



YOUR APPLICATION

The Forthplus SIPP is a self-invested personal pension. It is a complex financial product and therefore, to apply for The Forthplus SIPP, we require you to have a financial adviser who holds current Terms of Business with Forthplus Pensions to act as an intermediary to clients in respect of The Forthplus SIPP.

Before you proceed with this application you should read the Key Features Document, Terms & Conditions and the Fee Schedule of The Forthplus SIPP. Please also ensure that you read our Privacy Policy which shows how we handle your personal data. These are available on our website or through your financial adviser. During the application process we will also provide you with a personal illustration, which should be read and considered.

- If you have registered with HMRC for pension protection against the Lifetime Allowance, please contact us for the relevant forms
- If you have additional transfers, please print additional transfer request forms, available from our website or through your financial adviser
- If you are a legal guardian completing this on behalf of a child under the age of 18, the details given should relate to the child. The legal guardian should complete their details on the Legal Guardian Consent form available from us on request

The Forthplus SIPP Application Form

1 PERSONAL DETAILS

The information we require to be able to establish your policy. Please complete all parts.

Title:

Forename(s):

Surname:

Gender *(please tick)*: Male Female *(for HMRC purposes)*

Date of birth: / /

Mobile Telephone:

Daytime Telephone:

Personal email:

Normal Country of Residence *(Where you normally live)*:

Permanent Residential Address:

 Country

Correspondence Address *(if different)*:

 Country

National Insurance Number ("NI No."): - OR - Tick here if you are not eligible for a NI No.

Marital Status:

Spouse/Civil Partner's Name:

Spouse/Civil Partner's Date of Birth: / /

NOMINATED BENEFICIARIES:

Nominate who you would like to receive your benefits when you die and the percentage. This can be changed at any time by writing to Forthplus Pensions Limited.

Full Name	Relationship	Percentage
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

TAKING YOUR PENSION:

Please indicate when you intend to take your pension. This is not an instruction, it is to allow us to provide you with more accurate information. If and when you do want to take your pension, please complete the 'Taking Your Pension' form.

Your expected age of taking your tax-free 'lump sum' allowance (PCLS):

Your expected age to start taking income from your pension:

FORTHPLUS PORTAL ACCESS:

Forthplus Pensions provides online access to enable you to view your pension information, as well your investment values, where these are provided to us by your investment provider(s).

If you would like us to set up your online access as part of the establishment of your pension, please tick here:

2 FINANCIAL ADVISER

Adviser Name:

Adviser Firm:

Adviser Office:

Adviser Tel. Number:

Adviser Email Address:

ADVISER AUTHORITY:

Do you want your financial adviser to notify us of investment selections on your behalf? Yes No

(If YES, we will not usually require your confirmation to act on instructions received from your adviser).

FEES AND CHARGES:

Forthplus Fees: Please see the latest Forthplus Fee Schedule, available on our website.

Other Charges: Investment Providers, Financial Advisers and other Professional Services will carry their own separate charges.

Charges to be paid to your financial adviser from your pension fund:

(Invoices will need to be provided by the Firm for payment)

Initial Payment <i>(from initial fund value)</i> :	<input type="text" value="AMOUNT"/>	or	<input type="text" value="PERCENT"/>
Future 'Transfer In' Initial Charges:	<input type="text" value="AMOUNT"/>	or	<input type="text" value="PERCENT"/>
Future 'Contribution' Initial Charges:	<input type="text" value="AMOUNT"/>	or	<input type="text" value="PERCENT"/>
Professional Service Charges:	<input type="text" value="AMOUNT"/>	or	<input type="text" value="PERCENT"/>
Ongoing Regular Charges:	<input type="text" value="AMOUNT"/>	or	<input type="text" value="PERCENT"/>
<i>(Paid Annually in Arrears)</i>			

Member Declaration: I appoint this financial adviser to act in accordance with the permission levels set out within this section of this form and agree to the adviser charges detailed.

Applicant Signature:

Date: / /

3 PENSION CONTRIBUTIONS *(Optional)*

Please indicate below any intended contributions and include the Contribution Form with your application.

