

# Cofunds Pension Account Provided by Curtis Banks

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 contact us on 0345 604 4001 (call charges will vary) or by visiting [\*\*aegon.co.uk/additionalsupport\*\*](https://aegon.co.uk/additionalsupport)

Use this form to apply for a new Cofunds Pension Account plan.

Please note failure to complete all the sections relevant to your application will cause delays with your request.

We strongly recommend that you seek financial advice or use the government's MoneyHelper service before taking benefits.

Should you wish to immediately go in to drawdown, you will also need to complete and return the Cofunds Pension Account Flexi Access Drawdown Application Form.

If you wish to apply for a new Cofunds Pension Account by transferring a scheme from which you are already taking benefits, please complete the Cofunds Pension Account Drawdown Transfer Application Form instead.

By completing this application form by typing in the boxes, including the signature box(es) you are agreeing to enter into a contract with Curtis Banks as the provider of the Cofunds Pension Account. This is a legally binding document between you and Curtis Banks.

Before applying you should make sure you have read the following documents:

- Key Features of the Cofunds Pension Account
- Terms and conditions of the Cofunds Pension Account
- Curtis Banks Personal illustration
- Aegon Personal illustration reference
- Cofunds Pension Account Charges Sheet (for advised clients)
- Curtis Banks Privacy Information Notice (for clients)

In addition to these you will need to read:

- Aegon Platform terms and conditions
- The Fund Key Features
- Key Investor Information Documents and any relevant consumer-facing sustainability disclosure report
- The Aegon Platform key information document

These set out the terms of business of Aegon for holding your Cofunds Pension Account assets on the Aegon Platform and the key elements of the funds that are to be held within your pension account and hence are important documents.

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 1180742. Suffolk Life is authorised and regulated by the Financial Conduct Authority (FCA) under FCA registration number 116298.

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. 03965289. Authorised and regulated by the Financial Conduct Authority (FCA) under FCA Registration No. 194734.

If you're transferring in order to take retirement benefits, please tick this box and complete the questions regarding Pension Wise and financial advice below. ☐

If you're not planning to take retirement benefits after transferring, please tick this box and go to Section 1. ☐

We think you should get financial advice or guidance before making any decisions regarding your pension savings, to help fully understand your options.

### Pension Wise guidance

Due to the importance of receiving guidance, the government introduced regulations to highlight Pension Wise. Pension Wise is a free and impartial government service from **moneyhelper.org.uk** offering you guidance on your pension savings and the options available to you. The regulations recommend you take guidance from an independent pension specialist at Pension Wise and appointments are available online, by phone or face to face.

You can book online at **moneyhelper.org.uk/pensionwise** or call them on 0800 138 3944. Alternatively, call us on 0345 604 4001 (call charges will vary) and we'll book an appointment for you. Please have your product number to hand when you call us, as we'll ask you for it.

### Advice

Before making any decisions about taking your pension benefits you should also get advice from a financial adviser. If you don't have a financial adviser, you can visit **moneyhelper.org.uk/choosing-a-financial-adviser** to find one.

**The regulations require you, or your adviser if they're completing the form on your behalf, to confirm the following options before we can proceed with your transaction. If you plan to take guidance and/or advice you should do this before completing this form.**

Please make sure you answer the following questions.

1 Have you had advice from a financial adviser relating to this transaction in the last 12 months?

☐ Yes      Date   /   /

☐ No

2 Have you received guidance from Pension Wise relating to this transaction in the last 12 months?

☐ Yes - **you don't need to complete question 3**      Date   /   /

☐ No - **go to question 3**

3 If you answered **No** in question 2 above and **don't** want to use Pension Wise, you need to opt-out.

Please tick the relevant option(s) below.

☐ I don't want to receive guidance.

☐ I don't want to receive advice.

☐ I have already had advice in the last 12 months as confirmed in question 1.

If you've already received guidance or advice, you may want to do this again if there's been any significant change to your pension fund or personal circumstances.

Please complete this form by typing in the boxes, including the signature box(es), together with enclosures and email it to: [aegoncofundadministration@aegon.co.uk](mailto: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.

1 ADVISER DETAILS (FOR ADVISER USE ONLY)

Adviser name	Regulator's reference number for individual
Firm name	Regulator's reference number for company
Address	Telephone
	Fax
	Email address
Postcode	

If the regulated company is an appointed representative or part of a network, please provide details below.

