in proportion to their bid values

OR

- From the following fund(s) ► if you request more than one fund, units will be sold in proportion to their bid values. Please list the fund(s) below.

Fund name

Bank details ► please indicate which bank account you wish your tax-free cash and income withdrawals to be paid to

Name of bank account holder ► this must be the same as the applicant

Account number

Sort code

 - -

Name and branch of bank/building society ► this must be a UK bank/building society

Postcode

NOTE: We will need to see proof of the bank account ownership. The proof can be a voided cheque or a copy of your bank account statement (certified as a true copy by your financial adviser). If you have online bank statements, a printed copy certified by your adviser will suffice.

Part D – Protected benefits ► if you are not applying for any form of protection, go to part E

Tick to indicate the protection required

- | | | |
|--|---|--|
| <input type="radio"/> Enhanced Protection | <input type="radio"/> Enhanced Lifetime Allowance | <input type="radio"/> Block Transfer Protection |
| <input type="radio"/> Primary Protection | <input type="radio"/> Fixed protection | <input type="radio"/> Fixed Protection 2014 |
| <input type="radio"/> Individual Protection 2014 | <input type="radio"/> Fixed protection 2016 | <input type="radio"/> Individual protection 2016 |

Please state your HM Revenue & Customs (HMRC) certificate number

► please send us a copy of the certificate, or printed evidence of the reference number with this form.

- I confirm that my entitlement to protection indicated above has not been revoked (tick)

Block Protection

Please indicate which protection you wish to claim ► you may tick both if you require both options

- Tax-free cash
- Low pension age

Primary Protection

Tax-free cash received to date

Date

 / /

Date

 / /

Date

 / /

Tax-free cash paid

£

Tax-free cash paid

£

Tax-free cash paid

£

For office use only

continued

11 BENEFIT CRYSTALLISATION EVENT ONLY AVAILABLE FOR NEW LUMP SUM/TRANSFER INVESTMENTS (CONTINUED)

Part E – Previous retirement events

Are you receiving or have you received any benefits from any pension arrangements? (✓) Yes No

If **No**, please go to Part F.

If **Yes**, please provide the following information:

Have you crystallised any pension funds since 6 April 2006? (tick) Yes No

If **Yes**, please state a) the total percentage of your Standard Lifetime Allowance used in respect of benefits crystallised %

b) the value of pre-6 April 2006 benefits crystallised at the date of the first crystallisation event £

and confirm the date of that event D D / M M / Y Y Y Y

Complete the following only if you have ever taken a scheme pension from a money purchase scheme. Please state:

(a) the purchase price of the scheme pension from the money purchase scheme £

(b) the tax free cash lump sum taken with this £

(c) the date that this BCE occurred D D / M M / Y Y Y Y

You will find this information in the Benefit Crystallisation Statement(s) provided to you when the Benefit Crystallisation Event(s) took place.

If **No**, please state the current level of income you are receiving in relation to benefits commencing before 6 April 2006. Where this relates to capped drawdown, please show the current annual maximum permitted income, if any. £

Part F – Lifetime Allowance

In the event that this BCE exceeds your remaining Lifetime Allowance, please specify how the excess will be paid.

% to be taken as cash % to be taken as income ► these percentages must total 100%

12 GUIDANCE NOTES TO HELP COMPLETE SECTION 11

The purpose of this Benefit Crystallisation Event (BCE) section is to enable you to immediately crystallise your investment and take the maximum amount of tax-free cash permitted to you, which is typically 25%. The balance of your crystallised investment must be allocated to take a taxable lump sum or a flexi-access income withdrawal.

Part A – Immediate maximum tax-free cash

By selecting this option your investment(s) detailed in this application form (excluding regular investments) will immediately become crystallised and the immediate maximum permitted tax-free cash will be paid to you.

The residual fund after payment of tax free cash will be designated to provide for income withdrawals, and you cannot use this option to withdraw all funds from your account. You will need to contact us for the appropriate form.

Tax-free cash and taxable lump sums will be calculated on the value of the investment received.

Part B – Income Withdrawal – capped drawdown only

The balance of your crystallised investment may be used to draw an income from your account.

