

Supplementary Application Form: Westerby SIPP

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This form is for use in relation to any existing Self Invested Personal Pension operated by Westerby Trustee Services Limited. You should complete this form if you wish to:

- Make an additional single contribution;
- Commence payment of regular contributions or make changes to existing regular contributions; or
- Make additional transfers in from other pension arrangements.

For individuals this form also acts as an application for basic rate tax relief on relievable contributions. We are therefore required by Her Majesty's Revenue and Customs (HMRC) to remind you that it is a serious offence to make false statements. The penalties are severe and could also lead to prosecution. Guidance notes are provided at the end of this application form.

1. EXISTING PLAN NAME/NUMBER

Westerby Private Pension: _____
Westerby Discretionary Pension Portfolio: _____
Group SIPP/SIPP Syndicate: _____

2. PERSONAL DETAILS

Title: _____ Mr / Mrs / Miss / Other: _____
Surname: _____
Forename(s): _____
Marital Status: _____
Date of Birth: _____
Address: _____
Post Code: _____
NI Number: _____
Home Telephone: _____

3. STATUS: Please indicate whether you are:

1. Employed Employers Full Name: _____
Employers Address: _____
Post Code: _____

2. Receiving a pension chargeable to tax
 3. Self-Employed (in receipt of profits or gains which are chargeable to tax under Schedule D)
 4. Child under the age of 16 years

If you do not fall into any of the above categories please select the most applicable status from the list below:

5. Caring for one or more children under the age of 16 years
 6. Caring for a person aged 16 years or over
 7. In full-time education
 8. Unemployed
 9. Other (please state): _____



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4. ENTITLEMENT TO TAX RELIEF (Please tick one option)

- I have relevant UK earnings chargeable to Income Tax, or general earnings from overseas Crown employment subject to UK tax, in this tax year.
- I am/or have been a resident in the UK at some time during this tax year.
- My spouse has for this tax year general earnings from overseas Crown employment subject to UK tax.
- I, or my spouse, are in overseas Crown employment but for this tax year do not have general earnings from overseas Crown employment subject to UK Tax.

5. CONTRIBUTIONS

Cheques are to be made payable to "Trustees of the WPP for (your name)" or "Name of Group SIPP" as appropriate

Where contributions are to be made please state your estimated gross annual earned income £ _____

(a) Please give details of the total contributions to be paid to the Westerby Private Pension

Regular Contributions

Current Regular Contribution: Applicant (Gross): £ _____ Applicant (Net): £ _____

Employer (Gross): £ _____

New Regular Contribution: (Total) Applicant (Gross): £ _____ Applicant (Net): £ _____

Employer (Gross): £ _____

Frequency of regular contribution: Monthly Annually

Date from which regular contributions are to be amended: _____

Additional Single Contribution

Applicant (Gross): £ _____ Applicant (Net): £ _____

Employer (Gross): £ _____

(b) Will your contributions be paid to the Westerby Private Pension by a third party, other than your employer? Yes No

If 'Yes' please provide name and address of the third party below:

Title: _____ Surname: _____ Forename: _____

Or, Organisation Name: _____

Address: _____

Postcode: _____

(c) Are contributions being paid to any other Registered Pension Schemes by you, or your employer on your behalf? Yes No

(d) If my contributions, including deemed contributions, to all registered pension schemes exceed the annual allowance I confirm that I have unused annual allowance to carry forward. Yes No



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6. TRANSFERS

Do you wish to transfer any existing pension arrangements into this contract? Yes No

If 'Yes', please indicate the approximate value to be transferred below:

Transfer 1

Full Name of Current Provider _____

Full Name of Pension Scheme (if known) _____

Existing Plan Number _____

Approximate Transfer Value _____

Does this represent the full value of the plan? Yes No

Please indicate whether the funds being transferred are already in drawdown:

- The funds being transferred are already entirely in drawdown
- The funds being transferred are already partially in drawdown
- The funds being transferred are not in drawdown

Are the assets to be encashed prior to transfer or transferred in-specie?

- Encash all assets
- Transfer all assets in-specie where possible
- Transfer the assets detailed below in-specie, encash all others

Please provide details of any assets to be transferred in-specie. _____

If you have any other instructions for the transfer you can also provide them here. _____

Continue on a separate sheet if necessary. _____

Transfer 2

Full Name of Current Provider _____

Full Name of Pension Scheme (if known) _____

Existing Plan Number _____

Approximate Transfer Value _____

Does this represent the full value of the plan? Yes No

Please indicate whether the funds being transferred are already in drawdown:

- The funds being transferred are already entirely in drawdown
- The funds being transferred are already partially in drawdown
- The funds being transferred are not in drawdown

Are the assets to be encashed prior to transfer or transferred in-specie?

