

COFUNDS PENSION ACCOUNT ADDITIONAL CONTRIBUTION FORM

for existing clients

Also available on the Aegon website:

Cofunds Pension Account Investment by Direct Debit form -
instruction to your Bank or Building Society to pay Direct Debits.

If your personal circumstances mean you need any additional support, or if you'd like a large print, Braille or audio version of this document, please aegon.co.uk/additionalsupport, or call 0345 604 4001 (Call charges will vary).

This form is to be used to make single contributions and start or amend regular contributions into a Cofunds Pension Account.



If you wish to amend the funds in your Default Investment Strategy, you should complete an **Investment Strategy Instruction** form.

By signing this application form you are agreeing to amend your contract with Curtis Banks as the provider of the Cofunds Pension Account. This is a legally binding document between you and Curtis Banks. Before signing you should make sure that you have read the following documents which also form part of the agreement:

- Key Features of the Cofunds Pension Account
- Aegon Platform Terms and Conditions
- Cofunds Pension Account Charges Sheet



Please complete this form by typing in the boxes, including the signature box(es) and emailing it to:

aegoncofundadministration@aegon.co.uk

Our email system and the way we deal with data internally is secure. However, we're unable to ensure the security of emails before they reach us so please consider this and do not include any personally sensitive, financial or banking information that has not been appropriately secured.

Section 1

Client details

1A. Existing client details

| | | | | | | | | | | | |
|--|--|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|--------------------------|
| Product number | 8 | <input type="text"/> |
| Mr/Mrs/Miss/Ms/Other - please specify | <input type="text"/> | | | | | | | | | | |
| Full forename(s) | <input type="text"/> | | | | | | | | | | |
| Surname | <input type="text"/> | | | | | | | | | | |
| Date of birth | <input type="text"/> | <input type="text"/> | / | <input type="text"/> | <input type="text"/> | / | <input type="text"/> |
| National Insurance Number | <input type="text"/> | <input type="text"/> | / | <input type="text"/> |
| | I don't have a National Insurance Number | | | | | | | | | | <input type="checkbox"/> |

When completing date fields please use the usual **DD/MM/YYYY** format.

1B. Money Purchase Annual Allowance (MPAA)

Please confirm whether you have triggered the MPAA:

| | |
|-------------------------------|--------------------------|
| I have not triggered the MPAA | <input type="checkbox"/> |
| I have triggered the MPAA | <input type="checkbox"/> |

The MPAA from 6 April 2023 is £10,000

| | | | | | | | | | | | |
|-------------------------------|----------------------|----------------------|---|----------------------|----------------------|---|----------------------|----------------------|----------------------|----------------------|--|
| Date of MPAA trigger | <input type="text"/> | <input type="text"/> | / | <input type="text"/> | <input type="text"/> | / | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | |
| Scheme where trigger occurred | <input type="text"/> | | | | | | | | | | |

Section 2

Funding the pension (tick all that apply)

It's important that we're made aware of all contributions to collect even if the value is remaining the same, to ensure the contributions continue. If this is left blank an assumption will be made that the contribution is to be cancelled.

Who's funding the pension? Client Employer (please complete Section 2B) Third party (please complete Section 2C)

| | Personal (net) ¹ | Employer (gross) | Third party (net) ¹ |
|---|-----------------------------|------------------|--------------------------------|
| Single contributions (Cheque) | £ | £ | £ |
| Single contributions (bank transfer) | £ | £ | £ |
| Single contributions Aegon General Investment Account cash facility | £ | N/A | N/A |
| Total regular contributions, including existing contributions | £ | £ | £ |

Please download and complete a **Cofunds Pension Account Investment by Direct Debit form** from the Aegon website for each regular contribution. If there is not sufficient time to set up the Direct Debit instruction, payments will commence the following month.

¹ Net contributions are subject to tax relief which can take between 6 and 11 weeks to reach the product cash facility.

i
Cheques must be made payable to **Cofunds Limited**. For a Building Society cheque or banker's draft your name must appear on the front of the cheque, or on the back of the cheque accompanied by the Building Society's or Bank's official stamp and signature.

i
Aegon must receive this form and the completed Direct Debit instruction 11 working days before the collection date.