There are three options to select, you may only choose one:

- Option 1 – Take a specific annualised amount; please tick and enter this amount (enter nil if no income is required at this time).
- Option 2 – Tick to receive the maximum amount of income permitted to you.
- Option 3 – Continue with the current level of income paid to you on your Collective Retirement Account. (Any crystallised balance not used for income will go into a drawdown pension fund.)

The minimum level of income is nil, ie tax-free cash only, and the maximum level of income is dependent on calculations using your age, size of investment and the limits set by the Government Actuary's Department (GAD). The maximum level is subject to review on at least every three years until age 75. From the first pension year anniversary after age 75 these reviews will be held annually. Certain events will also trigger a review. If you have already crystallised part of your account to draw income, subsequent crystallisations will be subject to a review at the same time as the original crystallisation. All crystallisations will go into the same drawdown pension fund except where an existing income withdrawal arrangement was set up before 6 April 2006, where a separate Collective Retirement Account must be set up.

Payment of your income from a flexi-access or capped drawdown account

- Income payments will normally be paid on the 25th of the month. Provided we have received all of our requirements by the cut-off dates below, payments will start in the month we receive your request (or the month you have specified, if different). (Where the request is received after the specified cut-off date, payment will be made in the following month.)
- **Cut-off dates: 7th of the month** – for new applications and for clients taking flexi-access income withdrawal
9th of the month – for income requests on existing accounts.
- Our minimum income payments are: £25 a month or £300 for annual or ad hoc payments.

- **Income will be paid using an emergency tax code, until we are notified by HMRC.**

Income payable from your account is subject to UK income tax. The amount of regular income indicated must be the gross income required, before the deduction of tax, and must not exceed the maximum income permitted.

If you are subject to tax in any country outside the UK, please contact your financial adviser or a tax specialist in the country concerned, to understand whether you will be liable for tax in that other country as a result of receiving a payment from a UK pension scheme.

Your financial adviser can discuss the maximum income available to you and the implications of your chosen level of income. Please complete the payment details accordingly.

Part D – Protected benefits

This section is applicable if you are claiming protected benefits or an enhanced Lifetime Allowance. If you are, please indicate and enclose a copy of your HM Revenue & Customs (HMRC) certificate, or printed evidence of the reference number with this form.

Part E – Previous retirement events

When the Benefit Crystallisation Event is completed we will send you a Benefit Crystallisation Statement. This will detail the percentage of Standard Lifetime Allowance used by this event. If you have crystallised a pension arrangement elsewhere since 6 April 2006, the administrators of these crystallised pension arrangements will have provided you with a statement showing the proportion of Standard Lifetime Allowance used by the benefits under those arrangements. Please indicate the total of all proportions used to date. If you have any pension income that commenced before 6 April 2006, we will also need to know the date of your first benefit crystallisation and the value of your pre-6 April 2006 pension income at that date. If you were in receipt of a pension or pensions prior to 6 April 2006, and have not crystallised any more benefits since then, please indicate the total current annual pension in payment. If this relates to an income drawdown arrangement please quote the current annual maximum permitted income at the last review date.

Part F – Lifetime Allowance

The Lifetime Allowance is the value of tax-privileged pension saving each individual is able to accrue in their lifetime. If the amount you accrue exceeds your Lifetime Allowance, this will be subject to a charge by HMRC. If you choose to take the excess funds as a cash sum, a charge of 55% will be deducted before the balance is paid to you. If you choose to take the excess funds as income, the charge will be 25% and the income will be subject to income tax. The charge is applied to recover the tax savings previously made on the excess contributions and investment growth and will be deducted by Old Mutual Wealth Life & Pensions Limited and paid to HMRC. Please speak to your financial adviser for advice on your Lifetime Allowance.

Please indicate whether you require any excess to be paid as a cash lump sum, income or a combination of both.

13 EXPRESSION OF WISH

When you die the value of your Collective Retirement Account (CRA) fund may provide benefits in line with regulations. You can use this form to nominate a person or persons (beneficiary or beneficiaries) to receive benefits in the event of your death.

The beneficiaries will be determined at the discretion of Old Mutual Wealth Life & Pensions Limited (the scheme administrator). It is, however, advisable that the scheme administrator has guidance about your wishes. You can nominate beneficiaries in the section below.

If you wish to suggest beneficiaries to receive benefits in the event of your death payable at the discretion of Old Mutual Wealth Life & Pensions Limited (the scheme administrator), please enter their details below. If you wish to suggest more than one person, please enter the proportion payable to each. Where a beneficiary is a trust, please include the full name of the trust and trustees. The proportions shown should total 100%.

