

Private and confidential



► *For your records*

17 June 2021

Dear

Confirming your online application

Customer name:

Collective Retirement Account number: AC2000000-002 UnCrystallised

Financial adviser:

Thank you for choosing to invest with us.

Your Collective Retirement Account application was submitted to us electronically through our website by your financial adviser at Financial Limited. I've enclosed confirmation of your personal details and our regulatory declaration, followed by the details of your application.

Check your personal details

You don't need to do anything if your personal details on the next page are correct.

If any of your personal details shown in section 1 are incorrect, please amend them, sign each change and return the declaration within 30 days to the following address:

Quilter House
Portland Terrace
Southampton
SO14 7EJ

We may need to ask for documentary evidence if the change is significant.

Please note, changes to the regulatory declaration in section 2 are not permitted.

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E: ask@quilter.com
W: platform.quilter.com



If you have any questions, please contact your financial adviser who will be able to help you. Alternatively, you can call or email us using the details shown and we will be happy to help. Our Customer Service Centre is open 8.30am - 5.30pm, Monday to Friday.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Anthony Scammell', is written over a horizontal line.

Anthony Scammell
UK Operations Director

If your account with us is looked after by your financial adviser, a copy of this letter will be available for them to view online.

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Quilter Life & Pensions Limited is registered in England & Wales under number 4163431. Registered Office at Senator House, 85 Queen Victoria Street, London, EC4V 4AB, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services register number 207977. VAT number 386 1301 59.

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Collective Retirement Account - Confirmation of your personal details and the regulatory declaration

This document confirms your personal details and the declaration you have made as part of your application.

Please read this document carefully:

Section 1 – contains your personal details. If any details shown are incorrect, please amend them, sign the changes and return the document to us within 30 days so that we can make any necessary corrections. You do not need to do anything if your personal details are correct.

Section 2 – contains the regulatory declaration; changes in this section are not permitted.

Section 1 – Your personal details

Customer name:

Account number:

Residential address:

National Insurance number:

Date of birth:

UK residency status:

Relevant UK individual:

Employment status:

Correspondence address:

Section 2 – Regulatory declaration

This records the terms of the declaration made by the investor named in this document.

All references to 'you' or 'your' within this declaration mean Quilter Life & Pensions Limited.

Important information: you must read the following declarations carefully. You should ask questions if there is anything you do not understand.

1. On the basis of the details supplied:
 - a) I apply for a Collective Retirement Account and to become a member of the Quilter Personal Pension Scheme.

