



INTELLIGENTMONEY

THE IM OPTIMUM SIPP
APPLICATION FORM



Intelligent Money is authorised and regulated by the Financial Conduct Authority FCA number 219473 and is registered in England and Wales under Company Registration 04398291. The Registered Office address and address for all correspondence is,

The Shire Hall High Pavement Nottingham. NG1 1HN.

Telephone Number 0115 948 4200. Fax Number 0115 979 9700. Email enquiries@intelligentmoney.com

APPLICATION FORM FOR THE IM OPTIMUM SIPP

App Ref: *For office use only*

Please complete all relevant sections of this application form

Personal Details

Please complete in BLOCK CAPITALS and in black ink, ticking boxes where appropriate

Title: Mr Mrs Ms Miss Other

If 'Other' please state:

Forename(s)

Surname

Permanent Residential Address
Postcode

Home Tel No. N.I.No

Date of Birth

Email Address

Nominated Retirement Date (if left blank this will default to your 65 birthday)

Please note in line with AML procedures we require an IVC or certified copies of documents which show the name and address of the applicant

Death Benefits Expression of Wish

Please provide below the details of those people that you would like to receive any remaining benefits payable under The IM Optimum SIPP on your death. This agreement does not bind the trustees of the scheme but is a means to help the trustees to pay out your benefits in line with your wishes. You are able to amend the details at anytime.

(Not enough space? Please request a Expression of Wish Form).

Name Name

Address Address

Date of Birth Date of Birth

Relationship Relationship

% of Benefit % of Benefit

STATUS

This section should be completed in ALL circumstances, even if no contributions are currently being considered at the moment. It is important to speak to your Adviser before completing this section if you have previously applied for Protection as any future contributions to your Pension will affect this protection.

Occupation Annual Earnings

Employed Employer Name

*If not employed please tick the most appropriate box

Employer Address
Postcode

- | | |
|--|--|
| <input type="checkbox"/> Pensioner | <input type="checkbox"/> Self Employed |
| <input type="checkbox"/> Child under the age of 16 years | <input type="checkbox"/> Caring for one or more children under 16 years of age |
| <input type="checkbox"/> Caring for a person aged 16 years or over | |
| <input type="checkbox"/> Unemployed | <input type="checkbox"/> Full-time education |
| <input type="checkbox"/> Male | <input type="checkbox"/> Female |
| Marital status: | <input type="checkbox"/> Married |
| | <input type="checkbox"/> Single |
| | <input type="checkbox"/> Widowed |
| | <input type="checkbox"/> Divorced |
| | <input type="checkbox"/> Registered Civil Partner |

Other

Source of Wealth

Please confirm in the box provided below from which sources your Pension is to be funded and also indicate the source of funds for any third party contributions, not including your employer.

MPAA

Have you previously taken taxable income from any flexi-access or flexible drawdown arrangement? (Please note this includes UFPLS payments) Yes No

Are you entitled to tax relief? Please tick the boxes which apply to your current situation

Please keep IM Optimum SIPP informed of any changes to the selection made below

- | | |
|--|---|
| <input type="checkbox"/> a) I have relevant UK earnings chargeable to income tax or general earnings from overseas Crown employment subject to UK tax, in this tax year | <input type="checkbox"/> b) I have or will have been resident in the UK at some time during this year |
| <input type="checkbox"/> c) I, or my spouse/civil partner, are in overseas Crown employment, but for this tax year do not have general earnings from overseas Crown employment subject to UK tax | <input type="checkbox"/> d) My spouse/civil partner has for this tax year general earnings from overseas Crown employment subject to UK tax |

If you have ticked box a or b Intelligent Money will reclaim basic rate tax on your personal contributions. If you have ticked boxes c or d then we will claim basic rate tax upto the current maximum of £3600 gross of your personal contributions. If you are unable to tick any of the above boxes we will not be able to reclaim any basic rate tax relief on your personal contributions.

