



Punter Southall
SIPP

The Punter Southall SIPP Application Form

The Punter Southall SIPP Application Form

This Application Form should be used for both the Full and Simple SIPP.

Please indicate below which product you are applying for:

<input type="checkbox"/>	Full SIPP
<input type="checkbox"/>	Simple SIPP

Please note, you cannot complete your pension withdrawal options within this form and therefore, should you wish to withdraw Tax Free Cash and/or income, please request our Pension Fund Withdrawal form.

For all sections, please enter the relevant answers in the corresponding right hand side boxes, unless you are otherwise asked to tick to confirm an option.

Section 1

1a. Your Personal Details

Title (Mr/Mrs/Ms/Dr/Rev etc)														
Surname														
Forename(s)														
Gender	<input type="checkbox"/>	Male	<input type="checkbox"/>	Female										
Permanent Residential Address This will be checked periodically using an appropriate external company, so it is important that you provide us with your address that is not a c/o, or a non-permanent address														
Current Country of Residence If different from the above														
Telephone Number														
Email Address Unless otherwise indicated we will use this as our primary source of contact with you														
Marital Status	<input type="checkbox"/>	Single	<input type="checkbox"/>	Cohabiting	<input type="checkbox"/>	Married	<input type="checkbox"/>	Divorced	<input type="checkbox"/>	Widowed	<input type="checkbox"/>	Separated	<input type="checkbox"/>	Civil Partnership
Date of Birth	DD		MM		YYYY									
National Insurance Number	A	B	1	2	3	4	5	6	C					
Nationality														
Country of Birth														
Target Retirement Age														
Pension Protection Do you have any form of Enhanced, Primary, Fixed, or Individual Protection, or an entitlement of Pension Credit Rights or International Protection? If so, please provide a copy of your HMRC Certificate with this application	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No										
Are you a Politically Exposed Person? See page 10 for definition	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No										

Section 1 (continued)

1b. Your Spouse or Civil Partner's Details (where relevant)

Title (Mr/Mrs/Ms/Dr/Rev etc)				
Surname				
Forename(s)				
Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female		
Date of Birth	DD	MM	YYYY	
Nationality				
Country of Birth				

Section 2

2a. Your Occupation and Eligibility

Occupation	<input type="checkbox"/> Employed	<input type="checkbox"/> Self Employed
	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Retired
Job Title		
Type of Business		
Business/Employer Name and Address		
Business/Employer Telephone Number		

Section 3

3a. Source of Funds

Under UK Money Laundering Regulations we are required to ascertain where your funds have derived from. Therefore, could you please indicate the source of the funds being placed into your SIPP from the following options:

<input type="checkbox"/> Pension Scheme Transfer In	<input type="checkbox"/> Personal Contributions	<input type="checkbox"/> Employer Contributions
<input type="checkbox"/> Third Party Contributions (state nature)	_____	

3b. Source of Wealth

Could you also please indicate the source of the wealth being placed into your SIPP from the following options

<input type="checkbox"/> Employment Income	<input type="checkbox"/> Inheritance/Family Trust	<input type="checkbox"/> Existing Pension Fund/Annuity
<input type="checkbox"/> Divorce Settlement	<input type="checkbox"/> Property Rent/Sale	<input type="checkbox"/> Savings/Investment Income
<input type="checkbox"/> Sale Of Business	<input type="checkbox"/> Lottery/Gambling Winnings	<input type="checkbox"/> Gift
<input type="checkbox"/> Other (please describe)	_____	

3c. Account Activity

Please tick **ONE** box to indicate how frequently you expect there to be transactions on the account (i.e., deposits and withdrawals)

<input type="checkbox"/> Fewer than 25 transactions per year
<input type="checkbox"/> 25 to 50 transactions per year
<input type="checkbox"/> More than 50 transactions per year

Section 3 (continued)

3d. Your Contributions

We do not operate a direct debit facility for regular contributions and ask that you arrange to set up a standing order facility directly with your bank. If you are not able to arrange this electronically or in person with your bank, please contact us for a copy of our Standing Order Mandate template, which you can send to your bank by post.

