

The Carey Pension Scheme Application for Advised Clients

You should read the Key Features Document, Terms & Conditions and Fee Schedules prior to completing this application.

This application should be completed in full using CAPITALS. Boxes should be ticked.

Please return the completed application form, identity verification documents (**certified copies only, please do not send original documents**) and other relevant information to: **Carey Pensions UK LLP, 1st Floor, Lakeside House, Shirwell Crescent, Furzton Lake, Milton Keynes MK4 1GA**

Carey Pensions UK LLP and Carey Pension Trustees UK Ltd have not provided any advice and are not responsible for the suitability or appropriateness of your decision to establish a Self Invested Personal Pension (SIPP).

This application should be used if you are a client establishing a SIPP with advice from a Financial Conduct Authority (FCA) regulated Professional Financial Adviser.

This application should be completed by a parent or guardian if the SIPP is for a child under 16 years of age.

Please answer the following questions before completing this application, if any of the answers are NO we will not process the application for the establishment of the SIPP

I have had the opportunity to read the Key Features Document/Terms & Conditions and acknowledge I have had the opportunity to ask any questions to confirm my understanding

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

I have read and accept the current Fee Schedules

I accept and acknowledge that Carey Pensions UK LLP and Carey Pensions Trustees UK Ltd have not provided any financial or investment advice

I accept and acknowledge that Carey Pensions can act on the instructions of my Professional Financial Adviser as indicated in this application form

I consent to Carey Pensions UK LLP processing and holding my personal data to establish and administer my SIPP

Please tick which SIPP you are applying for:

SIMPLE SIPP	<input type="checkbox"/>
Allows 2 regulated investment types. Excludes commercial property and unregulated investments.	

SMART SIPP	<input type="checkbox"/>
Allows full range of permitted investments, including borrowing and investments in UK commercial property and land.	

SMART PLUS SIPP	<input type="checkbox"/>
Allows unregulated investments that have been accepted by Carey Pensions UK.	

I. Personal details

Title	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Dr	<input type="checkbox"/>	Other	<input type="checkbox"/>
Surname	<input type="text"/>									
Forenames	<input type="text"/>									
Permanent residential address	<input type="text"/>									
	<input type="text"/>									
	Postcode	<input type="text"/>								
Telephone	Work	<input type="text"/>				Home	<input type="text"/>			
	Mobile	<input type="text"/>								
	Office hours	<input type="text"/>								
	<input type="text"/>									
Email	<input type="text"/>									

Where an email address is provided we will liaise by email wherever possible unless instructed otherwise.

Date of birth	D	<input type="text"/>	D	<input type="text"/>	M	<input type="text"/>	M	<input type="text"/>	Y	<input type="text"/>	Y	<input type="text"/>	Y	<input type="text"/>	Y	<input type="text"/>
National Insurance Number	<input type="text"/>										or I do not have a National Insurance Number	<input type="checkbox"/>				
Status (please tick)	Single	<input type="checkbox"/>	Married/Civil partnership	<input type="checkbox"/>	Partnered	<input type="checkbox"/>	Other	<input type="checkbox"/>								
Gender (please tick)	Male	<input type="checkbox"/>	Female	<input type="checkbox"/>												
Nationality	<input type="text"/>															

► Legal guardian details (if applicant is under the age of 18)

Title	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Ms	<input type="checkbox"/>	Dr	<input type="checkbox"/>	Other	<input type="checkbox"/>
Surname	<input type="text"/>									
Forenames	<input type="text"/>									
Permanent residential address	<input type="text"/>									
	<input type="text"/>									
	Postcode	<input type="text"/>								
Telephone	Landline	<input type="text"/>				Mobile	<input type="text"/>			
	Office hours	<input type="text"/>								
	<input type="text"/>									
Email	<input type="text"/>									

Source of Wealth and Funds – must be completed for all applications

► Source of Wealth – please tick the boxes that best describes the origin of your personal wealth

