

Please complete this form to open a Transact Pension. Should you require any assistance in completing this form, please consult the Guidance Notes in Section 10, your Financial Adviser or one of our Client Services Managers on (020) 7608 4900.

Adviser Notes

## 1 Investor Details

Please indicate which Transact Pension you are applying for  Personal Pension Plan  Section 32 Buy Out Bond

Transact Portfolio Name  
\_\_\_\_\_

Do you already have a Transact Portfolio?  Yes  No **If yes, please state your Transact Portfolio Number**  
\_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

### PERSONAL DETAILS

Title \_\_\_\_\_ Family Name \_\_\_\_\_ Given Names \_\_\_\_\_

If you have already opened a Transact Portfolio please go straight to Section 4.

Permanent Residential Address  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Country \_\_\_\_\_ Postcode \_\_\_\_\_

Postal Address (if applicable)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Country \_\_\_\_\_ Postcode \_\_\_\_\_

Permanent Residential Address of Legal Guardian (if applicable)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Country \_\_\_\_\_ Postcode \_\_\_\_\_

Date of Birth  
\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Gender  
 Male  Female

E-mail Address  
\_\_\_\_\_

Telephone (Day)  
\_\_\_\_\_

Telephone (Evening)  
\_\_\_\_\_

Telephone (Mobile)  
\_\_\_\_\_

National Insurance (NI) Number  
\_\_\_\_ - \_\_\_\_ - \_\_\_\_ - \_\_\_\_ - \_\_\_\_

If you have never been issued with an NI Number, please sign here  
X \_\_\_\_\_

Please confirm your current status by ticking one of the following boxes:

Employed  Self - employed  Unemployed  
 Full time education  Pensioner  Carer for person aged under 16  
 Carer for person aged 16 or over  Other (please specify below)

\_\_\_\_\_



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## 2 Bank Account Details

Please provide us with details of your Bank/Building Society current account. We will use this account to make payments to you.

**Name of Bank/Building Society**

**Address**

  
  

**Account Number**

**Account Name**

**Country**

**Postcode**

**Branch Sort Code**

 -  - 

## 3 Adviser Commission Authorisation

Please specify below the amounts that you require us to deduct from your Portfolio and pay to your Adviser on your behalf in return for his/her provision of intermediary services to you in relation to transactions as part of the operation of your Portfolio.

Commission Type	Commission	Commission Type	Commission
Initial:	<input type="text"/> %	Annual - New Cash:	<input type="text"/> %
Switch:	<input type="text"/> %	Annual - Investments & Switch Cash:	<input type="text"/> %

The basis upon which each of the above Commissions will be payable is detailed in the Transact Terms & Conditions.

If Commissions are intended to be paid on a flat fee rather than a percentage basis, please tick this box to confirm that these details will be submitted separately.

## 4 Employment Details

If your employer is making contributions on your behalf, please provide current employment details.

**Employer's Name**

**Postal Address**

  
  

**Country**

**Postcode**

## 5 Contribution Details

Please indicate the net contribution you wish to make and/or the gross amount of any employer contribution.

**One-off Contributions** are subject to the minimums detailed in the Transact Terms & Conditions.

Net Single Member Contribution

Deposit Amount	Deposit Method (Cheque or Bank Transfer)
£ <input type="text"/>	<input type="text"/>
£ <input type="text"/>	<input type="text"/>

Gross Single Employer Contribution

**Regular Contributions** are subject to the minimums detailed in the Transact Terms & Conditions.

Net Regular Member Contribution

Deposit Amount	Timing		
	Frequency (M, Q, H, Y)	Day (1st, 11th, or 21st)	Start Month
£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
£ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Gross Regular Employer Contribution\*

\*Employer Payment Record needed

Do you wish to contract out of the State Second Pension? (Personal Pension only)

Yes

No

If 'Yes' please complete Parts 2, 3 and 4 of HMRC form CA1542 (APP1) which can be found at the end of this application form.



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## 5 Contribution Details (Cont)

Are you already contracted-out of the State Second Pension with another Personal Pension provider?  Yes  No

If 'Yes' and you have not asked for the existing arrangement to be cancelled, you will need to also complete HMRC form CA1543 (APP2) and forward it to HMRC who will cease to make payments to your existing arrangement.

**NOTE:** Please make cheques payable to **Transact Client Account**. If you wish to make a deposit by electronic transfer, please quote your Transact portfolio number and direct it to:

A/c: Transact Client Account  
Sortcode: 60-00-01  
Bank: Natwest  
A/c No: 36298921

Where you wish for regular contributions to be made, please ensure that you supply us with a Direct Debit Mandate (Transact Form T006) and allow 10 working days for this to be set up.

## 6 Death Benefits

### Non-Protected Rights

I accept that this nomination is only an expression of my wishes and I understand that whilst the Trustee/Administrator will pay due consideration to these wishes, they have absolute discretion as to the beneficiaries and the proportion of benefit paid to each beneficiary.

