

Upgrade from a restricted Cofunds Pension Account to a full Cofunds Pension Account

Use this form to upgrade from a restricted Cofunds Pension Account to a full Cofunds Pension Account.

If you would like to tell us who you wish to receive benefits from your plan if you die, please speak to your adviser about completing the CPA Expression of Wish form.

You must appoint a financial adviser who is registered with Aegon to take out a full CPA plan.

By completing this application form by typing in the boxes, including the signature box(es), you are agreeing to enter a contract with Curtis Banks as the provider of the Cofunds Pension Account. This is a legally binding document between you and Curtis Banks.

Please complete this form by typing in the boxes, including the signature box(es), together with enclosures and email it to aegoncofundadministration@aegon.co.uk Our email system and the way we deal with data internally is secure. However, we're unable to ensure the security of emails before they reach us. Please consider this when sending us sensitive information.

If you'd like a large print, Braille or audio CD version of this document, please contact us on 0345 604 4001 (call charges will vary) or email aegoncofundadministration@aegon.co.uk We're always here to help so if you need some additional support from us please let us know.

1 CLIENT DETAILS

1.A EXISTING DETAILS

Product number

Date of birth ____/____/____
D D M M Y Y Y Y

Mr/Mrs/Miss/Ms/Other – please specify

National Insurance number ____/____/____/____/____

First forename(s)

Surname

1.B MONEY PURCHASE ANNUAL ALLOWANCE (MPAA)

Please confirm whether you have triggered the MPAA. The MPAA is an allowance which may apply to your money purchase pension contributions. The MPAA is triggered by accessing any of your pensions in certain ways, such as receiving income in flexi-access drawdown or from a flexible annuity. The MPAA from 6 April 2017 is £4,000.

I have not triggered the MPAA

I have triggered the MPAA

Date of MPAA trigger ____/____/____
D D M M Y Y Y Y

Scheme where trigger occurred

2 CLIENT STATUS

Please indicate below which situation is applicable to you (Please tick one box only):

- Employed
- Unemployed
- Receiving a pension chargeable to tax
- Caring for a person aged 16 or over
- Caring for one or more children under the age of 16 years
- In full time education
- Self employed. If trading under a different name, please write it in the box below.
- Other. If you have ticked this box, please provide further details below.

3 ADVISER/INTERMEDIARY DETAILS (for adviser/intermediary use only)

Adviser/Intermediary name

Firm name

Address

Postcode

Regulator's reference number for individual

Regulator's reference number for company

Email address

If the regulated company is an appointed representative or part of a network, please provide details below.

Name of principal or network

Regulator's reference number for principal or network

Email address

Did you advise your client specifically to set up the Cofunds Pension Account? Yes No

4 CLIENT DECLARATION

4.1 DATA PROTECTION STATEMENT

Important please read: Data Protection

Data Protection Curtis Banks takes your privacy very seriously. Curtis Banks 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 Curtis Banks Privacy Information Notice (for investors).

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

Curtis Banks may disclose your information to other companies within the Curtis Banks group of companies, 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 Curtis Banks engages to process data on their behalf.

To protect you and Curtis Banks from financial crime, Curtis Banks 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.

Access: You have the right to ask for a copy of your information. To obtain a copy of your information, please write to Curtis Banks, 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/

4.2 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, Curtis Banks 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 Curtis Banks 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.

I confirm that I am a UK resident.

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

I authorise Curtis Banks 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 Curtis Banks Pensions as administrator of the Cofunds Pension Account.

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

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

I understand that:

Curtis Banks 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 Curtis Banks 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 Curtis Banks 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.

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.

You should sign and date this form by typing your full name in the signature box below and typing the date in the date box. Your typed name in the signature box will be your signature. When you sign the form, by typing your name in this box, you are making the declarations and confirming that you wish to proceed with the instructions in this form.

Client Signature (type name here)

Date / /

Client name

The Cofunds Pension Account is provided by Curtis Banks Pensions (Curtis Banks), a trading name of Suffolk Life Pensions Limited (Suffolk Life). Registered address: 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) under FCA registration number 0116298.

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. 03965289. Authorised and regulated by the Financial Conduct Authority (FCA) under FCA Registration No. 194734

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