Income from employment	<input type="checkbox"/>	Divorce settlement	<input type="checkbox"/>
Income from savings / investments	<input type="checkbox"/>	Income from a lifetime annuity	<input type="checkbox"/>
Pensions income from registered pension scheme	<input type="checkbox"/>	Gift	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>	Lottery or other gambling winnings	<input type="checkbox"/>
Sale of a property	<input type="checkbox"/>	Other, please specify	<input type="text"/>

► Source of Funds – please tick one or more of the following that you intend to use to fund your SIPP

Transfer from a registered pension scheme	<input type="checkbox"/>	Personal contributions	<input type="checkbox"/>
Contributions from employer	<input type="checkbox"/>	Contributions from a third party	<input type="checkbox"/>
Pension sharing order	<input type="checkbox"/>	Please state their name and relationship to you	<input type="text"/>
Other, please specify	<input type="text"/>		<input type="text"/>

2. Occupation & Eligibility

Occupation				
Job title				
Approximate annual earnings	£			
Occupational status	Employed	<input type="checkbox"/>	Self-employed	<input type="checkbox"/>
	Unemployed	<input type="checkbox"/>	Pensioner	<input type="checkbox"/>
	Child (under 16)	<input type="checkbox"/>	Full-time education	<input type="checkbox"/>
	Caring for under 16s	<input type="checkbox"/>	Caring for over 16s	<input type="checkbox"/>
	Other (please specify)			
If Employed please provide employer details below:				
Company director				
Employer				
Employer address				
	Postcode			
Telephone	Landline			
Email				

3. Pension protection

Please complete if you have registered with HMRC to protect any pension funds built up prior to April 2006 or prior to April 2016. If you have so registered please provide a certified copy of the Protection Certificate with this application.

Do you have any pension protections? Yes No

If you have Enhanced protection or Fixed protection and make a contribution into your SIPP, that protection will be lost which may result in a tax liability. You must speak to your Professional Financial Adviser to obtain advice.

4. Taking benefits (Retirement)

Please enter in the box below, an age from 55, to indicate when you intend to start taking benefits. This does not affect your rights to begin taking benefits at any age permitted. If this field is left blank, we assume you intend to start taking benefits at age 75.

Selected retirement age	<input type="text"/>	Selected retirement date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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If you intend taking benefits from your SIPP immediately from establishment and once monies have been received please indicate by ticking the box and the required documentation will be issued to you.

5. Contributions

Cheques for payment of contributions should be made payable to 'Carey Pension Trustees UK Limited'.

If regular contributions are to commence please complete the Standing Order Mandate included in the application.

Employer contributions are payable gross. This means that the amount of the contributions paid in to your SIPP are the amounts that will be credited to your SIPP. Personal and self-employed contributions are generally payable net of basic rate tax. This means that the amount of contributions paid in to your SIPP will be increased by the amount of basic rate tax Carey Pensions reclaims from Her Majesty's Revenue and Customs (HMRC). Carey Pensions will reclaim the basic rate tax from HMRC on contributions made by you or on your behalf unless instructed otherwise, providing we have confirmation you are a relevant UK individual who is under 75 years old and have details of your earnings. Tax can only be reclaimed up to relevant UK earnings or £3,600 gross (£2,880 net) if no earnings. Higher rate tax payers should reclaim the difference through their self assessment tax return. The basic rate tax relief will only be applied to your SIPP once HMRC pay the tax relief to Carey Pensions.

Please read the statements below and select the one that applies to you to confirm whether you are eligible for tax relief or whether any limits apply.