If the personal contributions are paid net of basic rate tax then the Scheme Administrator will reclaim the basic rate tax relief depending on your circumstances. Receipt of the tax relief can take up to 11 weeks which on receipt will be deposited in your scheme Account before investing per your instructions.

CONTRIBUTIONS

Your Personal Contributions

How much would you like to pay into your Pension? (Please state Gross or Net) Gross Net

Single Contribution

Regular Contribution

Start date for Contributions

Frequency of Contributions Monthly Quarterly Yearly

Single contributions should be made by Electronic Transfer payable to your Pension account. Contact us for details. If you wish to make regular contributions please complete the Direct Debit Mandate. Please allow 21 working days to activate the DDM.

Contributions can be collected by DDM on the 1st or the 14th of the month only. Please indicate which date is preferred:

1st 14th

For contributions over £40,000 gross please request our Contribution Carry-Forward Application. This will need to be forwarded with proof of the previous three tax year's contributions and evidence of this year's earnings. Please note that tax relief will not be claimed until receipt of this evidence.

For members who've taken taxable income via flexi-access drawdown, flexible drawdown or via UFPLS from any pension scheme, contributions must not exceed £10,000.

Third Party Contributions (other than your employer)

Will your personal contributions be paid to your Pension by a third party other than your employer? Yes No

Title: Mr Mrs Ms Miss Other

If 'Other' please state:

Forename(s)

Surname

Any other name the third party is known by

Address

Postcode

Date of Birth

Frequency of Contributions Monthly Quarterly Yearly

Single contributions should be made by Electronic Transfer payable to your Pension account. Contact us for details. If you wish to make regular contributions please complete the Direct Debit Mandate. Please allow 21 working days to activate the DDM.

Contributions can be collected by DDM on the 1st or the 14th of the month only. Please indicate which date is preferred:

1st 14th

You will need to supply suitable documentary identity verification of the third party.

Employer Contributions (complete only if applicable)

How much would your employer like to pay into your Pension?

Single Contribution

Regular Contribution

Start date for Contributions

Frequency of Contributions Monthly Quarterly Yearly

Single contributions should be made by Electronic Transfer payable to your Pension account. Contact us for details. If you wish to make regular contributions please complete the Direct Debit Mandate. Please allow 21 working days to activate the DDM.

Contributions can be collected by DDM on the 1st or the 14th of the month only. Please indicate which date is preferred:

1st 14th

For contributions over £40,000 gross please request our Contribution Carry-Forward Application. This will need to be forwarded with proof of the previous three tax year's contributions.

For members who've taken taxable income via flexi-access drawdown, flexible drawdown or via UFPLS from any pension scheme, contributions must not exceed £10,000.

Name of Employer:

Contact Name:

Registered Number:

Nature of Business:

Registered Address:
Postcode

Tel No.

Fax

Please provide corporate identity verification for your employer.



Direct Debit Instruction

Please complete the whole form using a ball point pen and return it to:

Service User Number:

Intelligent Money, The Shire Hall, High Pavement, Nottingham. NG1 1 HN

4 3 7 2 4 5

Name(s) of Account Holder(s)

Bank/Building Society Account No

Sort Code

Name and full postal address of your Bank or Building Society

Instructions to your Bank or Building Society:

Please pay Intelligent Money Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Intelligent Money and, if so, details will be passed electronically to my Bank/Building Society.

Signature

Date

Reference:

For Intelligent Money use only



Banks and Building Societies may not accept Direct Debit Instructions for some types of accounts.

This guarantee should be detached and retained by the Payer.



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Intelligent Money will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Intelligent Money to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Intelligent Money or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Intelligent Money asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

PENSIONS TO BE TRANSFERRED

Provider Name	<input type="text"/>
Policy Number(s)	<input type="text"/>
Type of Pension Scheme	<input type="text"/>
Estimated Uncrystallised Value £	<input type="text"/>
Estimated Crystallised Value £	<input type="text"/>

Does this represent the full value of the pension to be transferred? Yes No

Are any of the existing assets to be transferred 'In specie' Yes No
(If Yes then confirmation of the value and asset type will need to be received prior to acceptance)

Is the pension transferable through the Origo Options service? Yes No

Please ensure that you have confirmed this with the ceding provider, failure to do so could result in delays to the pension being transferred.