2A. Regular contribution details (if required)

The details entered on this form will apply until further notice. Regular contributions can only be taken monthly on the first day of every month.

First collection month /

2B. Employer details (if required)

Type of employer

Public company (quoted) Public company (unquoted) Private limited company Partnership

Charity Club Society Trust

Employer name

Registered address

Postcode

Registered number (if applicable)

Operating address

Postcode

Relevant company registry or regulated market listing authority

i
If this section is completed then the employer must be verified in Section 3A and sign Section 4C if making regular contributions and not previously verified. Otherwise, we only require the employer's name and registered address.

i
This section cannot be used to verify the identity of any customer that falls into one of the following categories:

- those who are exempt from verification as being an existing client of the introducing firm prior to the introduction of the requirement for such verification;
- those who have been subject to Simplified Due Diligence under the Money Laundering Regulations; or
- those whose identity has been verified using the source of funds as evidence.

Names of directors, or equivalent (and dates of birth, if known)

Full name

Date of birth (if known) / /

Full name

Date of birth (if known) / /

Full name

Date of birth (if known) / /

i
Relevant company registry includes other registers, such as those maintained by charity commissions (or equivalent) or chambers of commerce.

Names of principal beneficial owners with a shareholding of over 25% (and dates of birth, if known)

Full name

Date of birth (if known) / /

Full name

Date of birth (if known) / /

Full name

Date of birth (if known) / /

i
If there are no principal beneficial owners with a shareholding of over 25%, please provide the names (and dates of birth, if known) of those individuals with a majority shareholding of 25% or less.

Section 2

Funding the pension – continued

2C. Third party details (if required)

| | | | | | | | | | | | | |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-------------------------------|---------------------------------|
| Customer number (if applicable) | 3 | <input type="text"/> | | | |
| Mr/Mrs/Miss/Ms/Other - please specify | <input type="text"/> | | | | | | | | | | | |
| Full forename(s) | <input type="text"/> | | | | | | | | | | | |
| Surname | <input type="text"/> | | | | | | | | | | | |
| Permanent residential address | <input type="text"/> | | | | | | | | | | | |
| | <input type="text"/> | | | | | | | | | | | |
| | <input type="text"/> | | | | | | | | | | | |
| Postcode | <input type="text"/> | | | | | | | | | | | |
| Relationship to applicant | <input type="text"/> | | | | | | | | | | | |
| Date of birth | <input type="text"/> | <input type="text"/> | / | <input type="text"/> | <input type="text"/> | / | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | Male <input type="checkbox"/> | Female <input type="checkbox"/> |

i
If this section is completed then the third party must be verified in Section 3A if not previously verified.

i
If the individual has changed address in the last three months please provide their previous address and postcode on a separate sheet of paper securely stapled to this form.

Section 3

Adviser details (for adviser use only)

| | |
|--------------|----------------------|
| Adviser name | <input type="text"/> |
| Firm name | <input type="text"/> |

3A. Confirmation of Verification of Identity (CVI)

I/We confirm that the names, addresses and dates of birth contained in this application for the **client, employer and third party payer** (if relevant) have been verified by me/us, and that the evidence I/we obtained:

| | |
|--|-------------------------------------|
| Meets the standard evidence in the Joint Money Laundering Steering Group guidance for the UK financial services sector | <input checked="" type="checkbox"/> |
| Exceeds the standard evidence - where the client is a Politically Exposed Person (written details of the further verification evidence taken are attached to this application) | <input checked="" type="checkbox"/> |

I/We also confirm that:

| | |
|--|-------------------------------------|
| The money for investment is being drawn from an account in the name of the applicant given in Section 1A, the employer detailed in Section 2B or the third party payer detailed in Section 2C. | <input checked="" type="checkbox"/> |
|--|-------------------------------------|