I have relevant UK earnings chargeable to Income Tax or general earnings from Overseas Crown employment subject to UK tax in this tax year (Carey Pensions will reclaim basic rate tax on personal contributions up to 100% of earnings or maximum personal allowance, whichever is the lower)

I have, or will have been a resident in the UK at some point during this tax year (Carey Pensions will reclaim basic rate tax on personal contributions up to 100% of earnings or maximum personal allowance, whichever is the lower)

My spouse/civil partner has general earnings from Overseas Crown employment subject to UK tax for this tax year (Carey Pensions will reclaim basic rate tax on personal contributions up to the gross of £3,600)

I am a non-UK resident and have had earnings that were subject to UK tax in one of the last five previous tax years immediately before this year

I, or my spouse/civil partner, are in Overseas Crown employment but for this tax year do not have relevant UK earnings subject to UK tax (Carey Pensions will not reclaim any tax relief on personal contributions)

None of the above (Carey Pensions will not reclaim any tax relief on personal contributions)

► Employer contributions

Single contribution (gross)	<input type="text" value="£"/>	Commencement date	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
Regular contribution (gross)	<input type="text" value="£"/>									
Frequency of regular contribution			Monthly	<input type="checkbox"/>	Quarterly	<input type="checkbox"/>	Annually	<input type="checkbox"/>		

We will need to confirm the identity of the employer making contributions and therefore may require documentary evidence of your employer's identity. We will contact you if further information is required.

► Personal contributions/Self-employed contributions

Single contribution (net)	<input type="text" value="£"/>	Commencement date	<input type="text" value="D"/>	<input type="text" value="D"/>	<input type="text" value="M"/>	<input type="text" value="M"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>	<input type="text" value="Y"/>
Regular contribution (net)	<input type="text" value="£"/>									
Frequency of regular contribution			Monthly	<input type="checkbox"/>	Quarterly	<input type="checkbox"/>	Annually	<input type="checkbox"/>		

Section 5 continues overleaf

5. Contributions (continued)

► Third party contributions – individual

Title	Mr		Mrs		Ms		Dr		Other	
Surname										
Forenames										
Permanent residential address										
Postcode										
Telephone	Landline					Mobile				
Single contribution (net)	£									
Regular contribution (net)	£									
Frequency of regular contribution	Monthly			Quarterly			Annually			
Commencement date	D	D	M	M	Y	Y	Y	Y		

You will need to provide documentary evidence of the identity of the third party.

► Third party contributions – company

Company name										
Companies House number										
Name of contact for company										
Correspondence address										
Postcode										
Telephone	Landline					Mobile				
Email										
Single contribution (net)	£									
Regular contribution (net)	£									
Frequency of regular contribution	Monthly			Quarterly			Annually			
Commencement date	D	D	D	D	M	M	Y	Y		

You will need to provide documentary evidence of the identity of the third party company.

Please note that Carey Pensions only accepts cash contributions.

► Annual allowance/pension input periods

Each pension input period under the SIPP commences on the first day a contribution is made to the SIPP and ends on the following 5 April. Subsequent pension input periods run from 6 April to 5 April each year.

Important Notes

- Unless contributions are made by cheque drawn on a UK bank or building society, further checks may be required.
- Where regular contributions are made by standing order, payments must be made from a UK bank or building society account in either your name for personal contributions, in your employers name for employers contributions or in the name of one of the third parties named above.
- Where contributions are received from a third party we will need to contact the third party for verification purposes, money laundering and data protection purposes.

6. Transfers *(Please copy or print this page if you have more than one transfer to complete)*

Name of Transferring Provider			
Address of Transferring Provider			
	Postcode		Policy/Scheme Number
Name of Transferring Scheme			
Type of scheme	Occupational scheme		Personal Pension scheme
Type of transfer	Cash		In-specie transfer
▶ Occupational scheme only	Money Purchase/ Defined Contribution scheme		Final Salary/Defined Benefit scheme

▶ Advice

Have you taken advice on the transfer of this policy?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If YES, please provide details below

Name of Professional Financial Adviser			
Name of adviser firm			
Address			
	Postcode		FCA authorisation number

For any Final Salary/Defined Benefit occupational scheme transfer you are required to seek appropriate advice from a professional adviser who is regulated by the Financial Conduct Authority (FCA) and provide us with a copy of the TVAS report and the advice. If the recommendation in the TVAS report and advice is not to transfer a Final Salary/Defined Benefit scheme, then, Carey Pensions UK will not process the transfer request.