If not, have you requested the discharge paperwork from the ceding scheme? Yes No

Completing these details when a pension is not transferable via the Origo Options service will alert us as to the discharge forms we should expect to receive for each transfer. You must however contact the ceding pension provider(s), request these discharge forms and forward the original documents to us in the post.

Discharge Forms have been requested from the ceding scheme/s Yes No

Ceding Scheme Address

Before The Scheme Administrator can continue to pay any income from a policy already in drawdown we will need to be in receipt of the HMRC regulatory confirmation of benefits in payment from the transferring scheme.

Declaration

I authorise and instruct you to transfer funds from the plan(s) as listed in the transfer section(s) of this application form directly to Intelligent Money. Where you have asked me to give you any original policy document(s) in return for the transfer of funds and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan(s). I authorise you to release all necessary information to Intelligent Money to enable the transfer of funds to Intelligent Money. I authorise you to obtain from and release to any financial intermediary named in this application any additional information that may be required to enable the transfer of funds. If an employer is paying contributions to any of the plans as listed in transfer section(s) of this application form, I authorise you release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s). Until this application is accepted and complete, Intelligent Money's responsibility is limited to the return of the total payment(s) to the current provider(s). Where the payment(s) made to Intelligent Money represent(s) all of the funds under the plan(s) listed in transfer section(s) of this application form, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from the plan(s) listed. Where the payment(s) made to Intelligent Money represent(s) part of the funds under the plan(s) listed in transfer section(s) of this application form, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan(s) represented by the payment(s). I promise to accept responsibility in respect of any claims, losses and expenses that Intelligent Money and the current provider(s) may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.

INVESTMENT INSTRUCTIONS

Please select your investment option(s) below. For the target dated options please indicate your anticipated term for accumulation. You can change your investment options and anticipated investment term(s) at any time.

Model Portfolios

Amount to be invested

IM Optimum Defensive	<input type="text"/>	%
IM Optimum Cautious	<input type="text"/>	%
IM Optimum Balanced	<input type="text"/>	%
IM Optimum Dynamic	<input type="text"/>	%
IM Optimum Adventurous	<input type="text"/>	%

Target Dated Portfolios

Amount to be invested

Anticipated term for investment

IM Optimum Growth	<input type="text"/>	%	<input type="text"/>	years
IM Optimum Growth & Income	<input type="text"/>	%	<input type="text"/>	years

3rd Party Investments

Name of provider	<input type="text"/>	
Percentage to be Invested	<input type="text"/>	%
Total	<input type="text"/>	100%

Additional Investment Instructions/Notes

FINANCIAL ADVISER DETAILS

Adviser	<input type="text"/>	
Contact Name	<input type="text"/>	
Company Name	<input type="text"/>	
FCA Authorisation Number	<input type="text"/>	
Branch Address	<input type="text"/>	
	Tel No. <input type="text"/>	Fax <input type="text"/>
	Email <input type="text"/>	

Adviser Charge – IM Optimum Portfolios Only

Please use this section to inform us of your adviser remuneration from our IM Optimum Portfolios. **IMPORTANT** – when using third-party investments you must send adviser remuneration requests directly to the third-party provider.

Initial Adviser Charge	<input type="text"/>	£	or	<input type="text"/>	%
Annual Adviser Charge	<input type="text"/>	£	or	<input type="text"/>	%

Annual charges are paid on a quarterly basis

VAT

The Adviser Charge is subject to VAT Yes No

Adviser Account Details

Account Name	<input type="text"/>
Account Number	<input type="text"/>
Sort Code	<input type="text"/>
Payment reference	<input type="text"/>

Client Confirmation

- (a) I/We have appointed the financial adviser shown on this form.
- (b) The financial adviser has explained their charges to my/our full satisfaction and I/we agree to the release of this information and payment of the Adviser Charges as detailed in this form.
- (c) I/We understand that Intelligent Money is simply facilitating the payment of the Adviser Charges to my/our financial adviser and any queries or complaints in respect of these charges should be directed to the financial adviser and not Intelligent Money.
- (d) I /We also accept that if I/we exercise cancellation rights in relation to the Intelligent Money funds and/or Products, cancellation proceeds will not include any Adviser Charge monies.