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- b) Where I am making an additional investment into an existing Collective Retirement Account, I request that the changes detailed in this application are made to my existing account.
- c) Where completing this form as a legal guardian on behalf of an applicant aged under 18:
 - i) I declare that I will be responsible for the contract as if I were the applicant
 - ii) I understand that any contributions paid can only be returned to the applicant as authorised payments under the rules of the account, and that authorised payments are defined in law and will usually be restricted to retirement or death benefits.
- d) If I am a relevant United Kingdom (UK) individual for this tax year I declare that:
 - i) I have relevant UK earnings chargeable to income tax for this tax year; or
 - ii) I will be resident in the UK at some time this tax year; or
 - iii) I have been resident in the UK at some time during the five tax years immediately before this tax year and was also resident in the UK when I joined this pension scheme; or
 - iv) I have for this tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003); or
 - v) I am the spouse or civil partner* of an individual who has for this tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003), or
 - vi) the total contributions paid by me, or on my behalf to any registered pension scheme on which I am entitled to tax relief, do not exceed the higher of the basic amount (£3,600 gross) or my relevant UK earnings for that tax year.
- e) If I am currently not a relevant UK individual I declare that I will inform Quilter Life & Pensions Limited ('Quilter') should this change.
- f) I understand that, from time to time, I will be asked to provide prescribed information to Quilter related to my registered pension provision in order for them to meet obligations under the tax legislation relating to pension tax reliefs.
- g) I understand that, in certain circumstances, the pension tax legislation requires Quilter to deduct tax from payments to me. Typically this would be the Lifetime Allowance Charge and tax payable on any income withdrawal payments.
- h) I understand that if my contribution (or a contribution paid on my behalf) exceeds limits and allowances provided by legislation, HM Revenue & Customs will recover any tax relief not due. Quilter is not required and is unable to monitor whether contributions are within those limits or allowances.
- i) I understand that it is my responsibility to advise Quilter of any other pension arrangements that I may hold with another provider for the purposes of the Lifetime Allowance.
- j) I understand that if I provide false information to Quilter in respect of my registered pension arrangements, I may be liable to tax and possibly penalties from HM Revenue & Customs.
- k) I authorise Quilter:
 - i) to hold my cash investment, Collective Retirement Account investments, interest, dividends, rebates and any other rights or proceeds in respect of those investments and any other cash, and
 - ii) to make on my behalf any applicable claims to relief from tax in respect of my investments.
- l) I understand that Quilter reserves the right not to accept this application in which event my payment will be returned to the originator.
- m) I understand that Quilter Life & Pensions Limited accepts no responsibility for any loss incurred as a result of any delay between submission and receipt of the application by Quilter.
- n) I understand that it is a serious offence to give false information in order to obtain tax relief on contributions, which could lead to prosecution and severe penalties. Further I understand it is my responsibility to inform Quilter of any changes which affect my tax status.
- o) If the investor is suffering from a mental disorder, I confirm that I am a parent, attorney, guardian, spouse, civil partner*, son or daughter of the investor.
- p) I declare that if I am no longer eligible to tax relief on my contributions or if I am no longer a UK resident I will inform Quilter. I will give this notice to Quilter by the later of:
 - i) 5 April in the year of assessment in which the event occurs; and
 - ii) the date which is 30 days after the occurrence of that event.

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- q) I declare that investments made to the account have not been funded from a tax-free cash sum from a registered pension scheme to the extent that either I or Quilter will suffer a tax liability.
- r) If I have taken benefits from any pension arrangement, with the current or any other pension provider in a way that means I am subject to the 'Money Purchase Annual Allowance' (MPAA), I will supply the date the MPAA first applied to me.
- s) I confirm that where a net member contribution is being made through a business or partnership account, that I have reimbursed the business/partnership for the amount of the payment.
2. Where I am paying a new lump sum investment/transfer and I am taking maximum immediate tax-free cash:
- a) I understand that immediate maximum tax-free cash will apply to all lump sum investments/transfers included in this application.
- b) I understand that tax-free cash will be paid upon completion of the investment or each investment where there is more than one.
- c) I understand that income withdrawals will commence once the investment is completed or final investment is completed where there is more than one.
- d) I undertake to inform Quilter of any change to the information provided occurring after the date of this Declaration and before the Benefit Crystallisation Event takes place.
- e) I declare that any payment by Quilter of the benefits under this Collective Retirement Account shall constitute a full discharge from all liabilities and claims arising from the relevant transaction.
- f) I understand that where I have insufficient unused Lifetime Allowance to allow the payment of the benefits in full, without the deduction of a Lifetime Allowance charge, Quilter will apply the relevant tax charge to any excess benefits prior to the payment of such benefits.
- g) Any tax-free cash will not be used to fund further contributions to any registered pension scheme to the extent that either I or Quilter will suffer a tax liability.
3. Where my application will result in the payment of income withdrawal, I have read and understood the contents of Quilter's leaflet 'Taking tax into account' and the accompanying document 'Total withdrawal of your pension account' or where I am taking a partial withdrawal the document 'Partial withdrawal of your pension account'.
4. **Privacy information** – I confirm that:
- a) I have read Quilter's privacy notice available at www.oldmutualwealth.co.uk/privacy concerning the use of my personal information (and that of the child, where applicable).
- b) my spouse/civil partner* referred to in this application has also read the privacy notice.
5. **Contract notes** – I understand that I will not receive contract notes relating to transactions involving the purchase or sale of investments which are carried out on a periodic basis in the manner agreed to in this application. Details of these transactions will be shown in the periodic statement which will be sent to me. In particular, such transactions include:
- regular investments payable by direct debit
 - phased investments
 - rebalances carried out by my financial adviser or portfolio manager (if applicable)
 - regular withdrawals
 - dividend and rebate reinvestments
 - sales of units to meet Quilter charges and fees for my financial adviser (if applicable).
6. **Important documents** – I have been given the opportunity to read and keep the following, and to have any questions concerning them answered to my satisfaction:
- a) Terms and Conditions, to which I agree