▶ In-specie transfer details

Please provide a full schedule of assets you wish to transfer in-specie. We will only accept a transfer of assets (in-specie) which are allowable within our SIPP.

▶ Benefits

What is the estimated full value of the policy/scheme fund?
If you are unsure please refer to the transferring scheme provider

Are you currently taking benefits from the policy?

If YES, are the scheme's assets already entirely or partially in drawdown?

Are you currently taking income?

If YES, enter amount and frequency

Monthly	<input type="checkbox"/>	Quarterly	<input type="checkbox"/>
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£	
Yes	No
Full	Partial
Yes	No
£	
Half yearly	Annually

▶ Discharge forms

Have you already requested discharge forms?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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We will write to your existing provider/company to initiate the transfer of your policy(ies) and request discharge forms. However, if you already have discharge forms please complete, sign and submit with this application.

▶ Other pension arrangements

For our records, please provide details of other pension arrangements if you are not intending to transfer these into your scheme.

Number of other pensions	<input type="text"/>
Name of company	Pension reference number

- I authorise and instruct you to transfer sums and assets from the transferring scheme listed above directly to the Carey Pension Scheme and to provide any instructions and/or discharge required by any relevant third party to do so.
- I authorise Carey Pensions UK LLP, the transferring Scheme Provider, named above, and any appointed financial adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to the Carey Pension Scheme.
- I authorise Carey Pensions UK LLP, the Transferring Scheme Provider and any employer paying contributions to any of the Schemes as listed above to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to the Carey Pension Scheme.
- Until this application is accepted and complete, Carey Pensions UK LLPs responsibility is limited to the return of the total payment(s) to the Transferring Scheme Provider.
- When payment is made to the Carey Pension Scheme as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the Scheme listed above where the whole of the Scheme is transferring, or that part of the Scheme represented by the payment(s) if only part of the Scheme is transferring.
- I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Carey Pensions UK LLP and the Transferring Scheme Provider may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application. This includes where I have been asked to provide any original policy document(s) in return for the transfer of funds and I am unable to do so.

Member Name	Member Signature	Date
		D D M M Y Y Y Y

7. Investments

Your investment choices are the sole responsibility of you and/or your FCA regulated Professional Financial Adviser/Investment Manager. Carey Pensions UK LLP and Carey Pensions Trustees UK Ltd may refuse an investment for the reasons set out in section 11 of the Terms and Conditions of the SIPP.

You are responsible for the ongoing review and monitoring of the investments you have chosen. All investments can go down in value as well as up. Carey Pensions UK LLP and Carey Pension Trustees UK Ltd are not responsible for any choices, decisions or monitoring.

Have you appointed an Investment Manager?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Is your Investment Manager also your Professional Financial Adviser?

If your Investment Manager is not your Professional Financial Adviser do you wish us and them to accept instructions from your Professional Financial Adviser on any investment matter?

Name of Investment Manager
(if not your Professional Financial Adviser)

Address

Telephone

Facsimile

Email

FCA authorisation number

Name of Investment Manager (if not your Professional Financial Adviser)			
Address			
Postcode			
Landline		Mobile	

► Type of investment authorisation

EXECUTION ONLY

Investment Manager trades on your/your Professional Financial Adviser instructions only

ADVISORY

Investment Manager provides advice upon which you/your Professional Financial Adviser may act

DISCRETIONARY

Investment Manager manages your pension funds and reports on investments made

► Investment Choice(s)

Name of investment	Amount to be invested £	%

► Amount of investment

How much of your Fund is to be invested with/by this Manager

(This excludes the minimum held on the SIPP bank account For unregulated investments, we require a minimum of 5 years fees to be held in liquid assets/easy access funds.)

£	<input type="text"/>	%	<input type="text"/>
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Do you wish all future contributions and transfers to be invested with this Investment Manager?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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► Property

Do you intend purchasing a commercial property within your SIPP?

(If YES, we will issue you with our property documentation and application, applies to Smart SIPP only.)

