

## Cash Retirement Account Application Form

### About this form

If someone else fills in this form for you (for example, your financial adviser), please check that all the details are correct before you sign this Declaration. You are responsible for all the answers you or your financial adviser provide on this application.

Please read the Key Features Document as this will provide you with important information regarding the key risks and benefits of the Cash Retirement Account to help you make a decision.

Also please read our Privacy Policy which contains important information about the personal details we collect; your permission; what we do with that information; who we may share it with and why; and your rights when it comes to the personal information you have given us.

Please return this form to Assured Retirement, Redland House, 157 Redland Road, Bristol, BS6 6YE.

### SECTION 1: Applicant's Detail

Title

First name

Middle name/s

Surname

Date of birth 

D	D	M	M	Y	Y	Y	Y
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Gender Male  Female  Marital Status

National insurance no. 

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Email address

Mobile phone

Landline phone

Country of citizenship

Address   
  
**Postcode**

### SECTION 2: Applicant's Employment Details

Occupation

Employment Status

Annual Earnings

Your entitlement to tax relief:

I have relevant UK earnings or UK taxable earnings from overseas Crown employment in this tax year

I have or will have been resident in the UK at some time during this year

I will not be resident in the UK at any time during this tax year

Employer's Name

Employer's Address

Postcode

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### SECTION 3: Applicant's Plan Information

This section should be completed in line with your Personal Quotation.

Quote reference no:

Transfer amount  £  The minimum investment is £18,000.

Account term years

Account term months

Plan type:

Flexi-Access Drawdown

Capped Drawdown  If capped Drawdown, Max GAD Income p.a.  £

UFPLS

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### SECTION 4: Required Account Benefits

Tax Free Cash %  %

Regular income required  Yes  No

Income frequency  Monthly Payable  In advance

or  Annually or  In arrears

Escalation  Level

or  Increasing Escalation %  % Maximum 10% p.a.

Type of benefit  Specific Income  Sustainable Income  Specific Maturity Amount

If Specific Maturity Amount  £

or

If Specific Income

Total income year 1

Total income year 2

Total income year 3

Total income year 4

Total income year 5

If Instant Access Account

This amount will be held in an instant access account and will be available to withdraw on request at any time.

**Important Note:** You may select any level of specific income at outset to suit your needs but your income cannot be increased once the account has been set up. If you require flexibility in addition to the above specific income, please specify an Instant Access Amount that can be available for you to withdraw upon request at any future date.

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### SECTION 5: Applicant's Bank Details for Payment of Account Benefits

Name of account holder

Bank name and address

Bank sort code

Bank account number

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### SECTION 6: Applicant's Personal Additional contribution Details

Do you wish to make any personal additional contributions?

Yes

No

If yes:

Contribution Amount

Contribution Frequency

Name of account holder

Bank name and address

Bank sort code

Bank account number

**SECTION 7: Adviser's Details**

For Financial Adviser completion only.

Financial adviser name

Financial adviser IRN  e.g. ABC12345

Firm name

Firm FRN  e.g. 123456

Telephone number

Contact email

Firm address   
  
 **Postcode**

Was advice given for this application  Yes  No – we only accept business where advice has been given

Was this advice  Independent  Restricted

**SECTION 8: Adviser Charge Instruction**

For Financial Adviser completion only.

Initial Adviser Charge  % or  £

Ongoing Adviser Charge  % pa The adviser charge agreed for ongoing advice is deducted from the account as a % of the fund value.

**SECTION 9: Adviser Bank Details for Payment of Adviser Charges**

Adviser Name of account holder

Adviser bank name and address   
  
 **Postcode**

Adviser sort code

Adviser account number

**SECTION 10: Applicant's Account Beneficiaries**

**Beneficiary 1**

Title

First name

Middle name/s

Surname

Date of birth 

D	D	M	M	Y	Y	Y	Y
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Gender Male  Female

Relationship to you

% benefit

Address

**Beneficiary 2**

Title

First name

Middle name/s

Surname

Date of birth 

D	D	M	M	Y	Y	Y	Y
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Gender Male  Female

Relationship to you

% benefit

Address

To add further beneficiaries, please photocopy this page and complete the beneficiary details