Member/Third Party	Gross Single	£	Net Single	£
	Gross Regular	£	Net Regular	£
Employer	Gross Single	£	Net Single	£
	Gross Regular	£	Net Regular	£

Where you have other pension plans, have you flexibly accessed your pension rights? Yes No

This will only be applicable if you have taken taxable pension benefits under flexi-access drawdown, or uncrystallised funds pension lump sum and does not include your withdrawal of a Tax Free Cash lump sum. If you answer "Yes" your maximum contribution amount is £4,000 per annum.

3e. Your Expected Transactions (this section is relevant for all transfers-in and contributions being made)

<input type="checkbox"/> Less than £100,000	<input type="checkbox"/> £100,000 to £249,999	<input type="checkbox"/> £250,000 to £999,999
<input type="checkbox"/> £1,000,000 to £9,999,999	<input type="checkbox"/> £10,000,000 or more	

Section 4

4a. Transfers-in

Please photocopy this page where you have multiple transfers-in to be received.

Transferring Scheme Name/Provider			
Transferring Scheme Name/ Provider's Address			
Scheme Type	<input type="checkbox"/> Individual Pension	<input type="checkbox"/> Group Pension	<input type="checkbox"/> SIPP/SSAS
	<input type="checkbox"/> Inherited Pension	<input type="checkbox"/> Money Purchase	<input type="checkbox"/> Defined Benefit
Transfer Type	<input type="checkbox"/> Cash Only	<input type="checkbox"/> Cash and In-specie	
Valuation of Cash and In-Specie Assets Please either provide an up to date statement, or list here the asset(s) held, value(s) and last valuation date	Asset:	Value:	Valuation Date:
		£	
		£	
		£	
Are you taking drawdown from this policy?	<input type="checkbox"/> Capped drawdown – please indicate the maximum GAD		£
	<input type="checkbox"/> Flexi-access drawdown – please indicate amount		£
Are you currently taking income?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes and you wish to continue with this withdrawal, please indicate the amount and frequency you are currently taking: Amount: £ Frequency:		
Are Discharge Forms enclosed with this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No (if not we can request these on your behalf, however this will incur a cost. Please see our fee schedule)		
Are you transferring as part of block Transfer?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Is the transfer part of a pension sharing order?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

Section 5

5a. Investments to be made

Please tick below the type of investment(s) you wish to utilise, in addition to your Bank of Scotland trustee account:

<input type="checkbox"/> Fixed Deposit	<input type="checkbox"/> Regulated Collective Investment Scheme	<input type="checkbox"/> UK Unregulated Third Party Investment Loan
<input type="checkbox"/> Futures and Options	<input type="checkbox"/> Trustee Investment Plan	<input type="checkbox"/> Other (please specify below):
<input type="checkbox"/> Investment Portfolio	<input type="checkbox"/> UK (FCA regulated) Investment Trust/Unit Trust/OEIC	_____
<input type="checkbox"/> Quoted Shares	<input type="checkbox"/> UK Government Stock	

- Please ensure that you complete our additional application forms for the following investments:
 - UK Commercial Property
 - Unquoted Shares
 - Third Party Investment Loans
- For all other investments, please obtain the providers' application forms and submit to us for completion.
- Within the Simple SIPP you are only able to hold a maximum of two investment Portfolios and/or Trustee Investment Plans/WRAPs/Fixed Term Deposit accounts (that are breakable within 30 days), in addition to your Bank of Scotland cash account.

5b. Money Movements

Please indicate here if you wish your investment instruction to apply to **ALL** or **PART** of the transfers-in and cash paid in to your SIPP, as part of this application:

<input type="checkbox"/>	On receipt, ALL transfers-in and contributions to be processed
<input type="checkbox"/>	On receipt, only PART of the transfers-in and contributions are to be processed
<input type="checkbox"/>	Please indicate how much should be invested on receipt: £

Wherever possible we will transfer funds for investment by bank transfer. Please indicate below if these should be processed by:

<input type="checkbox"/>	BACS (3-4 working days, £0.30 charge, maximum amount £2,000,000)
<input type="checkbox"/>	Faster payment (same day transfer, £3 charge, maximum amount £250,000)
<input type="checkbox"/>	CHAPS (immediate transfer, £12 charge, unlimited amount per payment)

Where future transfers-in and contributions are received that do not form part of this application, we will require a new written instruction from either yourself or your financial adviser.

Where you are instructing us directly and not via your financial adviser, this instruction can be sent via email to sippadmin@puntersouthallsipp.com, rather than via post.