Full Name of Beneficiary	Date of Birth	Full Postal Address	Relationship	Proportion (%)
	/ /			
	/ /			
	/ /			
				100%

### Protected Rights (Personal Pension only)

If you are survived by a spouse or U.K.-registered civil partner, an income must be provided from any protected rights fund. If you do not have or do not anticipate having a spouse or U.K.-registered civil partner, please indicate below how any lump sum benefits should be paid.

Full Name of Beneficiary	Date of Birth	Full Postal Address	Relationship	Proportion (%)
	/ /			
	/ /			
	/ /			
				100%

### Notes:

- Any Protected Rights death benefit paid as a lump sum may be liable to Inheritance Tax as it is not possible to issue a Protected Rights contract on a discretionary death benefit basis. This potential liability may be avoided by placing these benefits under trust.
- The above death benefit nominations will remain valid only until you reach age 75. Upon turning 75, Alternatively Secured Pension death benefits will first be paid to your spouse/UK registered civil partner and/or dependant(s) as income. Where there is no spouse/UK registered civil partner or dependant, benefits will be paid to a charity nominated by you, or otherwise selected by Transact.



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## 7 Buy Instructions

Please select whether you wish to deal Inclusive or Exclusive of fees. If you select Exclusive, we will buy the amount that you specify and then add charges on top. If you select Inclusive, the amount that you specify will be used to pay for both the investments chosen and all charges.

Please indicate basis for all buys Inclusive  Exclusive

Please note that unless otherwise specified in the buy instructions, we will automatically buy income units/shares and deal Inclusive of fees.

Fund/Share or Template Name	SEDOL/EPIC	Amount (Specify only one*)			Tick box for regular buys	Frequency (M, Q, H, Y)
		Value (£)	Quantity	%		
					<input type="checkbox"/>	
					<input type="checkbox"/>	
					<input type="checkbox"/>	
					<input type="checkbox"/>	
					<input type="checkbox"/>	
					<input type="checkbox"/>	

\*For regular buys, you **must** specify a value (£) amount.

If tax relief is due on a member contribution, please tick this box if you wish the tax relief to be invested in the same proportion into the investments above.

## 8 Declaration and Application

I declare that:

- I apply for a Transact Pension and agree to be bound by the Rules and Policy of the relevant Scheme;
- I understand that the answers to the questions on this application will form the basis for a policy or policies of insurance for the benefits requested, to be effected by the Trustee(s) or Administrator of the Scheme (as appropriate) on my behalf;
- I am resident and ordinarily resident in the UK, or a Crown Servant overseas, or the spouse of a Crown Servant;
- I understand that Integrated Financial Arrangements plc has agreed to administer the Transact Pensions on behalf of IntegraLife UK Limited;
- The information I have supplied in this application is true and complete to the best of my knowledge and belief;
- Where completing this form on behalf of an applicant aged under 16 (or under 18 if not in employment), I also declare that:
  - I will be responsible for the contract as if I were the applicant; and
  - Any contributions paid can only be returned to the member as benefits payable under the Rules/Policy of the Scheme.
- Should I cease to be eligible to contribute to the Transact Pension for which I am applying, I will notify the Trustee/Administrator accordingly.

I confirm that all payments made to any registered pension scheme in respect of which I am entitled to tax relief will not exceed the greater of the 'basic amount' (currently £3600) or my UK relevant earnings for the tax year in which they are made.

I confirm that I will advise Integrated Financial Arrangements plc if an event occurs following which I am no longer entitled to tax relief on payments and that I will do this by the later of the end of the tax year in which the event occurred or 30 days after the event occurred, whichever is the later.

I authorise Integrated Financial Arrangements plc and IntegraLife UK Limited:

- To hold my cash, subscriptions, investments, interest, dividends and any other rights or proceeds in respect of those investments or cash;
- To make on my behalf any claims to relief from tax in respect of my investments; and
- To make the commission payments specified in this application form to my Adviser on my behalf.

I agree to be bound by the Transact Terms and Conditions governing my Portfolio.

Please note that it is a serious offence to give false information in order to obtain tax relief on contributions. This could lead to prosecution and severe penalties.

Signature

X

Date

/ /



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## 9 Adviser Details/Declaration

Adviser Name

Firm Name

Transact Adviser Number

(Please enter the Adviser's own number, not the Firm's.)

### Please Read - Important Money Laundering Information:

Transact uses an approved electronic identification service to assist the Adviser in complying with UK Money Laundering requirements. Using the individual applicant's name, address, date of birth and other information, the service uses comprehensive databases of information on individuals and business to enable us to perform an identity verification that complies with all the relevant Money Laundering requirements. This service is provided by us at no additional cost.

**Please note** that there may be special circumstances where this service will not be able to confirm the identity of clients (such as a client who has recently moved house). In these circumstances, we will require you to complete a paper Identity Verification Certificate and may require certified copies of the appropriate identity documentation. For your convenience, the appropriate UK Resident or Non-UK Resident certificates are available for download from [www.Transact-Online.co.uk](http://www.Transact-Online.co.uk).