I understand that the scheme administrator has absolute discretion, but in the event of my death I should like the Scheme Administrator to consider making any payments to:

Name	Address	%
		100%

Signature

Date

If you are unsure which of sections 14-16 to complete, please refer to the guidance on page 2.

14 COMMISSION TO BE COMPLETED WITH YOUR FINANCIAL ADVISER WHERE APPLICABLE

This section is only relevant to you if your account is on Charge Basis 1, is to remain on Charge Basis 1, and you have received no advice for this investment.

Tick/complete this part in respect of commission payable to your financial adviser

Initial commission ▶ if the reduction box is left blank, your adviser will receive the maximum commission amount under their agreed terms with us

The standard initial commission rate is

4.5

%

Reduction of initial commission

%

Use multiples of 0.05%

▶ Please enter the % by which the standard amount of commission is to be reduced. For example, if no commission is payable, this should be completed as 4.5%.

Trail commission option ▶ select one only; if neither option is selected, fund-based trail will apply

Fund-based trail

OR

Nominated trail of

%

Up to 0.5% depending on the funds selected

Payments will be met from rebates we receive from fund managers; they are not deducted from your account.

Minimum 0% – maximum 1.5%

Enter the rate in multiples of 0.1% and 0.25%. This is an annual rate, which we will divide by 12 to make monthly payments to your adviser. Payments will be met by fund-based trail commission, but if this is not enough to meet the required amount, we will deduct any shortfall from your account, as an additional charge, by selling units.

If you do not complete this, then we will pay the maximum commission amount to your financial adviser. If our records show that you do not have a financial adviser then Old Mutual Wealth will make an initial charge of 4.5% of your investment amount, which we will deduct before we invest the balance into your account.

We will also retain any rebates we receive from the fund managers in respect of the funds in your account.

15 ADVISER CHARGING TO BE COMPLETED WITH YOUR FINANCIAL ADVISER WHERE CHARGE BASIS 2 OR 3 APPLIES

Only complete this section if you wish Old Mutual Wealth to facilitate the payment of fees to your financial adviser from your account.

Percentage fees must be entered in multiples of 0.05%.

Initial fee ▶ **Lump sum/transfer payment top-ups** – if you leave this section blank: we will apply the latest percentage fee authorised for lump sums/transfer payments; in the absence of an authorised percentage fee, we will assume no Initial Fee is required.

Direct debit payments – any Initial Fee authorised will apply to all direct debit payments including increases, unless we are instructed otherwise.

You can agree to pay your financial adviser a percentage or monetary amount from your lump sum/transfer payments or direct debit investments. (tick)

No Initial Fee required

Initial Fee required:

£

OR

%

from each direct debit payment paid by you, the investor

£

OR

%

from each direct debit payment paid by your employer

£

OR

%

from each direct debit payment paid by a third party

£

OR

%

from lump sum/transfer payments
(after deduction of any immediate tax-free cash)

For lump sums and transfer payments, a Global initial fee applies. Any initial fee selected will apply to all lump sums and transfer payments included in this application. Where you have agreed the fee as a specific amount of money, we will deduct it from the first payment submitted for your application, up to 7% of the payment value. If the initial fee has not been fully met from the first payment, we will deduct the shortfall from the subsequent payments, up to 7% from each, until the fee is met. This limit is for operational purposes only and should not be interpreted as a comment on the appropriateness of any level of fees.

Note: If the lump sum/transfer payment relates to an immediate tax free cash application type, tax free cash will first be paid to you, and the balance of the amount paid will be invested into your account. If a percentage initial fee is selected it will apply to the balance invested into your account **after** any immediate tax-free cash has been deducted and **not** to the total lump sum/transfer payment.

Fund Switch Fee ▶ **Top-ups** – if you leave this section blank: we will continue to apply any Switch Fee already authorised.

No Switch Fee required

Switch Fee required up to:

£

OR

%

from each switch

The amount you agree and authorise using this form is the maximum fund Switch Fee payable to your financial adviser. You will need to stipulate the actual fee payable for each switch up to this limit, at the time the switch instruction is given.

Any switch fee you authorise here will apply to the entire account and will override any existing switch fee instruction on your account.

