

# RETIREMENT WEALTH ACCOUNT

## UPGRADE FROM PHOENIX WEALTH PENSION FUNDS ONLY OPTION FORM

Phoenix Wealth, Self Invested Pensions, PO Box 1394, Peterborough, PE2 2TQ.

### When to use this form

This form can be used to upgrade to the **Retirement Wealth Account - Self-invested option** if your **Retirement Wealth Account - Phoenix Wealth Pension Funds Only option** started before September 2016.

If you hold former Protected Rights under Wealth Personal Pension Scheme B then they will need to be transferred to Wealth Personal Pension Scheme A before we can process the upgrade. If this situation applies to your Plan, please ask your financial adviser to contact us before completing this form.

**You must receive advice from an authorised financial adviser if you upgrade to the Self-invested option.**

**You must be habitually resident (that is, normally live) in the UK to upgrade to the Retirement Wealth Account – Self-invested option.**

#### Adviser payments

Any existing adviser charges on the Plan will continue unless you send us new instructions. If you wish to add new or change adviser charges then you will need to complete and enclose an **Adviser charges payment request form**.

I have completed and enclosed an **Adviser charges payment request form**.

Before 2013 you may have agreed to pay your financial adviser from your Plan through Flexible Adviser Remuneration (FAR). Any existing FAR arrangement will continue unless you instruct us otherwise, but cannot be increased.

**Please tick below if you are enclosing any of the following completed application forms:**

- External trustee investment plan
- External structured product
- Offshore insurance bond
- Property Purchase Form**, or
- I have already sent a completed **Property Purchase Form** to Phoenix Wealth's third party property administrator.

#### Important

So we can process this upgrade we will need to disinvest your existing investments to cash in order to reinvest as per the instructions you give in this form. You will therefore experience some out of market exposure until the upgrade to the Self-invested option is completed. This is likely to be up to five days.

# 1. YOUR DETAILS

**Note:** Please insert the seven digit reference number at the top of your illustration.

Illustration reference number

The illustration in respect of the future annuity was based on\*:

- Guaranteed 5 year monthly in advance (standard basis)
- Other. Please state reason:

\*Details can be found on your illustration.

<b>Existing Phoenix Wealth Policy number</b>	
<b>Title (such as Mr, Mrs, Dr)</b>	
<b>Last name</b>	
<b>All first names</b>	
<b>Gender</b>	<input type="checkbox"/> Male <input type="checkbox"/> Female
<b>Permanent home address</b> (including postcode)	  
<b>Country of residence</b>	
<b>Nationality</b>	
<b>Telephone number</b>	
<b>Email</b>	
<b>National insurance number</b>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Date of birth</b>	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## 2. ADDITIONAL CHANGES TO YOUR PLAN

**Note:** If you, your employer or a third party currently make regular contributions, these will continue but the upgrade process will involve the cancellation of the existing Direct Debit mandate(s). To enable us to reset the collection please ensure that the new Direct Debit mandate(s) on page 4 are completed with the appropriate details.

Where there is a new payer of contributions, we will require evidence of their identity. We may also request information on source of wealth should it be considered necessary.

Where a Plan is in capped or flexible drawdown at the time of upgrade, then a tax-free lump sum payment will not be paid on moving to Flexi-access. Also, the tax applied to their first income payment (following the upgrade) may be affected as we have had to move you to a new PAYE scheme.

Please tick the appropriate box(es).

### 2.1 Flexi-access drawdown

I wish to start Flexi-access drawdown before the upgrade. I enclose a completed **Phoenix Wealth - Flexi-access drawdown benefit option** form.)

I wish to start Flexi-access drawdown after the upgrade. I understand that the Upgrade Charge will be taken before any tax-free lump sum income is calculated. I enclose a completed **Phoenix Wealth - Flexi-access drawdown benefit option** form.

If you require a pre-sale illustration for Flexi-access drawdown please contact your financial adviser.

### 2.2 Further changes

I wish to make an additional single or regular contribution, or increase an existing regular contribution, and enclose the relevant **Phoenix Wealth - contribution** form.

I wish to transfer in funds from another registered pension scheme or schemes and enclose a completed **Phoenix Wealth - Transfer** form.

If you require a pre-sales illustration for additional transfers/contributions, please contact your financial adviser.

**Note:** Where a Plan is in capped or flexible drawdown at the time of upgrade, then a tax-free lump sum payment will not be paid on moving to Flexi-access drawdown.

## Instruction to your bank or building society to pay by Direct Debit



**Member**

Please fill in the form using a ball point pen and return it with your completed application form.