I acknowledge that I am the Financial Adviser for the applicant named in this application form and that I have read and understood this Section 9 regarding Money Laundering.

Adviser Signature

Date

Adviser Stamp

## 10 Guidance Notes

The following notes will help you complete this application. They are for outline guidance only and are not binding in law. If you are unsure about any aspect of this application please contact your Adviser, Accountant, our Client Services Team or, where appropriate, your Local Inspector of Taxes.

### Tax Relief

Tax relief is available for contributions to the higher of £3,600 and 100% of relevant UK earnings.

### Earnings chargeable to UK Tax

Contributions to pensions in excess of £3,600 per annum can only be made from earnings subject to UK tax (excluding dividends). If you work outside the UK or have earnings from outside the UK you should check your tax position with your Local Inspector of Taxes. You should advise us immediately if your tax position changes such that you are no longer able to make contributions.

### Buy Instructions

Minimum One-off Buy Amount: The minimum for a one-off Buy is £250 for investments listed on the London Stock Exchange (i.e. shares) and £100 for all other investments.

Minimum Regular Buy Amount: The minimum for a Regular Buy is £50 per month, £150 per quarter, £300 per half year and £1,000 per year.

Start of Regular Buy Requests: Please allow 5 days from receipt of your request by Transact for Regular Buys to be processed. Regular buys are processed on the 9th of the month or the nearest working day where the 9th falls on a weekend or holiday.

For example, if we receive your request on the 6th March, your first Regular Buy will not occur until the 9th April, as there is less than 5 business days from receipt to requested commencement.

### Minimum Portfolio Value

The minimum amount required to open a Transact Pension is £1,000 for new and existing clients; however, this is subject to a minimum portfolio value of £5,000.

### Employer Payment Record

If an Employer is making regular contributions into your Transact Pension, an Employer Payment Record detailing the contribution amount(s) and frequency needs to be submitted. Any changes to the regular Employer contribution will need to be confirmed on a new record. Copies of the Employer Payment Record are available on request from your Client Services Team.



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## 11 Adviser Checklist

- **This Transact Pension Application**
- **Money Laundering Documentation**, if applicable
- **Employer Payment Record**, if applicable
- **Transact Form T006, 'Instruction to your Bank/Building Society to pay Direct Debits'**, if applicable
- **HMRC form CA1542**, if applicable
- **HMRC form CA1543**, if applicable

The **Scheme Administrator and Trustee** of the Transact Personal Pension and Transact Executive Pension is Integrated Financial Arrangements plc  
Registered Number: 3727592 in England

The **Policy Administrator** of the Transact Section 32 Buy Out Bond is Integrated Financial Arrangements plc  
Registered Number: 3727592 in England

The **Provider** of the Transact Personal Pension, Transact Executive Pension and Transact Section 32 Buy Out Bond is IntegraLife UK Limited  
Registered Number: 798365 in England

Registered Offices: Domain House, 5-7 Singer Street, London EC2A 4BQ.

Tel: (020) 7608 4900

Fax: (020) 7608 5300

Email: [info@Transact-Online.co.uk](mailto:info@Transact-Online.co.uk)

Website: [www.Transact-Online.co.uk](http://www.Transact-Online.co.uk)

Integrated Financial Arrangements plc and IntegraLife UK Limited are both authorised and regulated by the Financial Services Authority.



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## Provision of National Insurance related information and services - (APP1) tear-off

Joint Notice to start payment of minimum contributions.

HMRC NI Contributions Office  
  
Services to Pension Industry  
(Personal Pensions Control Section)  
Benton Park View  
Newcastle upon Tyne  
NE98 1ZZ

### 1. Appropriate Personal Pension Scheme - notification by the Trustees or Managers.

I hereby notify that;

- to the best of our knowledge the person shown in Part 4 of this form is not currently a member of any Appropriate Personal Pension Scheme
- the person named on Part 4 of this form is, or intends to become, a member of the Appropriate Personal Pension Scheme with the number shown in Part 3 of this form
- we have agreed to accept this person as a member of the scheme
- we are willing to receive Minimum Contributions for this person
- we wish the start date for the payment of Minimum Contributions to the scheme to be that shown in Part 3 of this form

**Name of the Scheme**

The Transact Personal Pension Identified by the ASCN Overleaf

**Signature by, or on behalf of, the Trustees or Managers**

**Date**

/ /

**Signatory's position**

Authorised Official

**Address for correspondence**

Integrated Financial Arrangements plc  
Domain House  
5-7 Singer Street  
London EC2A 4BQ

**Telephone and Facsimile numbers**

Phone (020) 7608 4900 Fax (020) 7608 5300

### 2. Notification by the scheme member

I hereby notify that I am, or intend to become, a member of the Appropriate Personal Pension Scheme with the number shown in Part 3 of this form. I wish Minimum Contributions to be paid to this scheme for me from the start date shown in Part 3 of this form. I understand that I will not accrue any State Second Pension benefits whilst Minimum Contributions are in payment.

**Signature** X

**Date**

/ /

Please turn over

**CA1542 (APP1)**