5c. Investment Management

Do you wish to appoint an investment manager?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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If yes, please provide their details below:

Contact Name	
Company	Name
	Address

If you wish your financial adviser to provide us with investment instructions on your behalf, please complete the Investment Adviser Agreement on page 14.

Section 6

6a. Financial Adviser Details

Do you wish to appoint a financial adviser	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you wish your financial adviser or yourself to primarily instruct the investment of future funds received in to your SIPP?	<input type="checkbox"/> Myself	<input type="checkbox"/> My Financial Adviser

Please provide below your financial adviser's details, so that we may appoint them to your SIPP:

Contact Name	
Company	Name
	Address
Telephone Number	
Email Address	
FCA Number	

By default we will liaise with your financial adviser in the first instance on all matters. If you would rather that we correspond with you directly instead, copying your adviser in, then please indicate below:

<input type="checkbox"/> Myself Directly
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6b. Financial Adviser Charging and Agreement

I hereby authorise Punter Southall SIPP Trustees Limited to pay my Financial Adviser (as noted above) the adviser charges set out below in accordance with Punter Southall SIPP Limited's Terms and Conditions. The following adviser charges will be deducted from funds received into your SIPP bank account:

Initial adviser charge (£ or %)

This is the remuneration which you have agreed to pay your financial adviser in respect of the advice/or services provided to you, relating to your SIPP. The charges will be paid in the form of a single lump sum payment to your Financial Adviser.	
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Ongoing adviser charge (£ or %)

These are the payments which you have agreed with your financial adviser for ongoing advice and/or services, which will be provided to you during the lifecycle of your SIPP. These will be payable on a quarterly basis to your Financial Adviser. Please indicate the amount in £ or % that you authorise us to pay to your adviser:	
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One off adviser charge

This is a payment which you have agreed with your financial adviser for one-off advice and/or services, which have been provided to you in connection with your SIPP. The charge will be paid in the form of a single lump sum payment to your financial adviser.	£
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Please tick to indicate how the above adviser charges should be calculated:

<input type="checkbox"/> All SIPP investment, plus cash
<input type="checkbox"/> All current investments and cash, excluding future investments
<input type="checkbox"/> All investments and cash, including future investments
<input type="checkbox"/> Specific Investments

Punter Southall SIPP Trustees Limited, as bare trustees of The Punter Southall SIPP, will arrange for the agreed adviser charges to be paid upon receipt of your financial adviser's invoice and will authorise the deduction of the appropriate amount from funds available within your SIPP bank account. Where funds are not available, we will encash the appropriate amount from your underlying investments.

Please note that any adviser charges that you are instructing us to pay in relation to this application and/or ongoing charges, must only relate to advice or services provided to you by your financial adviser in connection with your SIPP.

Section 7

Expression of Wish

In the event of my death, I would like the Scheme Administrator to pay any lump sum death benefits, or drawdown pension, to the person or people set out below, in an order of preference and in the proportions shown:

Full Name
Address
Relationship
Proportion of Benefit

Full Name
Address
Relationship
Proportion of Benefit

Full Name
Address
Relationship
Proportion of Benefit

Full Name
Address
Relationship
Proportion of Benefit

Full Name
Address
Relationship
Proportion of Benefit

Full Name
Address
Relationship
Proportion of Benefit

Full Name
Address
Relationship
Proportion of Benefit

Full Name
Address
Relationship
Proportion of Benefit

Section 8

Client Declaration

- I request that benefits are provided for me under The Punter Southall SIPP and I agree to be bound by the Rules of the Scheme.
- I acknowledge receipt of Punter Southall SIPP Limited's Terms and Conditions and Key Features documents and by signing this declaration I accept and understand the contents of these documents.
- I authorise Punter Southall SIPP Limited to set up a bank account for the Plan with the Bank of Scotland.
- Where there is a change to my personal details or circumstances, I agree to inform Punter Southall SIPP Limited whilst I am a member of The Punter Southall SIPP.
- Where I have ticked that I am a Politically Exposed Person (PEP), I understand the definition as described on page 10 of this form.
- I request that this application is to be treated as one thousand applications, each being in respect of one arrangement under the Scheme so that any contributions specified herein and any future contributions are divided equally between the arrangements.
- Under UK Money Laundering Regulations, we are required to verify your identity and address. Also we are required to confirm you are not on any international sanction lists. We undertake these verifications using an external firm. By signing this declaration, you agree to us undertaking these verifications.
- I agree to Punter Southall SIPP Trustees Limited, as scheme trustee of The Punter Southall SIPP, requesting transfers that are noted within this application form and any subsequent transfers that I indicate to be transferred, whilst I am a member of The Punter Southall SIPP.
- I agree to Punter Southall SIPP Limited paying my appointed financial adviser the agreed charges laid out in section 6.
- I understand that where I instruct Punter Southall SIPP Limited via electronic communication, either fax or email, I cannot hold Punter Southall SIPP Limited accountable for the non-receipt of communication and any subsequent investment loss.
- I declare that to the best of my knowledge and belief the statements made in all sections of this application are true and complete.
- I will give notice to the Scheme if I am no longer entitled to relief for an earlier contribution because of an event that has occurred:
 - by the 5 April in year of assessment in which event occurred;
 - or within 30 days after the occurrence of the event occurred (whichever is the latest).
- I confirm that the contributions specified in the application together with contributions paid by me, or my behalf, to any other pension scheme and to which I am entitled to relief under section 188 of the Finance Act 2004, do not exceed the higher of:
 - The basic amount as specified in the Finance Act 2004, currently £3,600, or
 - My relevant UK earnings, within the meaning of section 189 of the Finance Act 2004 for the tax year (as described on page 10 of this form).
- Subject to the bullet point above I also confirm that my contributions specified in the application together with contributions paid by me, or on my behalf, to any other pension scheme and to which I am entitled to relief under section 188 of the Finance Act 2004, do not exceed the Annual Allowance, or where relevant the Money Purchase Annual Allowance.
- I acknowledge that I have been made aware of Punter Southall SIPP Limited's costs and charges and by signing this declaration I agree to accept these costs and charges
- I understand that it is a serious offence to make false statements and to do so could lead to prosecution.
- I confirm that I am a "relevant UK individual", as described on page 10 of this form.

The completion of this form does not constitute advice being given by Punter Southall SIPP Limited.

Client Signature	DD / MM / YYYY
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Section 9

Notes

- Punter Southall SIPP Limited, as the Administrator of the Scheme, undertakes to administer the Scheme in accordance with the Trust Deed and Rules.
- A copy of the completed application and Trust Deed and Rules are available on request, from Punter Southall SIPP Limited.
- You will also receive our Terms and Conditions and Key Features documents when applying for a SIPP with Punter Southall SIPP Limited.
- Within the Terms and Conditions document you will find our standard fee schedule and your right to cancel your SIPP with us.
- An individual is a relevant UK individual for a tax year if:
 - The individual has relevant United Kingdom (UK) earnings, chargeable to income tax for that year;
 - The individual is resident in the UK at some time during that year;
 - The individual was resident in the UK both at some time during the five years immediately before that year and when the individual became a member of the pension scheme; or
 - The individual, or individual's spouse, has for the tax year general earnings from overseas Crown employment, subject to UK tax.
- Relevant UK earnings means:
 - Employment income;
 - Income which is chargeable under Schedule D and is immediately derived from the carrying on or exercise of a trade, profession or vocation (whether individually or as a partner acting personally in a partnership); and
 - Income to which section 529 of ICTA (patent income of an individual in respect of inventions) applies.
- The Money Purchase Annual Allowance (MPAA) is a reduced annual allowance of £4,000 in respect of money purchase pension contributions, which applies to individuals who have flexibly accessed their pension benefits.
- A PEP is an individual whose prominent position in public life gives them opportunities for potentially profiting from corruption or being blackmailed. As a result, the money laundering risk associated with PEP customers is greater than for many other types of client.

The definition of a PEP is as follows:

- An individual who in the last year or for one year after leaving public office, been entrusted with one of the following prominent public functions by a community institution, an international body or a state other than the UK, the list that follows is not exhaustive and additional categories could be added on a risk-sensitive basis:
 - Heads of State, heads of governments, ministers, deputy or assistant ministers
 - Members of parliament
 - Members of supreme courts, constitutional courts, or of other high-level judicial bodies
 - Members of courts of auditors or of the boards of central banks
 - Ambassadors, charges d'affairs and high-ranking officers in the armed forces
 - Members of administrative, management or supervisory bodies of state-owned enterprises
- In addition to the PRIMARY PEPs listed above a PEP also includes:
 - Family members of a PEP – spouse, partner, children and their spouses/ partners and parents
 - Known close associates of a PEP – persons with whom joint beneficial ownership of a legal entity or legal arrangement is held, with whom there are close business relationships, or who is a sole beneficial owner of a legal entity or arrangement set up by the primary PEP.