One-Off Contributions:

Personal Employer

Regular Contributions *(Contributions made each month):*

Personal Employer

4 INVESTMENT INSTRUCTIONS *(Optional)*

Investment Name <i>(please include completed and signed investment forms where appropriate)</i>	Percentage Of Transfer	Investment Amount
<input type="text"/>	<input type="text"/> OR	<input type="text"/>
<input type="text"/>	<input type="text"/> OR	<input type="text"/>
<input type="text"/>	<input type="text"/> OR	<input type="text"/>

5 DECLARATIONS

YOUR CANCELLATION RIGHTS – SIGN ONLY IF YOU WISH TO WAIVE THIS ENTITLEMENT

SIPP CANCELLATION RIGHTS: You have a legal right to cancel your SIPP application within a 30 day period from the date of the letter confirming establishment of the SIPP. Further information on this right and other similar rights, such as the right to cancel a transfer (which cannot be waived), is included in the Key Features Document and the Terms and Conditions of The Forthplus SIPP. During this period Forthplus Pensions Limited may retain your funds in your designated bank account until the cancellation period has elapsed after which we will proceed with any investment instruction, or arrange payment of your benefits, subject to holding all necessary instructions. Once the SIPP is established the setup fee is due and will not be refunded, should the SIPP not be taken up. If you wish to waive your rights to this 30 day cancellation period you can complete the waiver below:

By signing, I confirm I would like to waive my right to the 30 day cancellation period. I fully understand the implications of this, including that having waived my right to this cancellation period, I will no longer be able to have contributions detailed on this application refunded.

Signature: Date: DD / MM / YYYY

DECLARATIONS

The Forthplus SIPP is open to any person who is over the age of 18 and has been advised and introduced by a regulated financial adviser who holds current and active Terms of Business with Forthplus Pensions Limited.

It is your responsibility to review and verify the permissions, entitlements and qualifications of your financial adviser and their firm. Forthplus Pensions Limited do not take any liability for ensuring this on your behalf. Applicants under the age of 18 may be able to apply, subject to the approval of the Scheme Administrator, though we will need written approval from the legal guardian for that person, who will also need to continue to act on behalf of the individual until they are over the age of 18.

In order to become a member of The Forthplus SIPP you must complete this form in full.

If you do not complete the application form in full, for whatever reason, this may delay your application, or in certain circumstances lead to your application being declined. We reserve the right to refuse to proceed with any application until we have received all information we reasonably require from you. We will not be liable for

any losses or missed opportunities incurred as a result of this delay.

In certain circumstances we may need additional information from you or other third parties to validate your identity in order to proceed with your application. This may result in a delay of the application and any ongoing investment instructions. We will not be liable for the impact of any such delays. In applying for this product, you authorise us to contact such parties.

You are legally responsible to ensure the accuracy of all information provided as part of your application process and all information subsequently provided to us. You must complete all information accurately, to the best of your knowledge and provide any information requested in a timely manner. If you have made any errors, omissions or your information requires updating, you must notify us as soon as practicable to ensure that we hold the most up to date and complete records.

If we discover any fraudulent or intentionally inaccurate information has been provided, your pension will be rendered invalid, and we may take action to have the plan gated or inaccessible, pending a ruling or advice from third parties and we may be required to take action to return your investment to a liquid state or take any other such actions. In any such circumstances, you will become liable for any costs incurred, legal or otherwise, including our costs. You may be required to personally ensure your plan is returned to its original state, and you may suffer tax penalties from HMRC. We will not be liable for any costs, losses, penalties, taxes or other such disadvantages you may suffer as a result of these actions, and you will be liable to cover any costs or penalties which may be imposed on us as a result of your fraudulent activity.

Where your application is incomplete you may be able to provide the missing information electronically or in writing as supplement to your application, at the discretion of the Scheme Administrator, but the Scheme Administrator is under no obligation to accept this and will do so only at its discretion. Such changes will only be accepted through certain channels, as may be defined by the Scheme Administrator from time to time.

