

Cofunds Pension Account Client Declaration Form

The Cofunds Pension Account is provided by Suffolk Life

ADVISED

Please complete this declaration form to accompany the online application for a Cofunds Pension Account using black ink in BLOCK CAPITALS and return along with any supporting documents to: Aegon Cofunds Administration, PO Box 17491, Edinburgh, EH12 1PB

Please do not send in the printed application form generated online, this is intended for your records only.

1 Adviser Details (For adviser use only)

Intermediary name	Firm name
Application Ref	(To be completed after online submission, e.g. APP12345)

2 Client Details

Mr/Mrs/Miss/Ms/Other - please specify	Country of residence
Full forename(s)	Nationality
Surname	Before completing the declaration, for your own benefit and protection, you should read carefully the following: <ul style="list-style-type: none">• This declaration;• Key Features of the Cofunds Pension Account, including a personal illustration;• Aegon Platform terms and conditions;• Cofunds Pension Account Charges Sheet (for advised investors); and• Suffolk Life Privacy Information Notice (for investors) These documents together form the agreement upon which Suffolk Life and Aegon intend to rely. By signing this form you consent to enter into an agreement with Suffolk Life and Aegon. If you do not understand any point then please ask your adviser for further information.
Address	
Postcode	
Email address	
Date of birth <input type="text"/> / <input type="text"/> / <input type="text"/> D D M M Y Y Y Y	
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	

3 Personal bank account to receive any lump sum and/or income payments

Please only complete this section if you will be immediately taking benefits through flexi-access drawdown. Please indicate below into which bank account you require benefits to be paid through flexi-access drawdown.

BACS, Faster Payments or CHAPS Transfer to your nominated bank account

Bank or Building Society	Account Number <input type="text"/>
Address	Sort Code <input type="text"/> - <input type="text"/> - <input type="text"/>
Postcode	Roll Number <input type="text"/>
Name(s) of account holders(s)	We are only able to make payments to a personal account in your own name, including joint accounts. Payments may only be made to a UK bank account or to an account that can accept BACS, Faster Payments or CHAPS. Please speak to you bank if you have any questions as to whether your account is suitable.

Please select how you would like your lump sum payments to be made:

BACS (Please allow 3-5 working days) Faster Payments/CHAPS (Normally same day transfer. A fee is charged for this option. Please see the Charges Sheet for details of the charges.)

Income payments will always be paid by BACS.

4 Data Protection Statement

Important please read: Data Protection

Suffolk Life takes your privacy very seriously. Suffolk Life uses the personal information collected through this form, from any other information that you provide to them, and personal information they collect from third parties ('your information') for the reasons and purposes set out in the Suffolk Life Privacy Information Notice (for investors).

Disclosures: Suffolk Life may need to transfer your information to countries outside the European Economic Area in order to provide our services to you.

Suffolk Life may disclose your information to other companies within the Curtis Banks group of companies (of which Suffolk Life are a part), banks, investment managers and fund providers that are appointed to act for your Cofunds Pension Account, regulatory bodies, law enforcement agencies, the current and future owners of our business and suppliers Suffolk Life engages to process data on their behalf.

To protect you and Suffolk Life from financial crime, Suffolk Life may need to confirm your data from time to time. They may do this by using reference agencies to search sources of information about you (an identity search). This will not affect your credit rating. If this search fails, we may ask you for documents to confirm your identity.

5 Declaration

I request that the benefits described in or arising from this application be provided for me under the Cofunds Pension Account as part of the Suffolk Life Appropriate SIPP Scheme and in consideration of its acceptance I undertake to be bound by the rules of the scheme in force from time to time. A copy of the scheme rules is available on request.

I declare that to the best of my knowledge and belief, once my application is made, the statements made in it (whether in my handwriting or not) are correct and complete.

I am aged over 18 years at the point I apply for the Cofunds Pension Account.

I confirm that I have received the Key Features of the Cofunds Pension Account, Cofunds Pension Account Terms and Conditions, Cofunds Pension Account Charges Sheet, Suffolk Life Privacy Information Notice and a personal illustration.