**Name and full postal address of your bank or building society**

To: the Manager bank/building society

Address

Postcode

Name(s) of Account Holder(s)

Bank/Building society account number

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Branch Sort Code

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Originator's Identification Number

6	9	3	9	5	1
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Reference Number

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**Instruction to your bank or building society**

Please pay Phoenix Wealth Trustee Services Limited 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 Phoenix Wealth Trustee Services Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)

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Date 

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Banks and building societies may not accept Direct Debit instructions for some types of account.

**This guarantee should be detached and retained by the Payer.**

- 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, Phoenix Wealth Trustee Services Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Phoenix Wealth Trustee Services Limited 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 Phoenix Wealth Trustee Services Limited 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 Phoenix Wealth Trustee Services Limited 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.



## Instruction to your bank or building society to pay by Direct Debit



**Employer/Third party**

Please fill in the form using a ball point pen and return it with your completed application form.

**Name and full postal address of your bank or building society**

To: the Manager bank/building society

Address

Postcode

Name(s) of Account Holder(s)

Bank/Building society account number

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Branch Sort Code

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Originator's Identification Number

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Signature(s)

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Date 

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Banks and building societies may not accept Direct Debit instructions for some types of account.

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, Phoenix Wealth Trustee Services Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Phoenix Wealth Trustee Services Limited 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 Phoenix Wealth Trustee Services Limited 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 Phoenix Wealth Trustee Services Limited 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.



Phoenix Life Limited, trading as Phoenix Wealth, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Phoenix Life Limited is registered in England No. 1016269 and has its registered office at: 1 Wythall Green Way, Wythall, Birmingham, B47 6WG.

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**3. INVESTMENT ALLOCATION OPTIONS**

So we can process this upgrade we will need to disinvest your existing investments to cash in order to reinvest as per the instructions you give in this form. You will therefore experience some out of market exposure until the upgrade to the Self-invested option is completed. This is likely to be up to five days.

Please tell us the proportion of your investment you'd like allocated to the options below. The percentages in these boxes must add to 100%.

**Option 1:** Investment into Phoenix Wealth Pension Funds  % (complete section 3.1)

**Option 2:** Investment by discretionary fund manager  %

**Name of discretionary fund manager**

**Option 3:** Investment into cash account (including investments into other assets, e.g. external structured product)\*  %

\*You must send the appropriate application forms and tick the box on the front cover. For other types of assets please write your instructions in the Notes section.

**Note:** The upgrade will be made upon the date of receipt of all requirements. Your fund holdings will remain invested following the upgrade and will be available for online trading the next working day, unless you have specified new investment instructions in sections 3.

**Regular contributions**

Regular contributions will be placed initially in the designated cash account. Your financial adviser can set up an investment strategy online, but please note you can't set up regular payments to discretionary fund managers.

Would you like future regular contributions to be invested in the funds you select in 3.1?  Yes  No

**3.1 Investments into Phoenix Wealth Pension Funds**

We include details of the Phoenix Wealth Pension Funds in our **Retirement Wealth Account Fund List**. You can get this from your financial adviser. If you would like to invest in any of these funds please complete the table below.

Please ensure the combined total percentage adds up to 100%.

**Note:** If you need more space to indicate your fund choices please use the Notes section.

Fund name	Whole % only

### 3.2 Investment allocation for future illustrations

Our industry regulator requires us to send you illustrations to show you how your Plan may perform based on your investment choices. As such, we need to capture your long-term investment strategy.

We will use the information you provide in this form for these future projections – please let us know if and when your investment strategy changes in the future.

To avoid delays, please ensure the investment details in this section match those shown in your personal illustration.

Please specify your investment strategy using the table below – ensuring you exclude any investment in Phoenix Wealth Pension Funds as we will use your actual holdings in those funds when preparing illustrations\*.

\*For example: if your strategy is to invest 50% of your total portfolio into Phoenix Wealth Pension Funds, 25% in SI Equity (UK Active Fund) and 25% in SI Fixed Interest Gilts (Active Fund) – in the table below please enter 50% in SI Equity (UK Active Fund) and 50% in SI Fixed Interest Gilts (Active Fund).