We expect all applications to be made through a financial adviser who has been approved and continues to hold the relevant permissions to introduce you to the product, in accordance with the Appointed Advisers & Third Parties section of the Terms and Conditions. If the application is being made without a financial adviser, or without an approved introducer, you must gain the written approval of the Scheme Administrator prior to completing the application. Further details, clarifications and requirements may be imposed as a result of this decision and your application may be delayed whilst these are fulfilled. We will not be liable for the impact of any such delays.

5 DECLARATIONS *(Continued)*

We may refuse your application or instructions at our discretion and we can choose not to provide a reason for doing so. Your SIPP may become invalid or we may refuse your application for, but not limited to, the following reasons:

- Providing incomplete or false information
- Your failure to observe the terms
- A disagreement or dispute with us
- As a result of a regulatory or legal requirement
- The cessation, temporary or permanent, of Terms with your introducer
- You, or a connected party, take, or we believe such to have taken, any action, which could be deemed immoral, illegal or contrary to the rules and regulations of the United Kingdom or a country connected to you, your service providers, or where a requirement to break the rules of the Scheme is requested, required or imposed

In such cases, if you have already funded your pension in any way, you may be required to return any transferred money to the previous scheme, and any money paid to you as a member may need to be returned. This may be after any charges and costs have been deducted, or your funds gated and potentially subject to legal action. If your transferring provider cannot or will not accept the transfer back, then you will need to find another eligible provider to transfer to. You may lose any guarantees or benefits from your transferring provider even if they will accept the policy back. You may be required to return your pension fund to its original state and value before this can be completed. Therefore, you may become personally liable for any charges, costs and losses on your pension. We will not accept any liability for losses, charges, penalties or otherwise should this occur and reserve the right to make a statement to the relevant legal or regulatory parties should we feel obliged to do so.

It is your responsibility to ensure that the information held with us is current and up to date. Intentionally not providing us with updated information where your circumstances have changed, including but not limited to, country or region of residency, could have serious impacts on protections afforded to your pension fund and the validity of actions you have taken. We will not be liable for any such resulting actions and costs to rectify this.

You must ensure that all of your records are kept up to date, including your full postal address, to which we may have to provide notices, your latest email address, into which we may provide notice of communications and required actions, both urgent and general, alongside confirmation that activities have been carried out on your pension plan, your full residency information, and your latest contact information.

You understand that this is a Self Invested Personal Pension, that you alone are therefore responsible for any investment decisions and actions, and that Forthplus Pensions Limited are not providing you with any advice or assessing the suitability of the product or any of the underlying investments which may be held by your pension from time to time nor make any assessment of the financial adviser chosen or their actions and you hold Forthplus Pensions Limited free from any liability in respect of your actions and decisions or of any third parties, in relation to this product.

Transfer Declarations

When transferring retirement benefits to The Forthplus SIPP you will be giving up any guarantees of benefits you may have received from the transferring scheme in respect of the amounts that you transfer. The transferring scheme and the underlying investments may have penalties and/or charges when transferring, as may the investments you hold within the policy. If you choose to transfer investments in-specie from your existing provider to The Forthplus SIPP, each investment will need to be considered against our Investment Policy to ensure that we are able and willing to accept it. If we cannot hold it, we may not be able to proceed with the transfer, especially if the asset cannot be sold. We will not be liable for any issues this may cause.

We recommend that all transfers of pension benefits are made only after you have sought relevant professional financial advice to ensure that you are aware of what

you are giving up, the loss of any guarantees or special arrangements, risks, costs and penalties involved, and the circumstantial matters surrounding your decision. Certain types of transfers legally require you to take advice from an individual who carries the current and appropriate regulatory permissions and you may not be able to proceed until this advice has been received.

Contribution Declarations

By confirming that you are a UK Relevant Individual or that you were such within the last 5 tax years and confirming your eligibility to receive relief under your entitlement to relief under Section 188 (Finance Act 2004), you confirm that the sum of contributions will be within the limits on the amounts you can receive pension contribution tax relief on.

Where you confirm that we are to claim for tax relief on your contributions, you are confirming that when you start making contributions which are net of tax to The Forthplus SIPP, that the total (sum) of all contributions for any Registered Pension Scheme (being any pension scheme registered in the UK, including company pension schemes, personal pension schemes but not including your state pension) are within the permissible limits, being the higher of (a) the basic amount, and (b) the Relevant Individual's UK earnings, within the meaning of Section 189 (Finance Act 2004) for that tax year. You also confirm that you will notify the Trustees within 30 days, or on the 5th April of the year of assessment (whichever comes later), should you no longer become entitled to relief under Section 188 (Finance Act 2004).