I confirm that I have received the Fund Key Features, or relevant fund specific information for the investment fund(s) I've chosen and the Aegon Platform Key Information Document.

I confirm that I have received and agree to be legally bound by the Aegon Platform terms and conditions and the Terms and Conditions of the Cofunds Pension Account.

I accept that Aegon or Suffolk Life will correspond with the adviser who submits my application unless I give written notice to change that adviser.

I confirm that I will contact Aegon to amend my application if needed.

Declaration to the administrator of the transferring scheme(s)

I authorise and instruct you to transfer funds from the plan(s) as listed in the Transfers in section of my application directly to Suffolk Life. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise to accept responsibility for any claims, losses and expenses of any nature which you may incur as a result of having made the transfer(s) listed in the Transfers in section of my application.

I authorise you to release all necessary information to Suffolk Life to enable the transfer of funds to Suffolk Life.

I authorise you to obtain from and release to the financial adviser named in this investor declaration form any additional information that may be required to enable the transfer of funds.

If an employer is paying contributions to any of the plans as listed in the Transfers in section of my application, I authorise you release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

Until my application is accepted and complete, Suffolk Life's responsibility is limited to the return of the total payment(s) to the administrator of the transferring scheme(s).

Where the payment(s) made to Suffolk Life represent(s) all of the funds under the plan(s) listed in the Transfers in section of my application, then payment made as requested will discharge the administrator of the transferring scheme of all claims and responsibilities in respect of the plan(s) listed.

Where the payment(s) made to Suffolk Life represent(s) part of the funds under the plan(s) listed in the Transfers in section of my application, then the administrator of the transferring scheme will be discharged of all claims and responsibilities only in respect of the part of the plan(s) represented by the payment(s).

Declaration to Suffolk Life and the administrator of the transferring scheme(s)

I promise to accept responsibility in respect of any claims, losses and expenses that Suffolk Life and the administrator of the transferring scheme may incur as a result of any incorrect information provided by me in my application or of any failure on my part to comply with any aspect of my application.

I confirm that I am a UK resident.

I confirm that I am not a citizen of the United States of America.

I authorise Suffolk Life and Aegon to accept investment and all other instructions in relation to my pension from my adviser.

I confirm that my total gross contributions to all registered pension schemes in respect of which I am entitled to tax relief will not exceed the higher of £3,600 or 100% of my relevant UK earnings.

I agree to the use of my information as set out above.

I understand that this declaration, once complete, will be submitted to Aegon together with the application form completed by my adviser, documents which will together constitute my application to Suffolk Life Pensions Limited as administrator of the Cofunds Pension Account.

I understand that the contract between myself and Suffolk Life Pensions Limited will be effective once Suffolk Life Pensions Limited have established my Cofunds Pension Account plan and have issued a Confirmation Schedule to me.

Access: You have the right to ask for a copy of your information. To obtain a copy of your information, please write to Suffolk Life, 153 Princes Street, Ipswich, IP1 1QJ.

Consent: We would like your consent to provide you with relevant information about the products and services within the Curtis Banks Group, and to share informative, relevant and education updates such as changes to pension legislation and regulation.

Please tick the box if you agree to receive this information.

You can find information on how Aegon, the platform provider, use and share your client's personal information, including how long they keep it and details of their rights at customerdashboard.aegon.co.uk/site-info/privacy-and-cookie-policy/

I have supplied the information necessary to submit my application for a Cofunds Pension Account through my appointed financial adviser. I understand that:

- Suffolk Life will send a confirmation schedule containing this information and send it to me in order for me to check its accuracy;
- I have a period of 30 days from the date I receive the confirmation schedule to advise Aegon of any errors or omissions. Once the 30 day period has passed, the confirmation schedule will be deemed accurate;
- I will notify Aegon if I do not receive the confirmation schedule once my Cofunds Pension Account has been established. This will be received shortly after I receive the cancellation notice;
- I can at any time request confirmation of the details held by Suffolk Life or Aegon in relation to my pension.