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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If you are applying for the Simple SIPP you are limited to 2 'standard investments', see section 15 of the Key Features Document. The Simple SIPP does not allow unregulated investments or commercial property/land.

8. FCA Regulated Professional Financial Adviser Agreement

This section must be completed in order to appoint your Financial Adviser to the scheme

Name of Professional Financial Adviser			
Company			
Address			
	Postcode		
Telephone	Landline	Mobile	
Email			
FCA authorisation number			

Bank account name												
Account number				Sort code			-			-		

Is your Professional Financial Adviser or their firm part of a Network? Yes No

If YES, please provide details

Network name			
Address			
	Postcode		
Telephone	Landline	Mobile	
Email			
FCA authorisation number			

Bank account name												
Account number				Sort code			-			-		

Do you wish Carey Pensions to accept instructions from your Professional Financial Adviser on any investment or pension related matter? Yes No

► **Correspondence** (please tick one option)

All correspondence direct to Member (you) with copies to your Professional Financial Adviser

All correspondence to Member (you) only

► **Professional Financial Adviser Fees**

If the Professional Financial Adviser firm is connected to a Network, any fees will be paid direct to the Network unless or until we are advised in writing that they should be paid direct to the Professional Financial Adviser.

Would you like us to pay your Professional Financial Adviser's charges directly from the SIPP? Yes No

If YES, please state:	The amount of the initial fee	£	%	(of the initial contribution or transfer in. Only paid on receipt of all transfers in)
	The amount of ongoing/renewal fee	£	%	(of your individual fund/or contribution amounts received)

Frequency of ongoing fees Annually at date of Valuation Quarterly (March, June, September & December)

► **Payment of Fees**

Fees will be paid from the SIPP bank account where it holds sufficient funds. Renewal fees will be paid on the completion of the Annual Valuation. On-going fees will only be paid upon receipt of an invoice for payment.

It is the adviser responsibility to ensure that there are sufficient cash funds available to make any payment of fees.

If there are insufficient funds in the SIPP bank account, Carey Pensions UK LLP will meet any shortfall using the process set out in section 17 of the Terms and Conditions of the SIPP.

By signing this application both you and your Professional Financial Adviser agree that Carey Pensions UK LLP will pay fees to the Professional Financial Adviser/ Network as instructed on this application without further recourse to you, the Member, unless and until you advise otherwise in writing. VAT Registered

Advisers will need to provide a VAT Invoice for payment of fees. The Professional Financial Adviser will be required to gain and provide the signed agreement of the Member and advise us of any changes to their Charging Structure.

Signed by Member	Signed by Professional Financial Adviser	Date
		D D M M Y Y Y Y

9. Verification of identity certificate

To be completed by an FCA regulated adviser.

This certificate must be completed and signed by an officer of the regulated introducer firm, who is authorised to confirm the accuracy and effectiveness of the firm's customer identification verification records, to which this certificate relates. We cannot accept photocopies of completed certificates.

► Client details

Title	Mr		Mrs		Ms		Dr		Other	
Surname										
Forenames										
Permanent residential address										
Postcode										
Date of birth	D	D	M	M	Y	Y	Y	Y		
Gender (please tick)	Male		Female							
Previous address if client moved within last 3 years										
Permanent residential address										
Postcode										

I/we certify that:

Please tick box

A	The information above was obtained by me/us in relation to the client;	<input type="checkbox"/>
B	The identity and address has been verified from original documentation we have seen and we agree to provide certified copies to you upon request	<input type="checkbox"/>
C	We confirm that evidence of the source of funds and source of wealth from which contributions will be paid has been obtained by us from our clients	<input type="checkbox"/>
D	The evidence we have obtained meets the standards required under the new Anti-money Laundering Regulations 2017	<input type="checkbox"/>

Full name of regulated firm														
Name					Position									
FCA registration number														
Signed by FCA regulated adviser							Date							
							D	D	M	M	Y	Y	Y	Y

Please be aware that we may use our online identity verifications systems which may leave a record on your credit history.