Name of principal or network	Telephone
Regulator's reference number for principal or network	Fax
Did you advise your client specifically to set up the Cofunds Pension Account? Yes <input type="checkbox"/> No <input type="checkbox"/>	Email address

2 CLIENT DETAILS

Curtis Banks illustration reference	Mr/Mrs/Miss/Ms/Other – please specify
Aegon illustration reference	First Name
	Middle Name(s)
	Surname
Please insert the illustration numbers. You must have been provided with illustrations from us before completing this form. If you haven't, we will not be able to process this application. Please speak to your adviser to request the illustrations.	Previous address if you have changed address in the last three years
Country of residence	
Nationality	
Current Permanent Residential Address	
	Postcode
	Male <input type="checkbox"/> Female <input type="checkbox"/> Date of birth
	D D / M M / Y Y Y Y
National Insurance number	
For tax purposes, are you resident anywhere other than the UK?	
<input type="checkbox"/> No	
<input type="checkbox"/> Yes – download and complete the individual self-certification form on our website and attach it to this form.	

Occupation	Home telephone number
	Work telephone number
	Email address
Please enter, in the box below, an age from 55 (due to increase to 57 in 2028) to indicate when you intend to start taking benefits. This does not affect your right to begin taking benefits at any age permitted. Please note that if this field is left blank we will assume you intend to start taking benefits at age 75.	If you are either married or in a registered civil partnership, please confirm the date of birth of your spouse. If no date of birth is specified, we shall assume that you are not either married or in a registered civil partnership.
Retirement age	Spouse's/registered civil partner's date of birth
	D D / M M / Y Y Y Y
	Spouse's/registered civil partner's gender Male <input type="checkbox"/> Female <input type="checkbox"/>

2.1 CLIENT STATUS

Please indicate below which situation is applicable to you (Please tick one box only):

<input type="checkbox"/> Employed	<input type="checkbox"/> In full time education
<input type="checkbox"/> Unemployed	<input type="checkbox"/> Self employed. If trading under a different name, please write it in the box below.
<input type="checkbox"/> Receiving a pension chargeable to tax	
<input type="checkbox"/> Caring for a person aged 16 or over	<input type="checkbox"/> Other. If you have ticked this box, please provide further details below.
<input type="checkbox"/> Caring for one or more children under the age of 16 years	

## 2.2 TRANSITIONAL PROTECTION

If you've been issued transitional protection by HMRC (previously known as Lifetime Allowance protection), please provide us with details of this protection below. If you don't hold any form of protection, please answer the pension earmarking question below, before going to section 3.

<input type="checkbox"/> Enhanced protection*	<input type="checkbox"/> Fixed protection 2012	<input type="checkbox"/> Individual 2014
<input type="checkbox"/> Primary protection	<input type="checkbox"/> Fixed protection 2014	<input type="checkbox"/> Individual 2016
<input type="checkbox"/> Pension credit rights	<input type="checkbox"/> Fixed protection 2016	<input type="checkbox"/> International

Pension reference number

Pension Scheme Administrator references

Please enclose a copy of the valid transitional protection certificate from HMRC. Please note, HMRC did not issue certificates for fixed protection 2016 or individual protection 2016. Please ensure you provide both the protection reference number and the pension scheme administrator reference in the boxes above.

### Pension earmarking

Have you been involved in divorce proceedings, which have resulted in the issue of a Pension Attachment/Earmarking order?

<input type="checkbox"/> Yes
<input type="checkbox"/> No

If 'yes', please provide us with a copy of the relevant order.

## TRANSFER REQUEST

This section must be completed if you are transferring a plan from which you are not taking benefits to your Cofunds Pension Account.

A separate copy of this section must be completed where more than three schemes are being transferred.

## 3 FIRST SCHEME TO BE TRANSFERRED

### 3.1 SCHEME DETAILS

Full name of transferring scheme	<input type="text"/>
Type of scheme being transferred (e.g. personal pension)	<input type="text"/>
Name of scheme administrator/ trustee/insurance company	<input type="text"/>
Scheme administrator/trustee/ insurance company address	<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>
HM Revenue & Customs reference number	<input type="text"/>
Policy/account number (if applicable)	<input type="text"/>
Transfer value	£ <input type="text"/>

**i** Please check with the current scheme provider if discharge forms are required. If so, please enclose them with this form. Not enclosing these may result in a delay to the transfer.

Is the transfer from the transferring scheme a full or partial transfer?