Type of investment	Percentage
<b>SI Fixed Interest Gilts</b> (Passive Fund/Direct)	
<b>SI Fixed Interest Gilts</b> (Active Fund)	
<b>SI Index Linked Gilts</b> (Passive Fund/Direct)	
<b>SI Index Linked Gilts</b> (Active Fund)	
<b>SI Cash</b> (Cash account)	
<b>SI Cash</b> (Cash fund)	
<b>SI Cash</b> (Fixed Term Deposit)	
<b>SI Corporate bonds</b> (Active Fund)	
<b>SI Corporate bonds</b> (Multimanager Fund)	
<b>SI Property</b> (Direct)	
<b>SI Property Fund</b> (UK)	
<b>SI Property Fund</b> (Overseas)	
<b>SI Equity</b> (Passive Fund)	
<b>SI Equity</b> (Multimanager Passive Fund)	
<b>SI Equity</b> (UK Active Fund)	
<b>SI Equity</b> (Global Active Fund)	
<b>SI Equity</b> (Multimanager Active Fund)	
<b>SI Equity</b> (Direct Holdings)	
<b>SI Other</b>	
<b>DFM Portfolio**</b>	
<b>TOTAL</b>	<b>100%</b>

\*\*If you've selected a DFM Portfolio, please tick one of the options below and tell us the relevant annual management charge (between 0.50% to 1.75%, in 0.25% increments only).

<input type="checkbox"/>	DFM Cautious Portfolio	<b>Annual management charge</b>	<input type="text"/>	%
<input type="checkbox"/>	DFM Balanced Portfolio	<b>Annual management charge</b>	<input type="text"/>	%
<input type="checkbox"/>	DFM Adventurous Portfolio	<b>Annual management charge</b>	<input type="text"/>	%

#### 4. PORTFOLIO REBALANCING

If you would like to apply Portfolio Rebalancing to investments in Phoenix Wealth Pension Funds, please choose the start date and frequency. The start date must be between the 1st and 28th day of the month.

Start date   /   /

Monthly       Quarterly       Half-yearly       Annually

Alternatively, your financial adviser can set up and vary Portfolio Rebalancing instructions online or via our Investment Support Desk.

**Note:** If you choose Portfolio Rebalancing, your portfolio of Phoenix Wealth Pension Funds will be rebalanced to your original investment allocation at the regular intervals requested. You can stop or change Portfolio Rebalancing at any time by writing to us or by completing the **Investment Allocation and Portfolio Rebalancing** Form.

**If you leave this section blank monies will remain in the current fund holding.**

#### 5. FINANCIAL ADVISER DETAILS

**This section needs to be completed by your financial adviser.**

Is this Plan in the financial adviser's own name, or in the name of a member of their business/family?

Yes       No

<b>Financial adviser name</b>	
<b>FCA individual reference number</b>	
<b>Company name</b>	
<b>FCA authorisation number</b>	
<b>Telephone number</b>	
<b>Fax number</b>	
<b>Company/network address</b> (inc postcode)	
<b>Position</b>	
<b>Email address</b>	
<b>If part of a financial adviser network, please specify</b>	
<b>Phoenix Wealth Agency number</b> (if known)	



## 6. CASH MANAGEMENT STRATEGIES

All payments will be deducted from the appropriate cash account and it is you and your client’s responsibility to manage the cash balance(s). To help manage these payments on your client’s behalf, when payments become due, please indicate the strategies for each charge and/or income type below.

### Strategy options

**Cash** – your client should ensure there is sufficient cash available when the charge and/or income is due. If cash is not available, we will contact you to obtain disinvestment instructions. If no instruction is received, we will enforce a last-in, first-out (LIFO) disinvestment after 30 days.

**Phoenix Wealth Pension Funds (PWPF)** – we will disinvest from the pension fund holdings proportionally across all readily realisable funds. Different disinvestment strategies can be set up in chosen funds online or by contacting our Investment Support Desk.

**Discretionary fund manager (DFM)** – we will contact the DFM on the members behalf and request a disinvestment when any charge and/or income becomes due. This will not include any amendments to any other DFM strategy/standing orders already set up.

**LIFO** – we will disinvest in accordance with the priority order as stated in our **Terms & Conditions**.

Please select the disinvestment strategy below by ticking the relevant boxes:

	CASH	PWPF	DFM	LIFO
Annual product charge				
Annual drawdown pension charge				
Drawdown pension income				
Adviser charges				

## 7. FINANCIAL ADVISER DECLARATION

**This section must be completed by the financial adviser. Failure to fully complete this section will delay the processing of the application.**

We confirm that we will act as the adviser to this Plan.

We confirm that we will keep sufficient cash in the designated cash account to fund ongoing payments and charges (including where applicable adviser charges) associated with the Plan and that we have explained the cash management strategy options in section 6 to the client.

During our time as adviser to this Plan, we will remain authorised and comply with the rules of the appropriate regulatory bodies and act in accordance with the Terms of Business which exists between ourselves and Phoenix Life Limited. We will notify Phoenix Life Limited immediately if there are changes to our authorisation, including any disciplinary action taken against us.