10. Expression of Wishes *(Please copy or print this page if you have more than three beneficiaries)*

Carey Pensions UK LLP has discretion as to whom benefits will be paid following your death and the form of those benefits. By filling in this expression of wishes you can let Carey Pensions UK LLP know to whom you would like benefits to be paid and how the benefits are paid. Carey Pensions UK LLP will not be bound by your expression of wishes but will take it into account when exercising its discretion. The Expression of Wishes can be changed at any time providing new written signed instructions are received by Carey Pensions UK LLP.

Members name	
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► **Beneficiary / Nominee** *(delete as applicable)*

Name								
Address								
Postcode								
Relationship to you								
Date of birth	D	D	M	M	Y	Y	Y	Y
Amount or percentage of fund	£							%

► **Beneficiary / Nominee** *(delete as applicable)*

Name								
Address								
Postcode								
Relationship to you								
Date of birth	D	D	M	M	Y	Y	Y	Y
Amount or percentage of fund	£							%

► **Beneficiary / Nominee** *(delete as applicable)*

Name								
Address								
Postcode								
Relationship to you								
Date of birth	D	D	M	M	Y	Y	Y	Y
Amount or percentage of fund	£							%

Signed by Member	Date								
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D	D	M	M	Y	Y	Y	Y		

IMPORTANT NOTE: A nominee may take either a Death Benefit Lump Sum or income if they wish. The payment is taxed depending on the member's age at date of death. If the member is under 75 years old when they die, benefits are paid tax free and if the member is over 75 years old when they die, tax is charged at the beneficiary's or nominee's individual rate of Income Tax. This is subject to the benefits being paid out within 2 years of the date Carey Pensions UK LLP are notified of the death.

11. Cancellation rights

You have a legal right to cancel your SIPP application within a 30 day period from the date of the letter confirming receipt of your SIPP application form, however, you are permitted to waive this legal right if you so wish.

Please tick ONE of the following to confirm your instruction

I wish to waive my right to cancel my SIPP within 30 days of establishment.

I understand this means that I will not be able to cancel my SIPP at a later date. The SIPP will be established upon receipt of all required documents and transfers will be requested. Contributions can commence and funds will be invested as per the instruction received.

OR

I wish to retain my cancellation right to cancel my SIPP within 30 days.

The cancellation period will commence from the date we confirm receipt of your SIPP application and provide you with the Terms & Conditions, Key Features Documents and Fee Schedule. Within this period no transfers will be requested, no contributions can be received and subsequently no investment or benefits will be actioned.

The cancellation period for the SIPP can be cancelled at any time by providing written instruction to Carey Pensions UK LLP.

You must tick one box only and by signing the Declaration on page 12 of this application you are instructing Carey Pensions UK LLP to proceed on the basis of your instruction as noted above.

Cancellation rights in respect of transfers in cannot be waived. The 30 day cancellation period commences from the date the Cancellation Rights Notice is issued. Transfers are requested and the transfer can be cancelled at anytime within the 30 day period. Upon receipt of funds Carey Pensions will act upon any investment instruction received. Please note if at any point there is an instruction to cancel the transfer and funds have been invested as per your instruction Carey Pensions accepts no liability for any financial cost or loss of value attributable to the disinvestment. If the transferring scheme are unable to return the funds you will need to appoint another UK registered pension scheme to receive the funds.