Servicing Fee ▶ **Top-ups** – if you leave this section blank: we will continue to apply any Servicing Fee already authorised.

This is an annual amount which will be divided by the payment frequency selected below and paid to your adviser accordingly.

No Servicing Fee required

Servicing Fee required:

£

OR

%

each year

Add VAT to the Servicing Fee? (tick)

Yes

If VAT applies to this fee, your financial adviser can either include VAT within this fee or add it on top. If VAT is added it will be at the rate applying when the Servicing Fee is deducted and will be added to the amount shown above.

Select the frequency required (tick)

Monthly

Quarterly

Half-yearly

Yearly

Any Servicing Fee you authorise here will apply to the entire account and will override any existing servicing fee instruction on your account. Where a percentage fee amount is agreed, the fee paid to your financial adviser may go up or down depending on the value of your account on the date the fee is calculated.

16 CONVERTING TO A NEW CHARGE BASIS (ONLY APPLICABLE IF YOU ARE TOPPING UP AN EXISTING ACCOUNT)

Complete this section if you wish to convert your account to a new Charge Basis.

a) **Tick here to convert from Charge Basis 1 to Charge Basis 2.**

This will mean that:

- all commission payments to your financial adviser will stop
- part of any fund manager rebates will be reinvested into your account
- you can authorise us to pay fees from your account to your financial adviser by completing section 15
- once you have converted to Charge Basis 2, you cannot go back to Charge Basis 1.

b) **Tick here to convert to Charge Basis 3.**

This will mean that:

- all commission payments to your financial adviser under Charge Basis 1 will stop
- all fund manager rebates will be reinvested into your account
- you can authorise us to pay fees from your account to your financial adviser by completing section 15
- your account will be subject to different Terms and Conditions, which you should obtain from us or your financial adviser (see declaration point 5 in section 18)
- your account will be subject to the Product Charge and you will need to complete section 17
- you cannot subsequently change to a different Charge Basis
- after you have converted, your financial adviser can tell you about
 - access to our WealthSelect investment range of funds
 - investing using our Managed Portfolio Service (MPS)

17 OLD MUTUAL WEALTH PRODUCT CHARGE AND ADVISER SERVICING FEE DEDUCTIONS

Only complete this section if:

- **you are setting up a new account; or**
- **your existing account is on/or moving to Charge Basis 3; or**
- **you have agreed a servicing fee for your adviser in section 15.**

You can choose which funds are sold to meet the Product Charge and adviser servicing fees, as applicable. The option you select below will apply to both of these payments.

If you do not specify a fund choice, and in the absence of any existing instructions, the payments will be met by selling units proportionally from all crystallised funds in your account in the first instance. Where there are no crystallised funds or insufficient crystallised funds to meet these payments, we will sell units from your uncrystallised funds.

If your account is partially crystallised, you should select 'Proportionally across all funds'.

Tick below to select one of the following options for selling units to meet these payments:

- Largest fund ► *units will be sold from the fund with the highest bid value at the time the charge or fee is deducted*

OR

- Proportionally across all funds ► *units will be sold from all funds in proportion to their bid values*

OR

- From the following fund(s) ► *if you request more than one fund, units will be sold in proportion to their bid values. Please list the fund(s) below.*

Fund name

Please read this section carefully before signing and dating the declaration.

