



***CIRAS* PERSONAL PENSION**
APPLICATION FORM

CONFIDENTIAL



THE FORT GROUP

Fort Wealth Management Limited
31 / 33 Le Pollet
St Peter Port
Guernsey
GY1 1WQ

Fort Trustees Limited
Island House
Grande Rue
St Martins
Guernsey
GY4 6RU

The purpose of this form is to provide The Fort Group (which includes amongst others, Fort Wealth Management Limited and Fort Trustees Limited) with sufficient information to enable us to undertake your instructions accurately and efficiently, whilst at the same time providing us with sufficient information that we might comply with the requirements under the laws and regulatory environment of Guernsey.

We appreciate that the questions require the disclosure of very personal information but, your responses are strictly confidential. A copy of this Application Form is submitted to the Guernsey Income Tax Authority so as to enable you to become a Member of the *CIRAS* Personal Pension and for you to obtain tax relief as appropriate. Please answer as fully as possible as this will ensure your timely enrolment in to the Scheme.

The *CIRAS* Personal Pension has been established by Fort Trustees Limited, as Trustee, to provide a trust for Guernsey Residents, the Scheme Members, to make provision for their retirement. The *CIRAS* Personal Pension is a multi-member Retirement Annuity Trust Scheme and is approved by the Guernsey Income Authority under section 157A of the Income Tax (Guernsey) Law, 1975.

More details are provided in the accompanying documents explaining the management of The Trust and your attention is drawn to these.

RISK WARNING: Past performance is no guarantee of future performance. Investment values and income arising from them can fall as well as rise and may be affected by changes in rates of exchange. Front-end charges may apply to the Investments held under the *CIRAS* Personal Pension. Any Scheme Member may not receive back the amount originally invested. Any mention of bonds, equities, currencies or markets should not be taken as a recommendation. We advise you seek direct investment advice before making any invest decision.

For current information, regarding the taxation and/or suitability of the *CIRAS* Personal Pension for you, please contact a suitably qualified Financial, Tax or Legal Adviser.

If you are uncertain of any aspect of this form or the obligations that you are entering in to by becoming a Member of the *CIRAS* Personal Pension, Please seek independent advice.

Fort Trustees Limited may delegate certain of its administration functions as the Trustee to other members of The Fort Group.

Fort Trustees Limited is licensed by the Guernsey Financial Services Commission in Guernsey under the Regulation of Fiduciaries, Administration Businesses and Company Director's etc (Bailiwick of Guernsey) Law 2000.

The *CIRAS* Personal Pension was approved under subsection 4 of section 157A of The Income Tax (Guernsey) Law 1975 by the States of Guernsey Income Tax Authority 9th March 2007 under reference 6R.10691/T

Personal Details

Surname

Mr/Mrs/Miss/Ms

Full Forenames

Address

Date of Birth

Marital Status

Male

Female

Exact Nature of Occupation

Income Tax Reference

Note: Annuities or distributions cannot be paid until proof of age has been given. We recommend that the birth certificate and for married women or widows, a marriage certificate be forwarded with the application.

Eligibility

Have you effected or are you about to effect any other contract approved under section 157A of the Income Tax (Guernsey) Law 1975?

Yes

No

If yes, please provide details of the contract(s) including the amount of contribution paid.

For which period?

Amount

Are you intending to claim tax relief?

Yes

No

If YES, please complete the following questions.

Are you engaged on your own account or as a partner personally acting in some business, profession or occupation?

Yes

No

If YES:-

Nature of Business

Commencement Date

Are you an employed person?

Yes

No

If YES:-

Employer's Name

Employer's Address

Do you participate in an approved pension scheme?

Yes

No

If YES, will you at normal retirement date, achieve the maximum benefits permitted by law?

Yes

No

Selected Pension Age:

 years months

Contributions

Regular Contribution
Frequency

Monthly

Annually

Your contribution (subject to minimums)

Amount of each gross
Regular Contribution

Amount of each gross
Single Contribution

Amount of Transfer
Payment

£

£

£

Commencement Date

Where a single contribution is payable the commencement date will be the date on which Fort Trustees Limited has received the application and banked the cheque. Any regular contributions as a result of this application will commence on the 20th of the month if cleared funds are received on or before the 15th of the month.

From which date/month are regular contributions to commence?

Day / Month / Year

Do you require indexation
on regular contributions?

Yes

No

If YES:

5%

10%

Declaration by Scheme Applicant

i) I declare that to the best of my knowledge and belief the statements on this Application and all other declarations relating to it true and complete. I understand that the benefits provided by the arrangements I am making with Fort Trustees Limited cannot be transferred, assigned or commuted except as permitted by relevant legislation and that Fort Trustees Limited will not accept contributions if I Cease to be eligible, or if the policy ceases to be approved by the Comptroller/Administrator of Income Tax.

ii) Where a Transfer payment is being made. I request the Trustees/Scheme Administrator/ Insurance Company to make payment to Fort Trustees Limited.

iii) I consent to the company using information supplied on this Application in order to administer my membership of The CIRAS Personal Pension and acknowledge that the information will be held on its computer records and may be used for underwriting or claims handling purposes. Such information may be disclosed in confidence to regulatory bodies, other benefit providers, investment managers and to other Fort Group companies. It may be transferred to any country, including those outside the European Economic Area, for any of these purposes.

iv) I authorise you to make any credit reference searches or other enquiries in accordance with your normal procedures in connection with this application. You may store and process information obtained by you on your computers and in any other way. Otherwise you will keep information about me confidential as otherwise herein described.

Signature:

Signature:

/ /

Day Month Year

Cancellation Period

Whilst neither obligation nor requirement under Guernsey Law, Fort Trustees Limited will not process your application for 7 (seven) days to allow you time to reflect upon your decision to seek membership of the CIRAS Personal Pension. Should you decide that you do not wish to continue, please contact Fort Trustees Limited immediately or contact your Financial Advisor.

STANDING ORDER MANDATE

TO:
Bank Name

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Branch Address

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NEW INSTRUCTION

ACCOUNT TO BE DEBITED

BENEFICIARY DETAILS

Bank Barclays Private Clients
International Ltd
Branch Address Le Marchant House,
St Peter Port, Guernsey,
GY1 3BE

Sort Code						Sort Code	2	0	3	5	3	2		
Account Number						Account Number	9	0	2	8	5	0	2	1
Account Name						Beneficiary name	Fort Trustees Limited RE: CIRAS							

Reference*

* please leave blank

PAYMENT DETAILS

Amount of first payment	£	Date of first payment			
Amount of usual payment	£				
Amount of usual payment in words					
When paid	Monthly	Date of usual payment**			

Please continue until further notice.

Customer Signature(s)

Date			
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Customer contact telephone number	
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** - NOTE: The CIRAS Personal Pension deals on the 20th of each month and cleared funds must be received by the 15th of the month to be included in that month's transactions.