**SECTION 11: Applicant's Pensions to be transferred**

**Transfer 1**

Provider name

Policy number

Type of pension scheme

Scheme Name

Estimated Crystallised Value

Or Estimated Uncrystallised Value

Provider phone number

Scheme Address

Signed discharge forms enclosed  Yes

**Transfer 2**

Provider name

Policy number

Type of pension scheme

Scheme Name

Estimated Crystallised Value

Or Estimated Uncrystallised Value

Provider phone number

Is scheme in drawdown?  Yes  No

Scheme Address

Signed discharge forms enclosed  Yes

**To add further transfers, please photocopy this page and complete the transfer details**

**SECTION 12: Benefit Crystallisation Event Member Declaration**

Are you currently in receipt of a pension or pensions which commenced prior to 6<sup>th</sup> April 2006?  Yes  No

If yes, please confirm the current level of pension in payment per annum (before tax) from all sources?

Have you received pension and/or lump sum benefits from other registered pension schemes on or after 6<sup>th</sup> April 2006?  Yes  No

If yes, please confirm the percentage of your lifetime allowance already used up?  %

And please also provide a copy of the statement provided by the Scheme Administrator confirming the amount of your lifetime allowance already used up.

Have you applied to HMRC and been granted an enhanced lifetime allowance factor, enhanced protection or a fixed protection entitlement that you wish to rely on at this time?  Yes  No

If yes, please provide a copy of the certificate(s) provided by HMRC which confirm your entitlement.

Do you intend to take retirement benefits from other registered pension schemes at the same time as taking benefits from the scheme to which this application relates?  Yes  No

If yes, you will need to obtain an estimate of the anticipated lifetime allowance which will be used up under the other scheme(s) from the Administrators of those arrangements and provide copies to us. You will also need to confirm the order in which benefits will be taken from each scheme for the purpose of undertaking the lifetime allowance test. This is particularly important where you are likely to exceed your lifetime allowance as the order in which benefits are taken will dictate which scheme or schemes will be responsible for settling any tax liability. Please provide the order below:

Scheme name

Policy number

% of Lifetime Allowance to be used

Contact details

Scheme name

Policy number

% of Lifetime Allowance to be used

Contact details

**SECTION 13 : Important Notes**

1. If you or any individual makes a false statement or representation in the completion of this declaration, whether fraudulently or negligently, they will become liable to a penalty of up to £3,000 if this results in relief from any lifetime allowance charge being obtained (or any other tax due). Furthermore, if you make a false declaration relating to an entitlement to an enhanced lifetime allowance (see Q3 above), whether fraudulently or negligently, you will become liable to a penalty of up to 25% of any relevant excess.
2. The Cash Retirement Account is a Self Invested Personal Pension (SIPP), administered by Intelligent Money Limited, that invests in one or more deposit arrangements and/or fixed term bonds provided by a range of Financial Institutions including National Savings and Investments (NS&I). All of the financial institutions we use are participants in the Financial Services Compensation Scheme and NS&I is an Executive Agency of the Chancellor of the Exchequer and any money invested with NS&I will be 100% secure as they are backed by HM Treasury.
3. The income will not start until we have received a completed application form and the transfer funds.
4. Any Pension Commencement Lump sum will be paid as soon as possible once all funds due have been received, provided there are no outstanding administration requirements.

5. Any income payments will be treated as pension income and are quoted gross of any income tax. All income will be paid to you after deduction of applicable income tax according to instructions from your local tax office and are taxable under the Pay As You Earn (PAYE) system.
6. **WARNING:** You may select any level of regular income at outset to suit your needs but your income cannot be increased once your account has been set up and cannot be cashed in before the maturity date.
7. You have 30 days from the date your application for membership has been accepted to change your mind. Once the 30 day period has expired and the Account is set up, your decision is final and you will not be able to change your mind.
8. If you are higher or additional taxpayer, you may be able to claim more tax relief on any regular or single payments you make via your self-assessment tax return.
9. Any Additional Taxable Lump Sum and/or Additional Pension Contributions will be held in a SIPP Instant Access bank account and will receive a variable rate of interest. We do not retain any interest payable, the full amount is paid into your account.
10. If an "earmarking" or "pension sharing" order is made against the pension fund as a result of a divorce settlement, then we will comply with it, which could affect the benefits payable to you.
11. There may be a tax charge if the total value of the retirement benefits from all your pension plans exceeds the Lifetime Allowance (currently £1.00m). You should speak to your Financial Adviser if you think you may be affected by this.
12. This arrangement is unable to receive funds from ceding schemes via the Open Market Option (OMO). The ceding scheme(s) must send funds by way of a pension transfer.
13. I confirm that neither Assured Retirement Limited nor Intelligent Money Limited have provided me with advice with regard to the establishment of my Cash Retirement Account or its suitability for my circumstances.