If you intend to make contributions above the limits prescribed in Section 188 (Finance Act 2004) or any other contributions that will not benefit from tax relief, you must inform the Trustees that no tax relief is claimed on those contributions, using the appropriate forms, or otherwise, you may be liable for tax penalties and other issues with the UK tax authorities. Forthplus Pensions Limited will not be liable in any way for any issues in relation to such limits not being adhered to.

Establishing your SIPP: *You confirm that you have read and understood these declarations, the Terms and Conditions of The Forthplus SIPP, the Key Features Document and the Fee Schedule and agree to be bound by these documents, as they may change from time to time. You wish to apply for membership to The Forthplus SIPP and for a policy to be established on your behalf for the purpose of providing a retirement benefit solution.*

Member Declaration: I confirm that I have read and agree to these declarations in their entirety.

DO NOT SIGN THIS DOCUMENT UNTIL ALL PARTS HAVE BEEN COMPLETED. PLEASE INITIAL ANY CHANGES OR CORRECTIONS

Applicant
Signature: Date: / /

Adviser Declaration: I confirm that I have been appointed to act on behalf of this client in line with the Terms and Conditions relating to The Forthplus SIPP and the Terms of Business agreed with Forthplus Pensions Limited and will act accordingly to these documents. All adviser charges have been disclosed and agreed and meet regulatory requirements. Where advice is legally required by parties holding relevant qualifications, such as, but not limited to, Pension Transfers, I hold these relevant permissions or otherwise have not held myself out to hold these permissions and have provided, either directly, or indirectly, insurance that an appropriately regulated third party, has been appointed, as required.

Adviser
Signature: Date: / /

CHECKLIST

- | | | | |
|--------------------------|---|--------------------------|--|
| <input type="checkbox"/> | Application signed and dated by client and adviser | <input type="checkbox"/> | Transfer discharge form(s) <i>(if available/applicable)</i> |
| <input type="checkbox"/> | Certified Clear Copy of Proof of Identity | <input type="checkbox"/> | Copy of Appropriate Pension Transfer Analysis <i>(if applicable)</i> |
| <input type="checkbox"/> | Certified Copy of Proof of Residential Address <i>(dated within 3 months)</i> | <input type="checkbox"/> | Investment application and relevant documents <i>(if available/applicable)</i> |

6 PENSION TRANSFERS

Complete the following to transfer your pension benefits from other pension plans into The Forthplus SIPP. Please complete a separate request for each pension policy you wish to transfer.

PENSION POLICY TRANSFER TO THE FORTHPLUS SIPP

Full Name:

Permanent Residential Address:
 Country

Date of birth: / / National Insurance Number:

Provider:

Scheme Name: Reference Number:

Approx. Transfer Value (exact if Partial Transfer):
Tick if Partial Currency:

Address:

Type of Scheme: e.g. Personal Pension / Stakeholder / Final Salary

Tick if already taken benefits from this pension? Tick if you want to transfer in-specie*

I confirm:

- I have read the Transfer Declarations in this application form and the "Money In" section of the Terms and Conditions and have checked if I will incur any penalties or lose any benefits, and instruct you to proceed with the transfer of the pension benefits
- I have read, understood and agree to the Transfer Declarations in the Terms and Conditions and I understand that Forthplus Pensions Limited cannot provide any advice relating to the transfer
- I authorise the current provider to give Forthplus Pensions Limited any information they require to process and proceed with the transfer
- I authorise the current provider to transfer my benefits to The Forthplus SIPP and extinguish my entitlement to those benefits in the ceding arrangement

** An In-Specie Transfer is where assets are re-registered instead of sold and transferred as cash. Please provide a current valuation listing the assets that the member holds.*

Signature: Date: / /

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Registered in England and Wales
Company registration number: 07990504

Authorised and regulated by the Financial Conduct Authority
FCA number: 653170