- Encash all assets
- Transfer all assets in-specie where possible
- Transfer the assets detailed below in-specie, encash all others

Please provide details of any assets to be transferred in-specie. _____

If you have any other instructions for the transfer you can also provide them here. _____

Continue on a separate sheet if necessary. _____



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Transfer 3

Full Name of Current Provider _____

Full Name of Pension Scheme (if known) _____

Existing Plan Number _____

Approximate Transfer Value _____

Does this represent the full value of the plan? Yes No

Please indicate whether the funds being transferred are already in drawdown:

The funds being transferred are already entirely in drawdown
 The funds being transferred are already partially in drawdown
 The funds being transferred are not in drawdown

Are the assets to be encashed prior to transfer or transferred in-specie?

Encash all assets
 Transfer all assets in-specie where possible
 Transfer the assets detailed below in-specie, encash all others

Please provide details of any assets to be transferred in-specie. _____

If you have any other instructions for the transfer you can also provide them here. _____

Continue on a separate sheet if necessary. _____

7. EXPRESSION OF WISH – Distribution of Death Benefits (It is important that this section is completed if no previous nominations have been made, however if nominations have already been made, this form will supersede and replace any previous nominations)

Please provide details of the person/persons that you would like to nominate to receive any benefit payable on your death under the scheme. The nominated does not bind the Trustees of the scheme but will help us to pay out benefits in line with your wishes. The nomination can be changed at any time.

(a) Name: _____ Date of Birth: _____

Address: _____

Postcode: _____

Relationship: _____ % of Death Benefit Payable: _____

(b) Name: _____ Date of Birth: _____

Address: _____

Postcode: _____

Relationship: _____ % of Death Benefit Payable: _____



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(c) Name: _____ Date of Birth: _____
Address: _____

Postcode: _____
Relationship: _____ % of Death Benefit Payable: _____

Alternatively you may wish the trustees to consider paying the death benefits into a trust arrangement. If this is your intention please state the name of the trust to which benefits should be paid:

Name of Trust: _____

8. ADVISER CHARGES

(i) Have you received advice from an authorised financial adviser in respect of this application? Yes No

If 'Yes'

Person in Firm Responsible: _____

Name of Firm: _____

FCA Registration Number: _____

Address: _____

Postcode: _____

(ii) Adviser to receive any charges or fees by deduction from the SIPP fund? Yes No

If 'Yes':

Initial Payment: _____ % of total transfers shown in section 6 or £ _____

_____ % of single contributions in section 5 or £ _____

Ongoing Charges _____ % of total fund value or £ _____ per annum

Any ongoing adviser charges will be paid at the rate in existence immediately prior to this application. If the ongoing adviser charges are based on a percentage of fund value then the transfers and contributions shown in section 5, and any growth thereon, will be included in the fund value for the purpose of any future payments.

(iii) Account to which payments should be made (Financial Adviser to complete)

Name of Bank: _____ Sort Code: _____

Account Number: _____ Account Name: _____



9. DECLARATION

I hereby apply to Westerby Trustee Services Limited to make the contribution and pension transfer payments detailed in Section 5 & 6 of this application. These are to be applied to my existing plan and I agree to be bound by the governing Deed and Rules thereof and the Supplemental Deed.

I agree that the amount of any unauthorised payment charge, scheme sanction charge or any other tax charge (including but not limited to the serious ill health lump sum charge or, where I have made a valid nomination, the annual allowance charge) payable by the Scheme Administrator to HMRC in respect of my pension fund will be deducted from the funds held for my benefit. If there are insufficient funds held then I agree to pay the Scheme Administrator the amount by which the tax charges exceed the value of my fund.

I declare that:-

- (i) I understand that this application form determines whether I will be entitled to basic rate tax relief at source on my contributions.
- (ii) To the best of my knowledge and belief the information contained in this application is true and complete.
- (iii) If contributions are to be paid I declare that I am under the age of 75 and a relevant UK individual.
- (iv) Any contributions made towards this scheme are not as a result of any pension commencement lump sum payment I have received from this or any other registered pension scheme.
- (v) The total contributions in any tax year to any registered pension scheme in respect of which I am entitled to tax relief will not exceed the higher of: the basic amount (currently £3,600) or my "relevant UK earnings" for that tax year.
- (vi) I agree to notify Westerby Trustee Services Limited if any event occurs as a result of which I will no longer be entitled to tax relief. and that I will give notice no later than 5th April in the year of assessment in which the event occurs or 30 days after the event occurs if later.
- (vii) I undertake to tell Westerby Trustee Services Limited in writing within 30 days if there is a change in my residency status or a change in my name or permanent residential address.
- (viii) I undertake to tell Westerby Trustee Services Limited if I begin to take benefits in the form of Flexi-Access Drawdown income or an Uncrystallised Funds Pension Lump Sum, within 91 days of the relevant event.
- (ix) I agree that I am solely responsible for all decisions relating to investment decisions in connection with my arrangement in the scheme and will hold Westerby Trustee Services Limited fully indemnified against any claim in respect of such decisions.