3B. Authorisation

I/We also confirm that:

| | |
|---|-------------------------------------|
| I/we have my/our client's authority to set up this single and/or regular investment and that I/we have supplied the relevant product Key Features/ Fund specific information, Key Investor Information Documents (KIIDs), (or Key Information Document), and any relevant consumer-facing sustainability disclosure reports relating to my/our client's investment (if applicable). | <input checked="" type="checkbox"/> |
| I/we have provided my/our client with the details of the fees appropriate to their investment (if applicable). | <input checked="" type="checkbox"/> |

| | | | | | | | | | | | | |
|-------------------------|--------------------------------|--------------------------------------|----------------------|----------------------|---|----------------------|----------------------|---|----------------------|----------------------|----------------------|----------------------|
| Signed (type name here) | <input type="text" value="X"/> | Date | <input type="text"/> | <input type="text"/> | / | <input type="text"/> | <input type="text"/> | / | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Name | <input type="text"/> | FCA Reference Number (Firm) | <input type="text"/> | | | | | | | | | |
| Position | <input type="text"/> | | | | | | | | | | | |

4A. I declare that

If the total contributions (personal, third party and employer) to my Cofunds Pension Account in the current tax year exceed the Annual Allowance, I confirm that I have sufficient unused Annual Allowance to carry forward from the previous three tax years. I understand that my Cofunds Pension Account is a money purchase scheme. If I have triggered the money purchase annual allowance and contribute more than £10,000 to my Cofunds Pension Account, I recognise that I will incur a tax charge and that I cannot use carry forward to mitigate this charge.

I have viewed the relevant product Key Features, fund specific information, Key Investor Information Documents (KIIDs), (or Key Information Document), and any relevant consumer-facing sustainability disclosure reports relating to my investment.

4B. I acknowledge that

The Aegon Platform terms and conditions are the standard terms upon which Aegon intends to rely, and it is important that I read the terms before agreeing to be bound by them. If there is any term or point I do not understand or do not wish to be bound by, I understand that I can request further information before signing this application.

There are fees (the Aegon Platform annual charge) for the use of Aegon's services. I authorise Aegon to collect these fees from my product cash facility. If there is insufficient money in my account, I authorise Aegon to sell enough of my platform assets to pay these fees in accordance with the Aegon Platform terms and conditions.

4C. Employer's Contribution Authority

Declarations in this section 4C are made by the employer and are only required if the employer is making regular contributions.

I understand that I am obliged by the Pensions Regulator to provide a new Cofunds Pension Account Additional Contribution Form for any amendments to regular contributions into my employee's Cofunds Pension Account or if any employer or employee details change. By signing below I confirm I understand and accept the declaration above.

I understand that I have a duty to pay the contributions detailed on this form to my employee's Cofunds Pension Account by the 'payment due date'. This is the 19th of the month following the date of the deduction from pay. For example, a contribution deducted from pay on 5 May must be received by the pension provider no later than 19 June. I understand that Curtis Banks has a duty to report the late payment of any contribution that is of material significance to the Pensions Regulator.

4D. Notes

All relievable personal contributions must be made net of basic rate tax, which Curtis Banks will reclaim from HM Revenue & Customs and add to your Cofunds Pension Account. This can take up to 11 weeks.

Relevant UK individuals can contribute up to the higher of £3,600 or 100% of their relevant UK taxable earnings whilst benefiting from tax relief.

Non-relevant UK individuals who have been resident or had earnings chargeable to UK income tax in the last five years are entitled to contribute but will only receive tax relief on contributions up to £3,600 gross (£2,880 net). Non-relevant UK individuals are entitled to contribute but will not be entitled to any tax relief on contributions.

The annual allowance at 6 April 2023 is £60,000. If your income, including the value of any pension contributions, is over £260,000, your annual allowance may be reduced. Please speak to your adviser for further information. The money purchase annual allowance from 6 April 2023 is £10,000.

Your gross personal contributions in a tax year must not normally be more than your annual earnings and the total contributions (i.e. personal, third party and employer) must not normally be more than the annual allowance. If you exceed the annual allowance, you may be able to carry forward any unused Annual Allowance from up to three previous tax years. You will need to have been a member of a registered pension scheme in a tax year that you are carrying forward any unused Annual Allowance. It will be your responsibility to calculate the amount available to carry forward and Curtis Banks will apply for tax relief on the full amount of any personal contributions made by you or any other third party.

