

# INDIVIDUAL SINGLE CONTRIBUTION

## FOR SELF-INVESTED PLANS

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

### When to use this form

You must complete this form if you, or someone on your behalf other than your employer, want to make a single contribution to your Retirement Wealth Account. We must receive the contribution before we process this form.

### 1. DETAILS

<b>Your full name</b>	
<b>Tel number</b>	<input type="text"/>
<b>Email</b>	
<b>Plan number</b> (if applicable)	<input type="text"/>
<b>Illustration reference number</b> (The bold seven digits of the reference number)	<input type="text"/>
<b>Current gross annual income</b>	£ <input type="text"/>
<b>Which one of the following best describes your status?</b>	<input type="checkbox"/> Employed <input type="checkbox"/> Caring for one or more children under the age of 16 years <input type="checkbox"/> Self-employed <input type="checkbox"/> Caring for a person aged 18 years or over <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> In full-time education <input type="checkbox"/> Other

### 2. CONTRIBUTION AMOUNT

Net amount of your contribution  
(We will add basic rate tax relief) £

You must send us a completed **Source of wealth questionnaire** if your contributions over a rolling 12 month period either exceed £50,000, **OR** are between £10,000 - £50,000 and over 50% of the value of your current pension pot.

Is this contribution being made by a third party on your behalf?

No     Yes – the third party must sign section 5 and complete an **Individual Verification Certificate**

Payments can be made by:

- **Electronic payment:**
  - Account Name: Phoenix Wealth Trustee Services Ltd
  - Sort Code: 60-00-01
  - Account Number: 39405605
- **Cheque:** Payable to Phoenix Wealth Trustee Services Ltd

Please use your plan number as the payment reference.

### 3. INVESTMENT INSTRUCTIONS

Please complete this section to let us know how you want to invest the contribution.

If you don't fully complete this section we will invest any unallocated proportion of the contribution in your designated cash account until we receive your instructions on the **Phoenix Wealth – Investment instructions for self-invested plans** form.

#### 3.1 INVESTMENT ALLOCATION

<b>Investment into Phoenix Wealth Pension Funds</b>	% Please also complete section 3.2.1
<b>Investment by discretionary fund manager (DFM)</b>	%
<b>Other</b>	%

#### 3.2 INVESTMENT DETAILS

##### 3.2.1 Investment in Phoenix Wealth Pension Funds

Please complete this section if you want to invest in Phoenix Wealth Pensions Funds.

We include details of the Funds in our **Retirement Wealth Account Fund List**. You can get this from your financial adviser.

Please confirm if you want to invest this contribution based on:

- Your illustration - as per the illustration reference number provided on page 1.
- The same way as your current pension pot.
- New investment instructions - please complete the table below. The combined total percentage must add up to 100%.

Fund name	Percentage (whole % only)
<b>TOTAL</b>	<b>100%</b>

##### 3.2.2 Portfolio rebalancing

Please complete this section if you want to apply portfolio rebalancing to your investments. You must have more than one fund.

If you choose portfolio rebalancing, your portfolio of Phoenix Wealth Pension Funds will be rebalanced to your original investment allocation or the new instruction given in section 3.2.1. You can stop or change portfolio rebalancing at any time by writing to us or by completing the **Fund Switching, Investment Allocation and Portfolio Rebalancing** form. Your financial adviser can also set up and vary portfolio rebalancing instructions online.

Start date (between 1st and 28th of month)   /   /

Frequency:  Monthly  Quarterly  Half-yearly  Annually

### 3.2.3 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 therefore use the information you provide in this form for these future projections for the whole of your plan. Please let us know if and when your investment strategy changes in the future.

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

Please specify your investment strategy using the table below. Do not include investment in Phoenix Wealth Pension Funds; we will use your actual holdings in those funds when preparing illustrations.

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).

Annual management charge

<input type="checkbox"/> DFM Cautious Portfolio	<input type="text" value=""/> %
<input type="checkbox"/> DFM Balanced Portfolio	<input type="text" value=""/> %
<input type="checkbox"/> DFM Adventurous Portfolio	<input type="text" value=""/> %

#### 4. FINANCIAL ADVISER DECLARATION

We will only pay an adviser charge if section 4, 5 and 6 are completed.

##### Confirmation of advice given

Did you give advice in relation to this instruction?

Yes – restricted     Yes – independent     No

Has your 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

##### 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 this section, please ensure that you include a completed **Investment agreement** (available on request) with this instruction.

I am appointing an additional investment adviser(s) and 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.

Financial adviser’s signature

Date:

×

/   /

<b>Your name</b>	
<b>Name of your firm</b>	
<b>FCA number</b>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>Tel 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"/> <input type="text"/>
<b>Email</b>	

##### Note for advisers

Phoenix Wealth doesn't knowingly make unauthorised payments. For an adviser charge to be authorised by HM Revenue & Customs (HMRC) it must:

- Be made as a result of genuinely commercial remuneration arrangements between the member(s) and their adviser for the pension advice given by the adviser to the member(s), and the agreed amount of remuneration is appropriate in relation to the service the adviser has provided in respect of the advice given.
- Any adviser fee must solely relate to advice given in respect of this pension scheme.

**By accepting the adviser charges you are confirming that both of these statements apply in relation to them.**

## 5. ADVISER CHARGES PAYMENT REQUEST

Please complete this section agreed with your financial adviser/investment adviser. For details of how adviser charges can be taken through your plan, please refer to the 'Adviser payments' section of your Terms & Conditions. If you no longer wish to pay for adviser charges through your plan, you can cancel this instruction by writing to us at any time.