Declarations to the current provider(s) of the transferring scheme(s):-

- (i) I authorise and instruct you to transfer sums and assets from the plan(s) as listed in Section 6 of this application directly to Westerby Trustee Services Limited and to provide any instructions and/or discharge required by any relevant third party to do so.
- (ii) Where you have asked me to give you any original policy document(s) in return for the transfer of sums and assets and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.
- (iii) I authorise Westerby Trustee Services Limited, the current provider(s) 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 Westerby Trustee Services Limited.
- (iv) I authorise Westerby Trustee Services Limited, the current provider(s) and any employer paying contributions to any of the plans as listed in Section 6 of 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 Westerby Trustee Services Limited.
- (v) Until this application is accepted and complete, Westerby Trustee Services Limited's responsibility is limited to the return of the total payment(s) to the current provider(s).
- (vi) Where the payment(s) made to Westerby Trustee Services Limited represent(s) all of the sums and assets under the plan(s) listed in Section 6 of this application, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed.



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- (vii) Where the payment(s) made to Westerby Trustee Services Limited represent(s) part of the sums and assets under the plan(s) listed in Section 6 of this application, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s).

Declaration to Westerby Trustee Services Limited and the current provider(s) of the transferring scheme(s):-

- (viii) I promise to accept responsibility in respect of any claims, losses and expenses that Westerby Trustee Services Limited and the current provider(s) may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.

Data Protection:-

I understand that Westerby Trustee Services Limited and the nominated bank will process and hold on computer or otherwise information obtained about me as a result of this Application.

- (i) I hereby give my consent to them obtaining, recording and holding this information and other such personal data as may be required in the future to administer my scheme.
- (ii) I also give consent to them disclosing to a third party such basic information about me as may be required by that third party to enable them to trace my whereabouts in the future should they be unable to do so and require their assistance.
- (iii) I acknowledge that when I apply for my Westerby Pension, various checks will be made in order to verify my identity and to prevent and detect crime and money laundering. I understand that this may include electronic identity searches and hereby agree to these being carried out.
- (iv) I understand that I have the right to ask for a copy of the personal data held in respect of me in return for the payment of a small fee and to require the correction of any inaccuracies in that data.
- (v) Where I have disclosed the personal data relating to other living individuals, I am also deemed, as agent, on behalf of those individuals to have:-
- a) Given consent on their behalf, and
 - b) Informed them of the identity of the data controllers, and the purposes for which their personal data will be processed.
- (vi) Where contributions are being paid by my employer or other third party I hereby give my consent for them to release any information to Westerby Trustee Services Limited as is necessary for the administration of those contributions.

Fees due to Westerby Trustee Services Limited

In return for the services to be provided by Westerby Trustee Services Limited I hereby agree to pay the fees and charges set out in the Schedule of SIPP Fees and to be bound by the Terms and Conditions attached there to.

Adviser Charges

I hereby authorise Westerby Trustee Services Limited to instruct the nominated bank to pay from my SIPP bank account any initial and ongoing charges or fees due to my Financial Adviser as detailed in section 8 of this application form until otherwise notified by me in writing.

Signature: _____

Print Name: _____

Date: _____



GUIDANCE NOTES

Contributions and Transfers

There is no minimum contribution. Details of the maximum tax relievable contributions payable are contained in the Key Features document.

If your total contributions including deemed contributions to defined benefit schemes exceeds the annual allowance the excess will be subject to the annual allowance charge unless you have unused annual allowance to carry forward. Details of the annual allowance are contained in the Key Features document.

If you have applied for protection from the lifetime allowance this may be lost if you make contributions.

If you are in any doubt as to the level of contribution that will attract tax relief or whether you have protection from the lifetime allowance please consult your financial adviser.

If you intend to make regular contributions you will need to set up a standing order arrangement with your bank. Once your SIPP is established we will give you details of the bank account to which your contributions should be paid.

Cheques should be made payable to "Trustees of the WPP for (your name)" or "Name of Group SIPP" as appropriate. If contributions are to be paid by your employer or other third party then we are required to verify their identity.

Adviser Charges

Initial fees or charges may be payable on the value of transfers and single contributions received.

Ongoing charges will be paid annually in arrears or as otherwise agreed between you, your adviser and Westerby Trustee Services Limited.

Any ongoing charges specified will continue to be paid to your adviser unless you notify us in writing that you wish to change the arrangement.

Adviser charges will be deducted from your SIPP bank account. If there are insufficient funds available then you may need to disinvest, make additional contributions or make other arrangements to meet the payments due.

Expression of Wish – Distribution of Death Benefits

Please provide details of those people you would like to nominate to receive any benefit payable under the scheme on your death.

The nomination for the death benefit does not bind the Trustee of the Scheme, but will help us to pay out benefits in line with your wishes.

Nominations can be changed at any time.

If you wish to nominate more than three beneficiaries, please continue on a separate sheet and attach it to this application form.

A draft bypass trust document is available for consideration by your financial and legal advisers if required.

Declaration

A copy of the Trust Deed and Rules is available free of charge.