Contributions that are in excess of relevant UK earnings do not receive tax relief and do not count towards the Annual Allowance for the tax year in question.

Once you have triggered the money purchase annual allowance, contributions to your money purchase pension schemes must not exceed £10,000 per tax year. If you do exceed the money purchase annual allowance, you cannot carry forward unused allowance from previous tax years to mitigate the resulting tax charge. It will be your responsibility to determine whether you have exceeded the money purchase annual allowance.

Contributions cannot be made past your 75th birthday.

In some circumstances if you hold transitional protection (previously known as Lifetime Allowance protection), making any single or regular contributions could invalidate your protection.

Contributions cannot be refunded without being unauthorised payments unless the contribution falls within HMRC's "genuine errors" guidelines or they are in excess of your relevant UK taxable earnings.

The tax treatment outlined in this document are based on our understanding of current tax law and may be subject to change. The tax treatment depends on your individual circumstances and may be subject to change in the future.

Electronic transfers

Personal and employer regular contributions cannot be accepted electronically into the Cofunds Pension Account and should be made by Direct Debit. For single contributions, please contact us to confirm the bank details to which payments should be sent. Cofunds require confirmation of the bank details from which payments will be made before contributions can be processed.

4E.

You should sign and date this form by typing your full name in the signature box below and typing the date in the date box. Your typed name in the signature box will be your signature. When you sign the form, by typing your name in this box, you are making the declarations and confirming that you wish to proceed with the instructions in this form.

If this form is for regular contributions, we require a client signature below. If this form is **only** for single contributions, a client signature is not required if Section 3B is signed by the adviser. i

Client (type name here) Date / /

Client name

Please read Section 4C. An employer making regular contributions must complete and sign below. i

Employer (type name here) Date / /

Name of signatory Position in company

If a third party is making regular contributions, the third party named in section 2C should complete and sign below. i

Third party (type name here) Date / /

Third party

Section 5

Adviser declaration

Where you have completed this form on behalf of the customer named in section 1, when you sign the form, by typing your name in this box, you are making the declarations and confirming that the customer wishes to proceed with the instructions in this form.

By signing this form, by typing your name in the box below, you make the following additional declarations:

You declare that:

- to the best of your knowledge and belief, the information supplied to Aegon and Curtis Banks on behalf of the customer is true and complete;
- you have the appropriate authority from the customer to complete this form, to make the declarations in this form on their behalf and to provide Aegon and Curtis Banks with the instructions set out in this form, acknowledging that Aegon and Curtis

Banks reserves the right to request a copy of the authority and failure to provide a copy when requested may result in Aegon or Curtis Banks being unable to proceed with the instructions; and

- you have discussed the form with the customer and they are aware of its content, they agree to the declarations and agree to you submitting this application on their behalf.
- You hereby indemnify Aegon and Curtis Banks against all claims, losses, tax charges, penalties and interest incurred or due to be paid by Aegon or Curtis Banks respectively as a result of my failure to obtain the appropriate authority from the customer and/or supplying incorrect or inaccurate information and Aegon relying on and following the instructions given in this application form.

Adviser Signature (type name here)

X

Date

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

The Cofunds Pension Account is provided by Curtis Banks Pensions (Curtis Banks), a trading name of Suffolk Life Pensions Limited (Suffolk Life). Registered address: 153 Princes Street, Ipswich, Suffolk IP1 1QJ.

Registered in England and Wales number 01180742. Suffolk Life is authorised and regulated by the Financial Conduct Authority (FCA) under FCA registration number 0116298.

All assets held in the Cofunds Pension Account are legally owned by Suffolk Life Trustees Limited and are held on the Aegon Platform provided by Cofunds Limited (Cofunds). Registered address: Level 26, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AB. Registered in England and Wales No. 0 3965289. Authorised and regulated by the Financial Conduct Authority (FCA) under FCA Registration No 194734.

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