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- b) Key Features Document
- c) information including rebates, in respect of my chosen funds
- d) an illustration and information about the costs and charges associated with my investment

7. **Exchange Traded Instruments (ETIs)** – Where the application includes instructions to invest into ETIs I understand the additional charges that apply for transactions involving this type of asset.

8. **Facilitation of fees** – If I have authorised fees for my financial adviser or discretionary investment manager (DIM) in respect of my application:

- a) I authorise Quilter to deduct those fees from my investment and pay them to my financial adviser or DIM (as applicable).
- b) I understand that:
 - i) the fees agreed will be met as follows (as applicable):
 - adviser regular initial fee (Direct Debit) – by deduction from cash or, where insufficient cash is held, proportionally from all uncrystallised funds
 - adviser initial fee (lump sum/cash transfer) – by deduction from my investment after any tax relief has been added before the balance is invested
 - adviser initial fee (cash transfer where immediate maximum tax-free cash has been selected) – by deduction from the remaining amount after payment of tax-free cash but before the balance is invested
 - adviser ongoing servicing fee – by deduction from cash or, where insufficient cash is held, proportionally from all funds in:
 - (for crystallised sub accounts) the respective crystallised sub account
 - (for an uncrystallised sub account) the largest valued **crystallised** sub account held in my account. Where there are no crystallised sub accounts, or insufficient value in the crystallised sub account to meet the fee, I understand it will be deducted from the uncrystallised sub account.
 - ii) if I authorise a servicing fee or DIM portfolio fee:
 - as a percentage amount, the fee paid may go up or down depending on the value of the investment on the date the fee is calculated
 - the agreed fee will be an annual amount, which will be divided by the payment frequency selected and paid to my adviser or DIM accordingly
 - the servicing fee will apply to the entire account and will override any existing Servicing Fee on the account
 - VAT may also be payable on DIM portfolio fees.
 - iii) regular initial fee payments:
 - will be deducted at the same frequency as the Direct Debit collections, on a date based on the anniversary date of the account
 - will be deducted for the number of payments I authorise, unless my Direct Debit is cancelled in which case the fee payments will stop.
 - iv) fees will be paid in line with my account Terms and Conditions and subject to the limits outlined in Quilter's Remuneration Guide for financial advisers.
 - v) my fee authorisation will be retained by my financial adviser, who will inform Quilter of the fee(s) I have authorised.
 - vi) Quilter will confirm details to me of the fees applied to my account.
 - vii) I will need to reauthorise any increases to fees that have been previously agreed.
- c) I confirm that:
 - i) I have agreed any authorised fees with my financial adviser
 - ii) my financial adviser has explained the effect that selling units to pay fees from my investment will have on its future value.
- d) I understand that:

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- i) I can cancel an adviser ongoing servicing fee at least 10 working days before it is deducted, by contacting Quilter, but I cannot make changes to a discretionary management portfolio fee
 - ii) I cannot cancel a fee once it has been deducted, instead I would need to contact my financial adviser to discuss whether a refund is payable
 - iii) if I cancel a fee, a pro rata payment may be made for the period up to the date of cancellation.
- e) If I am converting to Charge Basis 2 or Charge Basis 3:
- i) I instruct Quilter to stop any commission payments currently being paid to my adviser (if applicable) in respect of this investment under Charge Basis 1 with immediate effect
 - ii) I understand that existing commission arrangements will not convert to fees when my account changes to the new Charge Basis, and that fees will therefore need to be agreed separately
 - iii) I confirm that Quilter has brought to my attention the importance of discussing adviser fees with my financial adviser before authorising them.