1. Where I am applying for a Collective Retirement Account

- a) I apply for a Collective Retirement Account and to become a member of the Old Mutual Wealth Personal Pension Scheme. I agree to be bound by the Terms and Conditions contained in the Key Features Document and Terms and Conditions.
- b) Where I am making an additional investment to an existing Collective Retirement Account, I request that the changes detailed in this application are made to my existing Account.
- c) Where completing this form as a legal guardian on behalf of an applicant aged under 18, I declare that:
 - i I will be responsible for the contract as if I were the applicant
 - ii any contributions paid can only be returned to the applicant as authorised payments under the rules of the Account. Authorised payments are defined in law and will usually be restricted to retirement or death benefits.
- d) If I am a relevant UK individual for this tax year I declare that:
 - i I have relevant United Kingdom (UK) earnings chargeable to income tax for this tax year; or
 - ii I will be resident in the UK at some time this tax year; or
 - iii I have been resident in the UK at some time during the five tax years immediately before this tax year and was also resident in the UK when I joined this pension scheme; or
 - iv I have for this tax year general earnings from Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003); or
 - v I am the spouse or civil partner* of an individual who has for this tax year general earnings from Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003).
 - vi the total contributions paid by me or on my behalf to any registered pension scheme on which I am entitled to tax relief do not exceed the higher of the basic amount (£3,600 gross) or my relevant UK earnings for that tax year.
- e) If I am currently not a relevant UK individual I declare that I will inform you should this change.
- f) I understand that, from time to time, I will be asked to provide prescribed information to Old Mutual Wealth Life & Pensions Limited related to my registered pension provision in order for them to meet obligations under the tax legislation relating to pension tax reliefs.
- g) I understand that, in certain circumstances, the pension tax legislation requires Old Mutual Wealth Life & Pensions Limited to deduct tax from payments to me. Typically this would be the Lifetime Allowance Charge and tax payable on any income withdrawal payments.
- h) I understand that if my contribution (or a contribution paid on my behalf) exceeds limits and allowances provided by legislation, HM Revenue & Customs will recover any tax relief not due. Old Mutual Wealth Life & Pensions Limited is not required and is unable to monitor whether contributions are within those limits or allowances.
- i) I understand that it is my responsibility to advise you of any other pension arrangements that I may hold with another provider that contribute towards my Standard Lifetime Allowance.
- j) I understand that if I provide false information to Old Mutual Wealth Life & Pensions Limited in respect of my registered pension arrangements, I may be liable to tax and possibly penalties from HM Revenue & Customs.
- k) I authorise Old Mutual Wealth Life & Pensions Limited:
 - i to hold my cash investment, Collective Retirement Account investments, interest, dividends, rebates and any other rights or proceeds in respect of those investments and any other cash, and
 - ii to make on my behalf any claims to relief from tax in respect of my investments
- l) I understand that Old Mutual Wealth Life & Pensions Limited reserves the right not to accept this application in which event my payment will be returned to the originator.

- m) I understand that Old Mutual Wealth Life & Pensions Limited accepts no responsibility for any loss incurred as a result of any delay between submission and receipt of the application form by Old Mutual Wealth Life & Pensions Limited.
- n) I understand that it is a serious offence to give false information in order to obtain tax relief on contributions, which could lead to prosecution and severe penalties. Further I declare it is my responsibility to inform you of any changes which affect my tax status.
- o) If the investor is suffering from a mental disorder, I confirm that I am a parent, attorney, guardian, spouse, civil partner, son or daughter of the investor.
- p) I declare that if I am no longer eligible to tax relief on my contributions or if I am no longer a UK resident I will inform you. I will give this notice to you by the later of:
 - i 5 April in the year of assessment in which the event occurs; and
 - ii the date which is 30 days after the occurrence of that event.
- q) I declare that investments made to the plan have not been funded from a tax-free cash sum from a registered pension scheme to the extent that either myself or Old Mutual Wealth Life & Pensions Limited will suffer a tax liability.

If I have taken benefits from any pension arrangement, with the current or any other pension provider, in a way that means I am subject to the Money Purchase Annual Allowance (MPAA), I will supply the date the MPAA first applied to me.

2. Where I am paying a new lump sum investment/transfer and I am taking maximum immediate tax-free cash:

- a) I understand that immediate maximum tax-free cash will apply to all lump sum investments/transfers included in this application.
- b) I understand that tax-free cash will be paid upon completion of the investment or each investment where there is more than one.
- c) I understand that income withdrawals will commence once the investment is completed or final investment is completed where there is more than one.
- d) I undertake to inform Old Mutual Wealth Life & Pensions Limited of any change to the information provided occurring after the date of this Declaration and before the Benefit Crystallisation Event takes place.
- e) I declare that any payment by Old Mutual Wealth Life & Pensions Limited of the benefits under this Collective Retirement Account shall constitute a full discharge from all liabilities and claims arising thereunder.
- f) I understand that where I have sufficient unused Lifetime Allowance to allow the payment of the benefits in full they will be paid without deduction of any surplus Lifetime Allowance tax charge.
- g) I understand that where I have insufficient unused Lifetime Allowance to allow the payment of the benefits in full, without the deduction of a Lifetime Allowance tax charge, you will apply the relevant tax charge to any excess benefits prior to the payment of such benefits.
- h) Any tax-free cash will not be used to fund further contributions to any registered pension scheme to the extent that either myself or Old Mutual Wealth Life & Pensions Limited will suffer a tax liability.