I consent to information regarding my Cofunds Pension Account (including my personal data) being disclosed to my adviser orally, in writing (including by email) or via the Aegon secure portal.

I undertake to inform Suffolk Life in writing (within 30 days) if:

- I cease to be a UK resident or change my country of residency;
- there is a change in my permanent residential address;
- I lose or give up the right to enhanced or fixed protection

and if I am not intending to immediately take benefits from all of my plan:

- I contribute on aggregate more than 100% of my relevant UK earnings to this and any other registered pension scheme in any tax year;
- I cease to have relevant UK earnings;
- I begin to have relevant UK earnings again; or
- there is a change in my employment status.

I undertake to cease making contributions once I reach age 75.

Taking benefits

Where benefits are to be taken immediately after the plan is established:

I elect to receive the maximum available pension commencement lump sum unless I confirm to you in writing that I want to receive a lower amount.

I acknowledge that all flexi-access drawdown designations for the plan will be held in one arrangement.

I acknowledge that the valuation date for entering flexi-access drawdown is the latest of:

- The date on which you receive my completed flexi-access drawdown form;
- The date of receipt of the final transfer in/contribution set out in my initial application form from which I wish to take benefits; or
- The date that I reach the minimum retirement age, normally 55.

I have supplied all the necessary information and documentation to enable Suffolk Life to carry out the lifetime allowance test. I authorise Suffolk Life to deduct the lifetime allowance charge from my plan on the date that the funds are designated.

I confirm, where a pension commencement lump sum is payable, that I will not be recycling the lump sum as described in the Terms and Conditions.

I understand that once all units have been applied to drawdown and no uncrystallised units remain:

- Any further contributions or uncrystallised transfers will require the establishment of a new plan; and
- Any further crystallised transfers will require the establishment of a new sub-plan for each transfer.

I acknowledge that by taking any income under flexi-access drawdown, contributions to all of my money purchase pensions will be subject to the Money Purchase Annual Allowance, if they are not already.

Benefits payable on death

I wish Suffolk Life to pay any death benefits to the beneficiaries and in the proportions set out in my application form.

I accept that this is only an expression of my wishes and I understand that whilst Suffolk Life will pay due consideration to those wishes they have absolute discretion as to beneficiaries and to the proportion of benefits paid to each beneficiary unless otherwise provided by law.

I understand that I can change the beneficiaries at any time and that Suffolk Life will refer to the latest completed form held.

5 Declaration (Continued)

Adviser charging

Initial

I authorise Aegon to pay my adviser an initial advice charge of: £ or %

Ongoing

Charge model name

Please note: all information entered below must be consistent with the charge your adviser will assign you to.

Ongoing advice charge of: £ or annual percentage rate % or tiered percentage rate %

Any ongoing advice charge will be taken monthly in arrears from the product cash facility. For example, if you wish to charge £50 per month, please enter £600 as the ongoing amount. If you have selected to charge a tiered percentage rate please enter the highest applicable percentage rate that applies to the charge.

Signature X Date

What to do now

Thank you for getting the client declaration signed. To allow Aegon to process the application, please:

- Complete and submit the online application
- Send the signed client declaration form to Aegon
- Don't forget to include any supporting documents e.g. discharge forms

HM Revenue & Customs Warning

As an application for a Cofunds Pension Account is also used as an application for tax relief at source, it is a serious offence to make false statements. The penalties are severe. False statements could lead to prosecution. A copy of this application is available from the scheme administrator.

The Cofunds Pension Account is provided by Suffolk Life Pensions Limited (Suffolk Life) 153 Princes Street, Ipswich, Suffolk IP1 1QJ. Registered in England and Wales number 1180742. Suffolk Life is authorised and regulated by the Financial Conduct Authority (FCA). FCA registration number 116298.

All assets held in the Cofunds Pension Account are legally owned by Suffolk Life Trustees Limited and are held on the Aegon Platform provided by Cofunds Limited (Cofunds). Registered address: Level 43, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB. Registered in England and Wales No. 3965289. Authorised and regulated by the Financial Conduct Authority (FCA) under FCA Registration No. 194734.

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