Signature <input type="text"/>	Date <input type="text"/>
	Name <input type="text"/>

Declaration (Please read this document carefully)

In making this application to join The IM Optimum SIPP I understand that I should read and understand the Terms and Conditions of membership of The IM Optimum SIPP before signing this declaration and that if I do not understand any terms I can ask the provider for further information. I have read and understood the charges as set out and that I will be bound by them and the trust deed and rules of the Plan and any subsequent amendments to these as may be adopted from time to time.

I hereby consent to the provider (Intelligent Money):

- requesting the transfer of my entitlement to benefits from the schemes listed in this application form;
- obtaining details from the provider or Insurance Company or other pension provider of any other scheme, arrangement or contract of which I am or have been a member and authorise the disclosure of any such details to the provider; and
- having my authority to check with HMRC the details of any certificate which I supply which provided primary or enhanced protection.
- Paying any fee outlined in this application to my financial adviser.

I agree that I, and my financial adviser if I sought advice, are solely responsible for all the decisions relating to the purchase, retention and sale of the investments within my IM Optimum SIPP and hold the provider and Trustee jointly indemnified against any claim in respect of such decisions. This does not affect the Trustee and provider's right to refuse to action or to dispose of any investment which does not fall within the list of funds as amended from time to time.

As part of this application I declare that:

- **I will tell the provider if an event occurs, for example I cease to have any relevant UK earnings, and as a result I am no longer entitled to tax relief for an earlier contribution and I will do so by the later of the 5th of April in the year of assessment in which the event occurs and 30 days after the event;**
- **I declare that the total contributions to any registered pension scheme(s) in respect of which I am entitled to receive relief will not exceed the higher of the basic amount, currently £3,600 (gross); or 100% of my relevant UK earnings within the meaning of section 189 of the Finance Act 2004 for the current tax year.**
- **I will inform the provider if I have, or if at any time in the future, opt to draw taxable income via a Flexi-Access Drawdown or UFPLS arrangement.**

As part of this application I understand that:

- the provider will normally send all correspondence through email or post;
- the value of my Plan can only be applied to provide benefits at the time I take retirement benefits or my death and that the Trustee will provide the appropriate benefits subject to the trust deed and rules governing the Plan;
- that my nomination of beneficiaries will not bind the Scheme Trustee and may be changed by me at any time, by means of replacement written instructions;
- if now or at any time in the future I select an amount of income that is above the maximum permitted under the trust deed and rules of the Plan as amended from time to time, I will receive an income equal to the maximum permitted;
- if I take a pension commencement lump sum as a means to increase contributions to the Plan it will be treated as 're-cycling' by HMRC and if so the lump sum will be an unauthorised member payment and any tax charges arising as a result will be deducted from my fund.

I agree to Intelligent Money processing personal information about me for the purpose of running my Plan.

I acknowledge that this may include sensitive information. I agree to personal information about me being disclosed to other third parties where this is necessary in connection with the running of my Plan e.g. the Bank, HMRC, FCA or the Pensions Regulator. Intelligent Money will process your personal data in accordance with the Data Protection Act 1998 (DPA). You have the right under the DPA to access information held or processed by us about you. We reserve the right to charge a fee for providing the information under any such access request.

I confirm to the best of my knowledge and belief that the particulars and declarations given on this application form (and most particularly the details given as to my status and personal details) are correct and complete.

Please return your signed and completed Application Form to:

Intelligent Money, The Shire Hall, High Pavement, Nottingham NG1 1HN

Signature

You should read and understand the terms and conditions of The IM Optimum SIPP before signing this document. If you do not understand any of the terms and conditions please speak to your Adviser or contact Intelligent Money for further information.

Signature

Date

Name