12. Data Protection

- ▶ All the information you provide to us, or a third party provides to us, in connection with your SIPP will be held by Carey Pensions UK LLP 'The Administrator' and Carey Pensions Trustees UK Ltd 'The Trustee' as Data Controllers under the General Data Protection Regulation (GDPR) (EU) 2016/679 ("GDPR") which is a regulation in EU law on data protection and privacy for all individuals within the European Union and European Economic Area.
- ▶ Carey Pensions UK LLP and Carey Pension Trustees UK Ltd will only use the information you have provided for the establishment and processing of your SIPP; for underwriting and actuarial calculation purposes, and for administration purposes only.
- ▶ Carey Pensions UK LLP are authorised under data protection legislation to maintain, process and store your personal data. We comply with all relevant data protection legislation at all times and are committed to the safeguarding of your data in line with the GDPR.
- ▶ Our lawful basis for processing data to administer the pension scheme is:
 - **Contract:** the processing is necessary to fulfil or prepare a contract for an individual
 - **Legal obligation:** the processing is necessary to comply within the law (not including contractual obligations)
- ▶ Carey Pensions UK LLP and Carey Pension Trustees UK Ltd may obtain from or pass to, the trustees, administrators, investment houses, your nominated Professional Financial Advisers or insurers of any pension schemes of which you are a member, any information where it is necessary for the proper performance of our obligations under the plan to take place. We may also disclose information where required to do so by law, to legal and regulatory bodies and law enforcement agencies.
- ▶ Carey Pensions UK LLP and Carey Pension Trustees UK Ltd may disclose your personal information to third parties:
 - in the event that they sell or buy any business or assets, including the pension book, in which case they may disclose your personal data to the prospective seller or buyer of such business or assets;
 - if Carey Pensions UK LLP and Carey Pension Trustees UK Ltd or substantially all of their assets are acquired by a third party, in which case personal data held by them about their customers will be one of the transferred assets; or
 - if Carey Pensions UK LLP and Carey Pension Trustees UK Ltd are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply the Terms & Conditions of the Carey Pension Scheme. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.
- ▶ If you provide Carey Pensions UK LLP and Carey Pension Trustees UK Ltd with information about another person, you confirm that they have appointed you to act for them, to consent to the processing of their personal data including sensitive personal data and that you have informed them of Carey Pensions UK LLP and Carey Pension Trustees UK Ltd contact details and the purposes (as set out above) for which their personal data will be processed and the disclosures that will be made to the parties listed above.
- ▶ If you supply false or inaccurate information it is a serious offence and could terminate your pension plan and may lead to prosecution.
- ▶ If any of your information changes you should inform Carey Pensions UK LLP as soon as possible at 1st Floor, Lakeside House, Shirwell Crescent, Furzton Lake, Milton Keynes MK4 1GA.
- ▶ You have rights around the processing of your data which include but are not limited to: the right to be informed; the right of access; the right of rectification; the right to restrict processing. For further information you can contact the Information Commissioners office, you can also refer to our Terms and Conditions.
- ▶ You have a legal right to access any information that we hold on record about you. We will require this request in writing. If the request is made by a third party on your behalf we will require a signed letter of authority from you to support this request. If you would like to make such a request please contact the Compliance Department.
- ▶ Carey Pensions UK LLP will hold your data indefinitely and have implemented safeguarding measures for your data in the event of you taking full benefits or transferring to another scheme. For further information on this please request a copy of our Data Retention Policy.

By signing this application you are:

- ▶ consenting to the information provided on this form and/or in the supporting documentation being disclosed to the parties listed above and used for the purposes set out on this form.
- ▶ consenting to any personal or special category data provided on this form or in any supporting documentation being disclosed to the parties listed above only if necessary and for the purposes set out in this form.