9. I declare that my application has been completed correctly to the best of my knowledge and belief.

10. **Share class conversions** – If an asset manager launches a new version of an asset that I hold, which offers me better value, I understand that my account will benefit from automatic conversion to the newer version of the asset and I agree to such conversions.

** as defined in the Civil Partnership Act 2004*

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17 June 2021

Dear

Confirming your transfer request

Customer name:

Collective Retirement Account number: AC2000000-002 UnCrystallised

Financial adviser:

Thank you for applying to transfer into your Collective Retirement Account.

This is a record of the information given to us as part of your application. Please check the details in this document carefully and make sure that the information we have for you is correct. If any of the information is incorrect, let your financial adviser know so they can make the necessary updates for you.

We'll contact your current provider(s) to arrange the transfer.

You'll hear from us again with more details once the transfer is complete. Keep this document as it confirms important details about your account. Please be aware that transfers can take up to 30 working days.

Your contributions

The table below shows details of the investments into your account.

| Contribution source | Contribution date | Contribution type | Net contribution amount | Personal tax relief | Total amount |
|------------------------|-------------------|-------------------------|-------------------------|---------------------|-------------------------|
| Fidelity International | N/A | Uncrystallised Transfer | N/A | N/A | Estimated £88,030.59 |

If you've applied to make any other investments into this account not referred to here, we'll write to you separately about them.

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Investment choice

We'll use your contributions to make investments into the assets shown below.

Your £88,030.59 (estimated) transfer payment

| Asset/ Portfolio name | Proportion invested (%) | Effective annual management charge after rebates* | Initial charges/ bid offer spread | Treasured |
|---|-------------------------|---|-----------------------------------|-----------|
| Adviser portfolio(s) CIP 6 (1220) | | | | |
| Vanguard LifeStrategy 60% Equity Acc -U | 28.00% | 0.22% | 0.00% | No |
| Baillie Gifford Managed Acc -U | 23.00% | 0.43% | 0.00% | No |
| Baillie Gifford European Acc -U | 4.00% | 0.59% | 0.00% | No |
| Liontrust Sustainable Future Defensive Managed Inc -U | 23.00% | 0.93% | 0.00% | No |
| Janus Henderson Global Resp Managed Acc -U | 18.00% | 0.78% | 0.00% | No |
| Janus Henderson Global Sustainable Equity Inc -U | 4.00% | 0.76% | 0.00% | No |
| | 100.00% | | | |

*Rebates are explained in the document 'Making the cost of your investment clear' and the 'Assets list'.

Additional notes

- If an initial charge applies to any of your assets, the asset manager will take this by incorporating it into the price when we buy the asset(s).

You will be able to see details of the asset purchases for your investment in your contract notes, which will be available online once the transactions are complete and in your 'Quarterly Statement' which we will send to you.

Future statements

We'll send you quarterly statements for your account. This will include a valuation for each of the accounts you hold with us, and shows you details of any transactions that have happened since your last statement.

Taking one-off withdrawals from your Collective Retirement Account

If you decide to take a one-off withdrawal from your account, you'll typically receive payment six to ten working days after we carry out your instruction.

Protecting your investment

It's important that we protect you and your money by ensuring that any withdrawal requests we receive for your investment are genuine and any money we pay out is received by you and nobody else. For this reason, we may

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request evidence to prove that you are the owner of the bank account nominated for withdrawal payments before we send your payment.

You can ensure the payment of any withdrawals is not delayed by providing us with this evidence before you need to request a withdrawal. Once we've received the information we'll make a note of it on your records, so you only need to give it to us once (unless you request payment to a different account).

Please see our privacy notice, which is available on our website at platform.quilter.com/privacy.

If you have any questions, please contact your financial adviser who will be able to help you. Alternatively, you can call or email us using the details shown and we will be happy to help. Our Customer Service Centre is open 8.30am - 5.30pm, Monday to Friday.

Yours sincerely

A handwritten signature in black ink, appearing to read 'AS', followed by a long horizontal line.

Anthony Scammell
UK Operations Director

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