<input type="checkbox"/> Full
<input type="checkbox"/> Partial – Amount to be transferred: £ <input type="text"/> or <input type="text"/> %

**i** If you are not sure, please check with your current scheme.

Is the transferring scheme subject to a Protected Pension Age?

<input type="checkbox"/> Yes
<input type="checkbox"/> No

### 3.1 SCHEME DETAILS – continued

Is the transferring scheme a defined benefits pension scheme, for example, a final salary scheme?

<input checked="" type="checkbox"/>	Yes				
<input checked="" type="checkbox"/>	No – does the transferring scheme include:				
	Guaranteed Annuity Rates	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Any other safeguarded benefits that provide a guarantee or promise such as Guaranteed Minimum Pension (GMP) or guaranteed growth rates	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input checked="" type="checkbox"/>	If yes to any question, I confirm that a suitably authorised financial adviser recommended that I transfer the scheme. <b>We will not accept this transfer unless you have received a recommendation from a suitably authorised financial adviser to transfer the scheme.</b>				

If the adviser named in Section 1 gave this advice they will be required to sign and complete Section 7. If they didn't give this advice but you would still like to transfer the scheme, you are required to seek transfer advice from an authorised adviser who should confirm their recommendation to transfer by completing Appendix I.

### 3.2 ASSETS TO BE TRANSFERRED

<input checked="" type="checkbox"/>	The transfer payment will comprise only cash	
<input checked="" type="checkbox"/>	Other assets are to be transferred as investments (i.e. transferring investments without selling them). Please ensure that the current scheme administrator permits this. Please include one of the below :	
<input checked="" type="checkbox"/>	A full fund list including the number of units and SEDOL codes is enclosed	
<input checked="" type="checkbox"/>	A completed <b>Investment Transfer Schedule</b> is enclosed	

**i** Any funds that are not available in the Cofunds Pension Account must either be sold before the transfer is made or remain with the current scheme.

## 4 SECOND SCHEME TO BE TRANSFERRED

### 4.1 SCHEME DETAILS

Full name of transferring scheme	<input type="text"/>
Type of scheme being transferred (e.g. personal pension)	<input type="text"/>
Name of scheme administrator/ trustee/insurance company	<input type="text"/>
Scheme administrator/trustee/ insurance company address	<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/>
HM Revenue & Customs reference number	<input type="text"/>
Policy/account number (if applicable)	<input type="text"/>
Transfer value	£ <input type="text"/>

**i** Please check with the current scheme provider if discharge forms are required. If so, please enclose them with this form. Not enclosing this may result in a delay to the transfer.

Is the transfer from the transferring scheme a full or partial transfer?

<input type="checkbox"/>	Full			
<input type="checkbox"/>	Partial – Amount to be transferred:	£ <input type="text"/>	or	<input type="text"/> %

**i** If you are not sure, please check with your current scheme.

Is the transferring scheme subject to a Protected Pension Age?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

Is the transferring scheme a defined benefits pension scheme, for example, a final salary scheme?

<input type="checkbox"/>	Yes				
<input type="checkbox"/>	No – does the transferring scheme include:				
	Guaranteed Annuity Rates	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
	Any other safeguarded benefits that provide a guarantee or promise such as Guaranteed Minimum Pension (GMP) or guaranteed growth rates	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
<input type="checkbox"/>	If yes to any question, I confirm that a suitably authorised financial adviser recommended that I transfer the scheme. <b>We will not accept this transfer unless you have received a recommendation from a suitably authorised financial adviser to transfer the scheme.</b>				

If the adviser named in Section 1 gave this advice they will be required to sign and complete Section 7. If they didn't give this advice but you would still like to transfer the scheme, you are required to seek transfer advice from an authorised adviser who should confirm their recommendation to transfer by completing Appendix I.

### 4.2 ASSETS TO BE TRANSFERRED

<input type="checkbox"/>	The transfer payment will comprise only cash
<input type="checkbox"/>	Other assets are to be transferred as investments (i.e. transferring investments without selling them). Please ensure that the current scheme administrator permits this. Please include one of the below :
<input type="checkbox"/>	A full fund list including the number of units and SEDOL codes is enclosed
<input type="checkbox"/>	A completed <b>Investment Transfer Schedule</b> is enclosed

**i** Any funds that are not available in the Cofunds Pension Account must either be sold before the transfer is made or remain with the current scheme.