### 5.1 Initial adviser charge

Please complete this section if you have agreed to pay an initial charge for advice you received in relation to this contribution. It can be either a fixed amount or a percentage:

Percentage of the contribution		%
Fixed amount	£	

### 5.2 Ongoing adviser charge

Please complete this section if you have agreed to pay for ongoing advice or services you have received.

Do you want to:

- Start a regular payment for the first time
- Amend an existing regular payment

Total payment to be made (select one of the following):

Percentage of fund value		%		
Specific amount each year	£			
Frequency	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half-yearly	<input type="checkbox"/> Yearly

We will start making the payments at the end of the frequency you select above. For example, if you tick 'Yearly', we will make the first payment on the anniversary we processed these instructions. If you tick 'Monthly', we will make first payment the following month, on the same day we processed these instructions.

If you would like the payment to be made on a different day of the month the payment is due, please confirm here  . It must be between the 1st-28th.

## 6. MEMBER DECLARATION

For your own benefit and protection you should read your plan's Terms & Conditions carefully before signing this declaration. If you do not understand any point, please ask for further information.

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

### General

#### I confirm:

- To the best of my knowledge and belief, the statements made in this form, including those not in my handwriting, are correct and complete.
- That my financial adviser has provided me with all the relevant supporting documentation available and that I have been able to make an informed decision based on my personal circumstances.

#### For contributions

- I understand that I can only make tax relievably member contributions to my plan and that any non-tax relievably member contributions will be refunded.
- I declare that the total contribution to be paid by me or on my behalf to my plan together with any other registered pension scheme in any tax year will not exceed the greater of:
  - the 'basic amount' and
  - the amount of my relevant UK earnings that is chargeable to income tax for the relevant tax year.
- I will write to Phoenix Life Limited (as scheme operator) to let them know, by the following 5 April if any event occurs as a result of which I am no longer entitled to tax relief on my contributions. (If the change happens after 8 March, you have 30 days to write to us)
- I declare that contributions will cease by my 75th birthday.
- I confirm that I have earnings on which UK tax may have to be paid or I am a relevant UK individual.
- I confirm that my financial adviser has provided me with all the relevant supporting documentation available and that I have been able to make an informed decision based on my personal circumstances.

## For investments

### I confirm:

- I have obtained and considered professional advice in relation to the suitability of any investments.
- I hereby confirm the appointment of the Investment (Advice) Manager and/or Investment (Deals) Manager, if applicable (see section 4) and fully understand and agree that:
  - I, my financial adviser and any appointed Investment (Advice) 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. This does not affect the right of Phoenix Life Limited to stop or dispose of any investments as it sees fit.
  - I am responsible for any losses and reasonable costs and expenses Phoenix Life Limited (as scheme provider) or Phoenix Wealth Trustee Services Limited (as Trustee) may suffer in respect of such decisions.
  - Phoenix Life Limited, or Phoenix Wealth Trustee Services Limited do not accept liability for default by any bank or authorised institution which holds cash for the purpose of the Retirement Wealth Account.
- 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 Phoenix Life Limited 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 Phoenix Life Limited to accept and act on those instructions. Accordingly, I explicitly instruct Phoenix Life Limited 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 Phoenix Life Limited from time to time. I understand that:
  - the plan may only invest in the investments permitted, 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.
  - the appointment of an Investment Adviser and/or Discretionary Fund Manager may be terminated by me, the Investment Adviser and/or Discretionary Fund Manager (as applicable), 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.
- I authorise you to send contract notes and cancellation notices in relation to underlying investments directly to my financial adviser.

## For adviser charge

### I confirm:

- My financial adviser has provided me with information on adviser charges and I have agreed with my financial adviser to pay the adviser charges.
- I authorise Phoenix Life Limited (PLL) to facilitate the charges through my plan as set out in this form.
- I have read and agreed to the **Terms & Conditions** in relation to adviser charges to be taken through my plan.

### I understand:

- This instruction is subject to the **Terms & Conditions** of my plan.
- The adviser charges will be deducted from my plan, when there is sufficient value in my plan to cover the payment in full.
- It is my responsibility and the responsibility of my financial adviser and/or investment deals manager to ensure that there are sufficient funds in the cash account to pay adviser charges as they fall due. Where there are insufficient funds, PLL will follow the disinvestment strategy as set out in my application form, or in the absence of this, the disinvestment strategy as set out in the **Terms & Conditions**.
- If HM Revenue & Customs advises that any adviser charges paid from the plan are inappropriate, I may incur a tax liability for an 'unauthorised payment'.
- I should contact my financial adviser in the first instance to discuss any adviser charges that I disagree should have been applied to my plan.
- Until PLL receives written notification to cancel this instruction it will continue to make the payments set out in this form to the financial adviser named in section 4.
- If I change financial adviser, cancel payment of any adviser charges from my plan, cancel my application for the plan within the cancellation period or in any situation where it is not reasonably possible for PLL to facilitate a payment, it will be my responsibility to settle any outstanding or future adviser charges due with my financial adviser.

**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.

Member signature:

Date:

x

□□ / □□ / □□□□

**Third party contributions**

If you are making a contribution on behalf of the member you must give us the details below. We must also receive an Individual verification certificate completed on your behalf.

**I confirm:**

- I confirm I agree to pay the amount indicated in this form to Phoenix Wealth Trustee Services Limited.
- I understand I am subject to the Financial Crime wording above.

<b>Full name</b>	
<b>Date of birth</b>	□□ / □□ / □□□□
<b>Signature</b>	x
<b>Date</b>	□□ / □□ / □□□□