13. Declaration

- ▶ I hereby apply for membership of the SIPP that is being established under the Carey Pension Scheme;
- ▶ I acknowledge and accept the Terms & Conditions and Fee Schedule of the SIPP and agree to be bound by the Scheme Rules of the Carey Pension Scheme;
- ▶ I confirm I have had the opportunity to read the Key Features Document, Terms and Conditions and all aspects of the Application and acknowledge I have had the opportunity to ask any questions to confirm my understanding;
- ▶ I consent to Carey Pensions UK LLP, obtaining, processing and storing my personal data and where necessary special category, data to administer my pension scheme.
- ▶ I confirm that all details and declarations provided are correct and complete to the best of my knowledge and belief;
- ▶ I agree and consent to Carey Pensions carrying out checks to verify my identity, residence and source of wealth and I agree to supply any further information required to complete these checks.
- ▶ I agree to a Scheme bank account being established and agree that all monies will be routed through this account;
- ▶ I give my authority to accept correspondence by fax and email from Carey Pensions UK LLP and for Carey Pension Trustees UK Ltd to accept instructions by facsimile and email from myself and/or Professional Financial Adviser/Investment Manager from the email addresses detailed in the application and email addresses associated with the Professional Financial Adviser/Investment Manager;
- ▶ I agree to notify Carey Pensions UK LLP of any change to my personal details or circumstances;
- ▶ I hereby consent to Carey Pensions UK LLP requesting the transfer of my policies listed in the application;
- ▶ I hereby consent to Carey Pensions UK LLP obtaining details from any pension scheme, arrangement or contract of which I have been a member and authorise the giving of any such information to Carey Pensions UK LLP;
- ▶ I confirm that the total contributions to any registered pension schemes in respect of which I am entitled to tax relief will not exceed the higher of (i) the basic amount (currently £3,600) or (ii) my relevant UK earnings (within the meaning of section 189 of the Finance Act 2004) for that tax year;
- ▶ I will notify Carey Pensions UK LLP if an event occurs, as a result of which I will no longer be entitled to tax relief on my contributions, by the later of (i) the next 5th April or (ii) 30 days after the event occurs;
- ▶ I also confirm that, if I intend making contributions that are not to benefit from tax relief (for example 'excess' contributions), I will inform Carey Pensions UK LLP in writing;
- ▶ I understand that by signing this application form I am declaring that I am aware of my annual allowance (including any carry forward) and request that the Scheme Administrator reclaims tax on my contributions unless I instruct otherwise;
- ▶ I understand that it is my or my appointed FCA regulated financial adviser's or investment manager's responsibility to monitor and manage the investments within my SIPP and provide instructions to make any transactions;
- ▶ I confirm that I wish for Carey Pensions UK LLP to appoint the Professional Financial Adviser/Investment Manager as detailed in the application;
- ▶ I understand that Carey Pensions UK LLP and Carey Pension Trustees UK Ltd are not in any way able to provide me with any advice;
- ▶ I confirm that I have not received any advice from Carey Pensions UK LLP or Carey Pension Trustees UK Ltd in relation to the transfers I have requested from my other pension schemes to the Carey Pension Scheme or the investments I have instructed Carey Pensions to make;
- ▶ I confirm I understand the value of my SIPP can go down as well as up depending on the performance of the investments chosen.

Member name													
Signed						Date							
						D	D	M	M	Y	Y	Y	Y

Carey Pensions UK LLP Registered Office: 1st Floor Lakeside House Shirwell Crescent Furzton Lake Milton Keynes MK4 1GA United Kingdom
T: 0330 124 1505 **F:** +44 (0)1908 506169 **E:** enquiries@careypensions.co.uk **W:** www.careypensions.co.uk

Carey Pensions UK LLP is authorised and regulated by the Financial Conduct Authority No: 501747. Registered in UK under Partnership Number: OC345142. VAT Registration No: 973 4163 07

Standing Order Mandate

To the Manager:

Name of bank

Address

Postcode

Name of account holder

Name of account

Account number

Sort code

		-			-		

Please pay

--

For the credit of: **Carey Pension Trustees UK Ltd**

Account number

Sort code

		-			-		

The sum of

£

In words

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Commencing date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

(date of first payment)

And every calendar month thereafter until you receive further notice in writing

Or date of final payment

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Please detail if specific payments are to be made different from above

Specific date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Frequency

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Please cancel any pre-existing standing order in favour of the beneficiary named above

Signed	Date
	D D M M Y Y Y Y
Signed	Date
	D D M M Y Y Y Y

Banks may decline to accept instructions to charge standing orders to certain types of account other than current accounts.

Payments may take 3 working days or more to reach the beneficiary's account. Your branch can give further details.

Please only provide bank details if you will be making personal contributions into your scheme. Your personal bank details are otherwise not required and will be requested if/when needed.