Please indicate which of the following regulatory authorisations you currently hold (tick all boxes that apply):

### FCA permissions

<b>Discretionary capacity</b>	<input type="checkbox"/> FCA permission Managing Investments
<b>Advisory capacity</b>	<input type="checkbox"/> FCA permission Advising on Investments including on pension transfers and opt-outs
	<input type="checkbox"/> FCA permission Advising on Investments excluding on pension transfers and opt-outs

We confirm that only those advisers who are appropriately qualified and authorised by us to offer these services will be permitted to complete and act on such an agreement.

**Note:** Discretionary capacity means that all decisions in respect of investments made, held and sold are done without any specific consultation with the client. Advisory capacity means that the client is consulted before any decision is made regarding any investment in any fund. Evidence of the client agreement to any such decision is available to Phoenix Life Limited upon request.

**7.1 Additional advisers**

If you are appointing an investment deals manager and/or an investment advice manager (“Investment Adviser”), who is someone other than the financial adviser detailed in section 5, please ensure that you include a completed **Investment Agreement** (available on request) with this application form.

I am appointing an additional Investment Adviser(s)

I enclose a completed **Investment Agreement**

This authority shall continue in full force and effect until we receive written notice of cancellation by the client. Please send the notice to Phoenix Wealth, Self Invested Pensions, PO Box 1394, Peterborough, PE2 2TQ.

**7.2 Did you give advice in relation to this application?**

Yes       No

If “Yes” on what basis:     Restricted     Independent

**7.3 Has the client opted out of, or declined to join, an occupational pension scheme or group personal pension scheme to which his employer contributes, in favour of making contributions to this personal pension scheme?**

Yes       No

**7.4 Adviser charges**

Will you receive adviser charges through the Plan?

Yes       No

If “Yes”, we will only pay an adviser charge if we have received a completed **Adviser charges payment request** form.

If “No”, you and your client can change your mind at any time by sending us a completed **Adviser charges payment request** form.

I confirm that all the information contained within section 7 is accurate and complete.

Financial adviser’s signature:

Date:

×

/   /

## 8. DEATH BENEFIT INSTRUCTIONS

### I understand that:

- Any allocation takes precedence over the Scheme Administrator’s discretion that relates to expression of wish lump sum death benefits and income.
- I can change or remove the allocation or expression of wish at any time by giving the Scheme Administrator instructions in writing.

Complete the following tables to make an allocation and/or expression of wish.

### Allocation

Beneficiary’s full name	Relationship to you	Date of birth	Proportion of remaining fund
	<input type="checkbox"/> Spouse <input type="checkbox"/> Civil partner	<input type="text"/> / <input type="text"/> / <input type="text"/>	%

### Expression of wish

Beneficiary’s full name	Relationship to you	Date of birth	Proportion of remaining fund	Pay benefits as
		<input type="text"/> / <input type="text"/> / <input type="text"/>	%	<input type="checkbox"/> Lump Sum <input type="checkbox"/> Income
		<input type="text"/> / <input type="text"/> / <input type="text"/>	%	<input type="checkbox"/> Lump Sum <input type="checkbox"/> Income
		<input type="text"/> / <input type="text"/> / <input type="text"/>	%	<input type="checkbox"/> Lump Sum <input type="checkbox"/> Income
		<input type="text"/> / <input type="text"/> / <input type="text"/>	%	<input type="checkbox"/> Lump Sum <input type="checkbox"/> Income

If you wish an existing trust arrangement to be considered as a beneficiary, please state ‘TRUST’ under relationship and send us a copy if we do not already hold one.

## 9. MEMBER DECLARATION - TO BE READ AND SIGNED BY THE CLIENT

For your own benefit and protection you should read the Retirement Wealth Account Terms & Conditions carefully before signing this declaration. If you do not understand any point, please ask your financial adviser for more information.