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#### **Section 14: Declaration (Please read this document carefully)**

In making this application, I confirm that I have read and understood the Personal Quotation, Key Features Document and the Terms and Conditions of membership of the Cash Retirement Account before submitting this declaration. If you do not understand any terms, you can ask Assured Retirement and/or the Scheme Operator for further information. The applicant confirms that they have read and understood all the above documents and that they will be bound by them and the trust deed and rules of the Cash Retirement Account and any subsequent amendments to these as may be adopted from time to time.

The applicant hereby consents to the Scheme Operator/Trustee (Intelligent Money):

- requesting the transfer of entitlement to benefits from the schemes listed in this application form;
- obtaining details from the Administrator/Trustee or Insurance Company or other pension provider of any other scheme, arrangement or contract of which the applicant is or has been a member and authorise the disclosure of any such details to the Operator;
- having the applicant's authority to check with HMRC the details of any certificate supplied which provides primary or enhanced protection;
- paying the adviser fee (if any) as outlined in this application to my financial adviser.

The applicant agrees that they and their financial adviser, are solely responsible for all the decisions relating to the purchase, retention and sale of the investments within the Cash Retirement Account SIPP and hold Assured Retirement, the Operator and Plan Trustee jointly indemnified against any claim in respect of such decisions.

If an Adviser Charge is shown in this application, the Scheme Operator will pay the Adviser Charge to your Financial Adviser in accordance with your instructions. If you choose to cancel and have asked us to facilitate an adviser charge that has already been paid, this will not be refunded. If you believe you are entitled to a refund of the adviser charge you will need to discuss this with your financial adviser.

As part of this application, the applicant declares that:

- They will tell the Administrator if an event occurs, for example they cease to have any relevant UK earnings, and as a result they are no longer entitled to tax relief for an earlier contribution and they 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;
- They declare that the total contributions to any registered pension scheme(s) in respect of which they are entitled to receive relief will not exceed the higher of the basic amount, currently £3,600 (gross); or 100% of their relevant UK earnings within the meaning of section 189 of the Finance Act 2004 for the current tax year;
- They will inform the Operator if they have, or if at any time in the future they opt to draw taxable income via a Flexi-Access Drawdown or UFPLS arrangement.



As part of this application the applicant understands that:

- Assured Retirement and the Operator will normally send all correspondence through email or post;
- Assured Retirement and the Operator may verify the applicant's identity with a third party identity verification company. This identity verification check will leave a "footprint" on the applicant's credit file but it is NOT a credit check and will NOT impact the applicant's credit rating;
- The value of the Plan can only be applied to provide benefits at the time they take retirement benefits or their death and that the Trustee will provide the appropriate benefits subject to the trust deed and rules governing the Plan;
- Their nomination of beneficiaries will not bind the Scheme Trustee and may be changed by the applicant at any time, by means of replacement written instructions;
- If now or at any time in the future they 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, they will receive an income equal to the maximum permitted;
- If they take a pension commencement lump sum as a means to increase contributions to the Plan it will be treated as recycling 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 their fund.
- If now or at any time in the future they 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, they will receive an income equal to the maximum permitted;
- If they take a pension commencement lump sum as a means to increase contributions to the Plan it will be treated as recycling 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 their fund.
- Their nomination of beneficiaries will not bind the Scheme Trustee and may be changed by the applicant at any time, by means of replacement written instructions;
- If now or at any time in the future they 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, they will receive an income equal to the maximum permitted;
- If they take a pension commencement lump sum as a means to increase contributions to the Plan it will be treated as recycling 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 their fund.