3. I consent to my personal data being used in accordance with the Personal Data Statement in the Terms and Conditions.

4. I confirm that I have gained the consent of the beneficiary/each beneficiary and/or my spouse/civil partner or dependant referred to in this application (or parent where parental consent is required if a beneficiary/each beneficiary is a dependant) to provision and use of their personal data in accordance with the Personal Data Statement contained within the Terms and Conditions and am signing the application as their agent as well as applicant.

continued

* as defined by the Civil Partnership Act 2004.

18 DECLARATION (CONTINUED)

- 5. I understand that Old Mutual Wealth will manage my Account in accordance with the Terms and Conditions. I have been given the opportunity to read the current Terms and Conditions and to have any questions concerning them answered to my satisfaction. I agree to these terms and I have kept a copy of the Terms and Conditions together with a copy of the Key Features Document.
- 6. I declare that this application form has been completed correctly to the best of my knowledge and belief.
- 7. I confirm I have received all relevant information about the rebates applicable to my chosen funds.
- 8. If I have completed section 15 of this form:
 - a) I authorise Old Mutual Wealth to deduct any fees detailed in section 15 from my investment and pay them to my financial adviser.
 - b) I understand that:
 - i) the fees agreed will be met as follows (as applicable):
 - Adviser Initial Fee (direct debit) – by deduction from each direct debit payment before the balance is invested into my choice of funds
 - Adviser Initial Fee (lump sum) – by deduction from my payment before the balance is invested into my choice of funds
 - Adviser Initial Fee (lump sum where immediate tax free cash has been selected) – by deduction from the remaining amount of my payment after payment of tax free cash but before the balance is invested into my choice of funds
 - Adviser Fund Switch Fee – by deduction from the sale proceeds of the switch, before they are invested into my new choice of funds
 - Adviser Servicing Fee – by selling units from my account as outlined in section 17.
 - ii) if I have ticked 'Yes' in section 15 to add VAT to any servicing fees, the amount of the agreed fee will be increased to include VAT at the rate prevailing when the fee is deducted.
 - iii) if I select a percentage amount servicing or switch fee, the fee paid to my financial adviser may go up or down depending on the value of my account on the date the fee is calculated
 - iv) I will need to reauthorise:
 - any increases to servicing and switch fees that have been previously agreed
 - any increases in the percentage previously agreed for initial fees
 - any initial fee on lump sum/transfer payments agreed as a monetary amount.
 - c) I confirm that:
 - i) I have completed and agreed section 15 with my financial adviser.
 - ii) any fees authorised in this form in relation to this account are solely in relation to advice and/or services my financial adviser has provided or will be providing me in relation to that account and do not relate to any other advice or services provided.
 - iii) my financial adviser has explained the effect that selling units to pay Adviser Charges from my investment will have on its future value.
 - d) I understand that:
 - i) I can cancel an Adviser Servicing Fee at least 10 working days before it is deducted, by contacting Old Mutual Wealth.
 - ii) I cannot cancel a fee once it has been deducted, instead I would need to contact my financial adviser to discuss whether a refund is payable.
 - e) If I am converting to Charge Basis 2 or Charge Basis 3:
 - i) I instruct Old Mutual Wealth to stop any commission payments currently being paid to my adviser in respect of this investment under Charge Basis 1 with immediate effect.
 - ii) I confirm that Old Mutual Wealth has brought to my attention the importance of reading and discussing section 15 of this form with my financial adviser before signing below.
- 9. I have read and understood the contents of Old Mutual Wealth's leaflet 'Taking Tax into Account' and the accompanying document headed 'Total withdrawal of your pension account' or if I am taking a partial withdrawal the document headed 'Partial withdrawal of your pension account'.

Applicant's signature

Date

D	D	/	M	M	/	2	0	Y	Y
---	---	---	---	---	---	---	---	---	---



Attorney's signature ► you must sign both here and in section 8 writing the words 'as attorney' after your signature

Date

D	D	/	M	M	/	2	0	Y	Y
---	---	---	---	---	---	---	---	---	---

19 FINANCIAL ADVISER'S DECLARATION

This section must be completed in order for Old Mutual Wealth to carry out the instruction on behalf of the client.