## 5 THIRD SCHEME TO BE TRANSFERRED

### 5.1 SCHEME DETAILS

Full name of transferring scheme	
Type of scheme being transferred (e.g. personal pension)	
Name of scheme administrator/ trustee/insurance company	
Scheme administrator/trustee/ insurance company address	
	Postcode
HM Revenue & Customs reference number	
Policy/account number (if applicable)	
Transfer value	£

**i** Please check with the current scheme provider if discharge forms are required. If so, please enclose them with this form. Not enclosing this may result in a delay to the transfer.

Is the transfer from the transferring scheme a full or partial transfer?

<input checked="" type="checkbox"/>	Full
<input checked="" type="checkbox"/>	Partial – Amount to be transferred: £ or %

**i** If you are not sure, please check with your current scheme.

Is the transferring scheme subject to a Protected Pension Age?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No

Is the transferring scheme a defined benefits pension scheme, for example, a final salary scheme?

<input checked="" type="checkbox"/>	Yes
<input checked="" type="checkbox"/>	No – does the transferring scheme include:
	Guaranteed Annuity Rates Yes No
	Any other safeguarded benefits that provide a guarantee or promise such as Guaranteed Minimum Pension (GMP) or guaranteed growth rates Yes No
<input checked="" type="checkbox"/>	If yes to any question, I confirm that a suitably authorised financial adviser recommended that I transfer the scheme. <b>We will not accept this transfer unless you have received a recommendation from a suitably authorised financial adviser to transfer the scheme.</b>

If the adviser named in Section 1 gave this advice they will be required to sign and complete Section 7. If they didn't give this advice but you would still like to transfer the scheme, you are required to seek transfer advice from an authorised adviser who should confirm their recommendation to transfer by completing Appendix I.

### 5.2 ASSETS TO BE TRANSFERRED

<input checked="" type="checkbox"/>	The transfer payment will comprise only cash
<input checked="" type="checkbox"/>	Other assets are to be transferred as investments (i.e. transferring investments without selling them). Please ensure that the current scheme administrator permits this. Please include one of the below :
<input checked="" type="checkbox"/>	A full fund list including the number of units and SEDOL codes is enclosed
<input checked="" type="checkbox"/>	A completed <b>Investment Transfer Schedule</b> is enclosed

**i** Any funds that are not available in the Cofunds Pension Account must either be sold before the transfer is made or remain with the current scheme.

## 6 CONTRIBUTIONS

This section is to be used to make single contributions and/or start regular contributions into a Cofunds Pension Account.  
Please complete an Investment strategy instruction to amend your fund choices.

## 6.1 MONEY PURCHASE ANNUAL ALLOWANCE (MPAA)

Please confirm whether you have triggered the MPAA. The MPAA is an allowance which may apply to your money purchase pension contributions. The MPAA is triggered by accessing any of your pensions in certain ways, such as receiving income in flexi-access drawdown or from a flexible annuity.

The MPAA from 6 April 2023 is £10,000.

The MPAA from 6 April 2023 is £10,000.

I have not triggered the MPAA	<input checked="" type="checkbox"/>
I have triggered the MPAA	<input checked="" type="checkbox"/>
Date of MPAA trigger	<div> <div><input type="text"/></div> <div><input type="text"/></div> <div>/</div> <div><input type="text"/></div> <div><input type="text"/></div> <div>/</div> <div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div> <div><input type="text"/></div> </div>
Scheme where trigger occurred	<input type="text"/>

## 6.2 FUNDING THE PENSION (TICK ALL THAT APPLY)

Who's funding the pension?	<input checked="" type="checkbox"/> Client	<input checked="" type="checkbox"/> Employer (please complete Section 6.4 & 6.6)	<input checked="" type="checkbox"/> Third party (please complete Section 6.5 & 6.7)
----------------------------	--	--	---

	Personal (net) <sup>1</sup>	Employer (gross)	Third party (net) <sup>1</sup>
Single contributions (Cheque)	£	£	£
Single contributions (bank transfer)	£	£	£
Single contributions from Aegon General Investment Account cash facility	£	N/A	N/A
Regular contributions	£	£	£

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

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.

For regular contributions, you'll also need to complete the Direct Debit form in Appendix II

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

Aegon must receive this form and the completed Direct Debit instruction 9 working days before the collection date.