The applicant agrees to Assured Retirement and the Scheme Operator processing personal information about them for the purpose of running their Plan. The applicant acknowledges that this may include sensitive information. They agree to personal information about them being disclosed to other companies within Assured Retirement and Intelligent Money and also to any third parties where this is necessary in connection with the running of their Plan e.g. the Bank, HMRC, FCA or the Pensions Regulator. Both Assured Retirement and Intelligent Money will process the applicant's personal data in accordance with the General Data Protection Regulation (GDPR). You have the right under GDPR to access information held or processed by us about you.

The applicant declares that, to the best of their knowledge and belief, the particulars, declarations and information given within this application (including any information not provided by them and most particularly the details given as to their status and personal details) are correct, complete and have been included with their agreement.

#### **Privacy Statement**

- Assured Retirement and the Scheme Operator may disclose Personal Information about you to others if we have your consent to do so in such form of consent as may be required under applicable law.
- Subject to applicable laws in your jurisdiction, we may also disclose Personal Information about you to others as we believe to be necessary or appropriate:
  - (a) under applicable law or regulation, including laws or regulations outside your country of residence;
  - (b) to comply with legal processes;
  - (c) to respond to requests from public authorities and law enforcement officials, including officials outside your country of residence;
  - (d) to assist or support Financial Crime Investigations raised by the Regulator;
  - (e) to enforce any of our terms and conditions or policies;
  - (f) to protect our operations or those of any of our affiliates and subsidiaries;
  - (g) to protect the rights, privacy, safety or property of Assured Retirement & Intelligent Money, its affiliates and subsidiaries, you or others; or
  - (h) to permit us to pursue available remedies or limit the damages that we may sustain.

We may also transfer Personal Information to an affiliate, a subsidiary or a third party in the event of any reorganisation, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of Assured Retirement or the Scheme Operator's business, assets or stock, including, without limitation, in connection with any bankruptcy or similar proceeding.

- If you would like more information or to see a copy of the full Privacy Policy, please contact:
- For Assured Retirement: enquiries@assuredretirement.co.uk
- For Intelligent Money (the Scheme Operator): compliance@intelligentmoney.com
- Access, correction or deletion requests can be made either by e-mail or post as follows:
- Assured Retirement: e-mail: enquiries@assuredretirement.co.uk, Post: Assured Retirement Ltd, Redland House, 157 Redland Road, Bristol, BS6 6YE.
- Intelligent Money: e-mail compliance@intelligentmoney.com, Post: Intelligent Money, The Shire Hall, High Pavement, Nottingham, NG1 1HN.

The applicant declares that:

- I authorise and instruct you to transfer funds from the plan(s) as listed in section 11 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.
- 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 the financial adviser 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 listed in section 11, 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 section 10, 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 section 10, 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 may incur as a result of any incorrect information provided by me in this application or any failure on my part to comply with any aspect of this application.

By ticking the box below, the applicant confirms that they consent to the above Privacy Statement and confirms that they have received a copy of, read, and understood their Personal Quotation and Key Features Document.

**Tick to Confirm**

The applicant confirms they have read, understood and agreed to be bound by this declaration.

**Tick to confirm**

This application will be stored on file as being submitted by:	
Applicant's Name	
Signature	
Date	

## Section 15: What To Do Next

For all applications we require a copy of the following documents to be emailed to [enquiries@assuredretirement.co.uk](mailto:enquiries@assuredretirement.co.uk) and sent by post to Assured Retirement, Redland House, 157 Redland Road, Bristol, BS6 6YE.

- 1) **Proof of Identity** - a certified copy of a current signed passport or photo-card full driving licence for the Applicant named in Section 1.
  
- 2) **Proof of Address** - a certified copy of a recent (not older than 3 months) bank statement or utility bill (e.g. gas, electricity, water, telephone, council tax) showing the full name and address for the Applicant named in Section 1. If a photo-card full driving licence is not being used as proof of identity in 1) above it may be used as proof of address.

**Please email a copy of this application form to [enquiries@assuredretirement.co.uk](mailto:enquiries@assuredretirement.co.uk) and post this completed application form and discharge forms signed by the applicant to:  
Assured Retirement, Redland House, 157 Redland Road, Bristol, BS6 6YE**

If you require scheme details for completion of the discharge forms, these are:

Scheme Name : Cash Retirement Account

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

PSTR No : 00777126RN

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