Please note that Old Mutual Wealth does not pay remuneration to financial advisers for investments made in their own names, or the names of their employees, directors, officers, close relatives or individuals we believe should fall within the FCA definition of such individuals. Financial advisers should refer to our Terms of Business for further information.

A Financial advice

I confirm that I have provided my client with advice and discussed the appropriate risks in relation to any transactions requested in this application.

Where applicable, tick to confirm that you have the FCA 'advising on pension transfers and pension opt outs' permission.

Yes

No

B Adviser fees ► applicable if section 15 has been completed

I confirm that any fee(s) authorised in this form in relation to this account are solely in relation to advice and/or services I have provided or will be providing to the client in relation to that account and do not relate to any other advice or services I have provided.

C Confirmation of Verification of Identity

I confirm that:

- i) the evidence I have obtained to verify the identities of the relevant parties can be produced on demand, and meets the standard of evidence set out within the guidance for the UK Financial Sector issued by the Joint Money Laundering Steering Group (JMLSG).
- ii) if any individual has changed residential address within the previous three months, I can provide relevant evidence on demand.
- iii) this section is signed below by the person who has seen the documentary evidence (which may include an electronic identity check).

D Financial adviser's signature

In signing below you accept all of the declaration points in this section

Signature

Print name

Position

Contact telephone number (in case of query with this application)

Full name of regulated firm (or sole trader)

Financial Services number

Date

Non UK Tax – If you are subject to tax in any country outside the UK, please contact your tax specialist, to understand whether you will be liable for tax in that country.

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Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

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The WealthSelect Managed Portfolio Service is provided by Old Mutual Wealth Limited and Old Mutual Wealth Life & Pensions Limited

Old Mutual Wealth Limited and Old Mutual Wealth Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively. Registered Office at Old Mutual House, Portland Terrace, Southampton SO14 7EJ, United Kingdom. Old Mutual Wealth Limited is authorised and regulated by the Financial Conduct Authority. Old Mutual Wealth Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.

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TRANSFERRING SCHEME AUTHORITY

For use with the Collective Retirement Account (CRA)

If you are unfamiliar with the terms used in this application form, or unsure about the information we require, please ask your financial adviser for help completing it.

WITH THIS FORM YOU CAN:

- request to transfer a pension you currently hold with another provider into your Collective Retirement Account.
- provide authority for us to be able to contact the provider of the pension you wish to transfer to us.

If you wish to take an immediate payment of tax-free cash from this investment ask your financial adviser for a Benefit Crystallisation Event request form.

NOTE

- If you are transferring pensions from more than one provider, a separate authority form will be required for each one.
- Please ensure all applicable sections of the form are completed clearly, as missing or unclear information will result in a delay in processing or the return of this form.
- You will need to complete and attach a discharge form from each provider unless the transfer is being processed using the Options Transfer Service. Your financial adviser will be able to help you with this.
- A new account will be created each time you transfer in crystallised pension benefits (also known as income drawdown).
- Old Mutual Wealth will only accept transfer payments from schemes and/or providers where the benefits comply with legislation requiring the provision of equal benefits for men and women.
- Old Mutual Wealth will only contact the transferring pension provider once all relevant information has been received in respect of this transfer, including a signed Adviser Fee Authorisation form, where applicable, and completion of the Financial Adviser's Declaration at the end of this authority.

Please use BLOCK CAPITALS and blue or black ink.

CRA application number

CRA account number

Full name

Date of birth

 / /

National Insurance number

Transferring scheme manager

Transferring scheme address

Postcode

Transferring scheme account number

Estimated transfer amount

Please state the estimated total value of the transfer, giving the uncrystallised and crystallised amounts separately.

Uncrystallised value

£

Crystallised value

£

Total estimated transfer value

£

Does this represent the full value of the plan you wish to transfer?

 Yes

 No

▶ if neither box is ticked, we will request the full transfer value of the plan

If you have entered a crystallised value above, please tick below to indicate whether the pension is in:

capped drawdown

or

flexi-access drawdown

If it is in flexi-access drawdown, does the reduced Money Purchase Annual Allowance apply?

Yes

No

If Yes, from what date?

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

For block transfers only

► this means the transfer of at least two members from the same scheme, at the same time, into the same scheme of which they cannot have been members for more than a year at the point the transfer is completed.