Deed of Appointment

1 Parties

1	PUNTER SOUTHALL SIPP TRUSTEES LIMITED (company number 5618387) whose registered office is at 11 Strand, London, WC2N 5HR ("Scheme Trustee"); and	
2	Name of Member	
	Address	
	("Member") Postcode	

2 Recitals

A	This deed is supplemental to a Deed of Amendment ("Deed") dated 30 October 2013 made between Bank of Scotland plc ("Provider") and the Scheme Trustee in relation to The Punter Southall SIPP ("Scheme") and whereby rules ("Rules") were adopted to govern the Scheme.
B	The provisions of the Deed and Rules shall apply to and shall be binding upon the parties to this Individual SIPP Deed insofar as such provisions are applicable to Individual SIPPs. The defined terms referred to in the Deed and Rules shall apply throughout this Individual SIPP Deed.
C	The Member is eligible and has become or wishes to become a Member of the Scheme in accordance with the provisions set out in the Deed and Rules.

3 Operative Provisions

1	In accordance with clause 5 of the Deed, the Member is admitted to Membership of the Scheme on the terms set out in the Deed and Rules and is by this Individual SIPP Deed appointed as joint trustee of his Member Fund in conjunction with the Scheme Trustee and they shall together be the "Individual SIPP Trustees" for the purpose of this Individual SIPP Deed.
2	The Member shall become a Member of the Scheme with effect from ____ / ____ / ____ and agrees to comply with and observe the provisions of the Deed and the Rules and his arrangement shall be known as: "The _____ SIPP"
3	The Member confirms that he has been given an opportunity to consider the terms of the Deed and the Rules and agrees to such terms (including those governing costs and expenses).

IN WITNESS of which this Individual SIPP Deed has been executed by the parties and is delivered on the date stated above.

Executed as a deed by PUNTER SOUTHALL SIPP TRUSTEES LIMITED acting by two Directors or one Director and the Secretary:

Director Name	
Director Signature	DD/ MM/ YYYY

Director/Secretary Name	
Director/Secretary Signature	DD / MM / YYYY

Deed of Appointment (continued)

SIGNED as a deed, and delivered when dated, by

Member Name	
Member Signature	DD/ MM / YYYY

Address

Postcode

In the presence of

Witness Name	
Witness Signature	DD/ MM / YYYY

Address

Postcode

Punter Southall SIPP is a trading name of Punter Southall SIPP Limited. Punter Southall SIPP Limited is authorised and regulated by the Financial Conduct Authority. FCA Registration No. 189480.

Registered office: 11 Strand, London WC2N 5HR · Registered in England and Wales No. 3633950 A Punter Southall Group company.

Investment Adviser Agreement

1	Punter Southall SIPP Trustees Limited whose registered office is 11 Strand, London, WC2N 5HR ("the Trustee")
2	_____ ("the Investment Adviser")
3	_____ ("the Member")
A	The Trustee is trustee of a personal pension scheme known as The PUNTER SOUTHALL SIPP ("the Scheme")
B	The Member is a member of the Scheme and is entitled to benefits under one or more arrangements under the Scheme
C	Pursuant to the provisions of the Scheme the Member wishes to appoint the Investment Adviser to advise on the nature and composition of the assets comprising all or part of the funds of the Member's arrangements under the Scheme and the Trustee consents to the appointment.