**It is a serious offence to make false statements. The penalties are severe and could lead to prosecution.**

- I apply to upgrade from the Retirement Wealth Account - Phoenix Wealth Pension Funds Only option to the Retirement Wealth Account - Self-invested option and authorise Phoenix Life Limited to change the investments under my Plan in accordance with my instructions (if any) in sections 3 and 5 with effect from the date of upgrade.
- I have been provided with and understand the revised charging structure that applies to the Retirement Wealth Account – Self-invested option and agree that the upgrade charge will be deducted from my existing Phoenix Wealth fund holdings proportionally before the upgrade is implemented.
- I understand that I may have to provide additional information to Phoenix Life Limited as the Scheme Operator of the Scheme(s) where such information is necessary to meet statutory requirements such as the requirement to carry out a lump sum allowance test from time to time.
- I hereby confirm the appointment of the Investment (Advice) Manager and/or Investment (Deals) Manager, if applicable (see section 8.1 of the financial adviser declaration section) and I hereby request the Scheme Operator and Phoenix Wealth Trustee Services Limited to appoint the nominated Discretionary Fund Manager, if applicable (see section 3 of the Investment allocation options section), and fully understand and agree:
  - that I, my financial adviser and any appointed Investment (Advice) Manager and/or Discretionary Fund Manager are solely responsible for all the decisions relating to the purchase, fund switching, retention and sale of the investments in respect of my arrangements under the Scheme(s). This does not affect the right of the Scheme Operator to stop or dispose of any investments as it sees fit.
  - that I am responsible for any losses and reasonable costs and expenses Phoenix Life Limited (as scheme provider, scheme administrator and Scheme Operator) or Phoenix Wealth Trustee Services Limited (as Trustee) may suffer in respect of such decisions.

- c. Phoenix Life Limited (as scheme provider, scheme administrator and Scheme Operator) or Phoenix Wealth Trustee Services Limited (as Trustee) does not accept liability for default by any bank or authorised institution which holds cash for the purpose of the Retirement Wealth Account.
5. Where I have appointed a Discretionary Fund Manager, or where I appoint one in the future, I authorise my appointed Discretionary Fund Manager to give the Scheme Operator investment instructions on my behalf in respect of that part of my Plan over which I have given him or her discretionary authority and for the Scheme Operator to accept and act on those instructions. Accordingly, I explicitly instruct the Scheme Operator to forward any monies requested by the Discretionary Fund Manager from my Plan to the Discretionary Fund Manager for investment on my behalf provided such monies are within the limits of the Discretionary Fund Manager's authority as notified by me to the Scheme Operator from time to time.
    - a. understand that:
    - b. the Plan may only invest in the investments permitted by the Scheme(s), including the Phoenix Wealth Pension Funds made available under my Plan. I also understand that the range of permitted investments made available to my Plan may change from time to time.
    - c. the appointment of an Investment Adviser and/or Discretionary Fund Manager may be terminated by me, the Investment Adviser/ Discretionary Fund Manager (as applicable) or the Scheme Operator or Phoenix Life Limited at any time by giving prior written notice to all parties involved. This is on the basis that termination shall not affect any transactions that are already in progress before prior written notice is received.
  6. I authorise you to send contract notes and cancellation notices in relation to underlying investments directly to my financial adviser.
  7. I declare that the statements made in this application and any associated documents are, to the best of my knowledge and belief, correct and complete.

### **🔒 Data protection**

Phoenix Life Limited, a member of the Phoenix Group, will hold and use the personal information you provide to set up and operate your Plan and for business analysis.

Your information may be sent for the above reasons to companies within the Phoenix Group in the UK and also to other companies acting on our instructions, including those outside of the European Economic Area.

By signing this form you consent to the use of this personal data for the reasons set out above. You also agree to Phoenix Life Limited passing this information onto: (1) your professional adviser(s) as you notify to us from time to time; and (2) such other third parties as may be necessary in connection with the provision and operation of your Plan, including our professional advisers.

We would like to use your contact details and share them with companies within the Phoenix Group (or other carefully selected companies) to enable us and them to send you information about other products and services. You may be contacted by post, telephone or email. If you do not wish us to do this please tick this box

Otherwise we will assume that you are happy to receive this information and to be contacted in this way for the time being. Personal information regarding beneficiaries will not be used for marketing purposes. You may change your mind at any time by writing to the Data Protection Officer, 1 Wythall Green Way, Wythall, Birmingham, B47 6WG.

### **Financial Crime (verifying your identity to prevent Fraud & Money Laundering)**

To verify your identity and prevent financial crime we may use and share your information with any company within the Phoenix Group, with companies who work for us and with appropriate organisations.

We may also search, send your details to, and use information from third party verification service providers and financial crime and credit reference agencies (Third Parties). This involves checking your details against databases these Third Parties use. The Phoenix Group and these Third Parties may keep a record of the search, the results of the search, any suspicions of financial crime and the details may be used to assist other companies for verification and identification purposes. This search is not a credit check and your credit rating should be unaffected.

By signing this form you are giving your consent to these activities which will make it easier for you to do business with us and help prevent financial crime. For more information, please write to the Money Laundering Reporting Officer, 1 Wythall Green Way, Wythall, Birmingham, B47 6WG.