Protected low pension age

--	--

Protected tax-free cash amount

£

--

DECLARATION

Applications for transfer payments

- I authorise and instruct you to transfer sums and assets from the plan(s) listed in this application directly to Old Mutual Wealth and to provide any instructions and/ or discharge required by any relevant third party to do so.
- I authorise Old Mutual Wealth, the current provider and any financial intermediary named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Old Mutual Wealth.
- I authorise Old Mutual Wealth, the current provider and any employer paying contributions to any of the plan(s) listed in the application to obtain from each other, and to release to each other, any information that may be required to enable the transfer of sums and assets to Old Mutual Wealth.
- Until this application is accepted and complete Old Mutual Wealth Life & Pensions Limited's responsibility is limited to the return of the total payments(s) to the current provider.
- When the payment is made to Old Mutual Wealth as requested, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in the application where the whole of the plan(s) is/are transferring, or that part of the plan(s) represented by the payments if only part of the plan(s) is/are transferring.
- I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Old Mutual Wealth and the current provider may incur as a result of any incorrect, untrue, misleading or inaccurate information in this application or given by me, or on my behalf, or any failure on my part to comply with any aspect of this application. This includes where I have been asked to provide any original policy document(s) in return for the transfer of funds and I am unable to do so.

Print name

--

Signature

--

Date

D	D	M	M	2	0	Y	Y
---	---	---	---	---	---	---	---

FCA PERMISSIONS DECLARATION FOR OCCUPATIONAL TRANSFERS

This section must be completed for the authority to be accepted. The adviser firm must hold the relevant permission to be able to advise on this type of pension transfer.

1. Is the transfer from an occupational pension scheme, or any other registered pension scheme that holds safeguarded benefits?

Yes No

Is the transfer in respect of a final salary arrangement? Yes No

2. Does your firm have the FCA's permission to advise on pension transfers and opt-outs?

Yes No – Provide details below of the firm with the pension transfer and opt out authorisation that has provided advice with regard to the transfer:

Name and address of the firm

FCA registration number ► *if known*

Send the completed form to:

Old Mutual Wealth, Old Mutual House, Portland Terrace, Southampton SO14 7AY

DEFINED BENEFIT TRANSFER DECLARATION – MUST BE COMPLETED WHERE APPLICABLE

1. Old Mutual Wealth will only accept a Defined Benefit Transfer if a Transfer Analysis has been completed where required by regulation. Please confirm by selecting one of the following three statements:

- The client has been provided with a transfer value analysis comparison in accordance with COBS 19.1.2R Yes
- The client has not been provided with a transfer value analysis comparison, because it was not required by regulation Yes
- The client has not been provided with a transfer value analysis comparison in accordance with COBS 19.1.2R Yes

2. Old Mutual Wealth will only accept a Defined Benefit Transfer where an advised positive recommendation to transfer has been given and not on an insistent client basis.

I confirm that this application to transfer is being submitted on behalf of the client in accordance with a "personal recommendation to transfer" and that the client is not an "insistent client"

Yes No

NOTE

- Failure to respond to the statements above will result in the Transfer Request not being made. This could affect any CETV guarantee deadlines.
- If you have confirmed above that the client has not been provided with a TVAS in accordance with COBS 19.1.2R, or you have confirmed that the client is insistent and the transfer is to take place against a personal recommendation, this application will be declined by Old Mutual Wealth.
- Old Mutual Wealth will not be liable for any re-calculation fee, or potential drop in transfer valuation.

Signed

Date

D	D	M	M	2	0	Y	Y
---	---	---	---	---	---	---	---

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Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

Old Mutual Wealth is the trading name of Old Mutual Wealth Limited which provides an Individual Savings Account (ISA) and Collective Investment Account (CIA) and Old Mutual Wealth Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

Old Mutual Wealth Limited and Old Mutual Wealth Life & Pensions Limited are registered in England and Wales under numbers 1680071 and 4163431 respectively. Registered Office at Old Mutual House, Portland Terrace, Southampton SO14 7EJ, United Kingdom. Old Mutual Wealth Limited is authorised and regulated by the Financial Conduct Authority. Old Mutual Wealth Life & Pensions Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their Financial Services register numbers are 165359 and 207977 respectively. VAT number 386 1301 59.

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