This agreement witnesses as follows:

1	In this Agreement: "Member's Fund" means the whole or that part of the assets comprising the funds of the Member's arrangements under the Scheme upon which the Member has appointed the Investment Adviser to advise. "Instructions" mean instructions given by the Investment Adviser pursuant to Clause 2 of this Agreement.
2	The appointment of the Investment Adviser as adviser to the Member and the consent of the Trustee to the appointment is hereby confirmed. The Investment Adviser agrees to the terms and conditions of this Agreement and the trustee agrees to accept the instructions of the investment Adviser on the purchase, acquisition, sale, realisation, transfer and transposition of the assets comprising the member's Fund subject to the following conditions: (a) the Trustee shall have power to require the Instructions to be in written form including facsimile transmission the Trustee shall have power to require the Instructions to be given to a person other than the trustee. (b) subject to the agreement of the SIPP administrator (PUNTER SOUTHALL SIPP Limited) the Trustee shall be entitled to refuse to carry out the Instructions if in its opinion: by carrying out the Instructions the approval of the scheme under the Income & Corporation Taxes Act 1988 would be prejudiced the Instructions require it to purchase or acquire investments that are unacceptable to the Inland Revenue as investments for personal pension schemes or contravene the provisions of the scheme or any other relevant statutory provision or regulation the necessary specialist professional advice has not been obtained in relation to any proposed investment in property.
3	(a) The Trustee shall be entitled to accept the Instructions until such time as it receives written notice from the Member or the Investment Adviser of the termination of the Agreement and the period of notice has expired. The Agreement may be terminated by the Trustee or the Investment Adviser or the Member by giving seven days written notice of termination to other parties (b) Notwithstanding sub-clause a) above the Trustee or the Investment Adviser or the Member shall be entitled to terminate the Agreement immediately if an insolvency practitioner or the official receiver starts to act in relation to either the Trustee or the Investment Adviser, or there is a material breach by any party of the terms and conditions of this Agreement.
4	Except in relation to the provisions relating to the termination of the Agreement the Trustee shall be entitled to appoint agents or nominees or custodians to act on its behalf and to hold assets on its behalf and in particular but without prejudice to the generality of the foregoing the Trustee may appoint an Investment Administrator to carry out the Instructions and any notice, receipt, instruction, request, data, information or evidence given, made or furnished in exercise of their functions under the Scheme by an agent, nominee or custodian so appointed shall be as effectual as if the same were given, made or furnished by the Trustee until such time the Trustee terminates the said appointment.
5	The Trustee shall not be responsible under this Agreement for the selection or performance of the investments nor shall be liable in any way for a loss in the value of any investment.
6	The remuneration of the Investment Adviser shall be a matter for agreement between the Investment Adviser and the Member. The Trustee shall not be liable in any way for the remuneration of nor any costs or expenses incurred by the Investment Adviser in relation to this Agreement.
7	The Investment Adviser in giving Instructions shall have due regard for the necessity to ensure that the assets comprising the Member's Fund have sufficient liquidity to meet the Trustee's fees and the charges and expenses of dealing with and maintaining the said assets
8	This Agreement shall be construed in accordance with and governed by English Law.
9	This Agreement shall be construed in conjunction with any Terms of Business Letter, Discretionary Client Agreement and Regulatory Information Letter (as applicable) between the Investment Adviser and the Member.

Investment Adviser Agreement (continued)

Authorised signatory for the Trustee:

Signed	DD / MM / YYYY
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Authorised signatory for the Investment Adviser:

Signed	DD / MM / YYYY
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The Member:

Signed	DD / MM / YYYY
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Transfer in Drawdown Member's Declaration

I _____ being the member or substitute member (i.e. a **survivor** transferring after the death of the original member):

- Confirm that income withdrawals are currently being taken from the transferring arrangement.*
- Elect to defer the purchase of an annuity and take income withdrawals in accordance with section 634A (or section 636A in the case of a survivor) from the new arrangement.
- Understand that:
 - no tax free lump sum is available from the new arrangement at any time (except on the death of a survivor where the original member died before pension date);
 - no contributions may be paid to the arrangement;
 - no further transfers may be accepted into the arrangement unless the transfer is from another arrangement in drawdown; and
 - the funds may not be transferred to another personal pension scheme until they have been held in the new arrangement for at least a year.
- Accept the conditions of the arrangement and agree to be bound by the rules of the scheme.
- To the best of my knowledge and belief, all the particulars given on the application form are correct and complete.

Signature	DD / MM /YYYY
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* "**arrangement**" means a contractual arrangement made by an individual under a personal pension scheme. There may be more than one **arrangement** under the same scheme.

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Punter Southall SIPP Limited

Regus
83 Princes Street
Edinburgh EH2 2ER

0131 230 0372

sippadmin@puntersouthallsipp.com

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