## 6 CONTRIBUTIONS (CONTINUED)

### 6.3 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 working day of every month.

First collection month/year   /

### 6.4 EMPLOYER DETAILS (IF REQUIRED)

Type of employer	Public company (quoted) <input type="checkbox"/>	Public company (unquoted) <input type="checkbox"/>	Private limited company <input type="checkbox"/>	Partnership <input type="checkbox"/>
	Charity <input type="checkbox"/>	Club <input type="checkbox"/>	Society <input type="checkbox"/>	Trust <input type="checkbox"/>
Employer name	<input type="text"/>			
Registered address	<input type="text"/>			
	<input type="text"/>			
	Postcode <input type="text"/>			
Registered number (if applicable)	<input type="text"/>			
Operating address	<input type="text"/>			
	<input type="text"/>			
	Postcode <input type="text"/>			
Relevant company registry or regulated market listing authority	<input type="text"/>			
	<input type="text"/>			

**i** If this section is completed then the employer must be verified in Section 7.3 and sign Section 6.6 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
- Those whose identity has been verified using the source of funds as evidence

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

**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.

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

Full name	<input type="text"/>									
Date of birth (if known)	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/>									
Date of birth (if known)	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/>									
Date of birth (if known)	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

Full name	<input type="text"/>									
Date of birth (if known)	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/>									
Date of birth (if known)	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/>									
Date of birth (if known)	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### 6.5 THIRD PARTY DETAILS (IF REQUIRED)

Customer number (if applicable)	<input type="text"/> 3 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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"/>									
	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 7.3 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.

## 6 CONTRIBUTIONS (CONTINUED)

### 6.6 EMPLOYERS CONTRIBUTION AUTHORITY (IF REQUIRED)

This is only required if you are providing regular contributions. An employer making regular contributions must complete & sign below.

I understand that I am obliged by the Pension 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 this form 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.

An employer making regular contributions must complete and sign below.

Signed   
(type name here)

Date   /   /

Name of signatory   
Position in company

### 6.7 THIRD PARTY CONTRIBUTION AUTHORITY

I understand that, as the third party named under Section 6.5 & 6.7, I am making this payment to the pension of the client named in Section 2.

Signed   
(type name here)

Date   /   /

Name

## 7 ADVISER DETAILS (FOR ADVISER USE ONLY)

### 7.1 ADVICE GIVEN

Did you advise your client on the suitability of transferring any employer-sponsored schemes to the Cofunds Pension Account?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	N/A	<input type="checkbox"/>
Did you advise your client to transfer any safeguarded benefits to the Cofunds Pension Account?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	N/A	<input type="checkbox"/>

**i**  
If 'No' to safeguarded benefits, the suitably authorised financial adviser must complete Appendix I to confirm they made the recommendation, otherwise we won't be able to accept the transfer.

### 7.2 FEE CONFIRMATION

I/We also confirm that:

I/we have provided my/our client with the details of the fees appropriate to their investment (if applicable). ☐

### 7.3 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 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 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 2, the employer detailed in Section 6.4 or the third party payer detailed in Section 6.5. ☐

### 7.4 ADVISER DECLARATION

Signed    
(type name here)

Date  /  /

Adviser name

FCA Reference Number (**Firm**)

Firm name


Position

EXPRESSION OF WISH

This form is to tell us who you wish to receive benefits from your plan if you die.

8 DETAILS OF BENEFICIARIES

Please read the 'Benefits payable on death' within the Client declaration before entering details of beneficiaries.

The percentages in Section 8 should add up to 100%. 

8.1 INDIVIDUALS

Individual 1

Name

Address

Postcode

Date of birth

/

/

Percentage of fund payable to beneficiary%

Individual 2

Name

Address

Postcode

Date of birth

/

/

Percentage of fund payable to beneficiary%

Individual 3

Name

Address

Postcode

Date of birth

/

/

Percentage of fund payable to beneficiary%

Individual 4

Name

Address

Postcode

Date of birth

/

/

Percentage of fund payable to beneficiary%

8.2 TRUST

Trust 1

Name of trust

Name of trustees

Address where trust is held

Postcode

Date of trust

/

/

Percentage of fund payable to beneficiary%

Trust 2

Name of trust

Name of trustees

Address where trust is held

Postcode

Date of trust

/

/

Percentage of fund payable to beneficiary%

8.3 CHARITY

Charity 1

Name of Charity

Address

Postcode

Percentage of fund payable to beneficiary%

Charity 2

Name of Charity

Address

Postcode

Percentage of fund payable to beneficiary%

## 9 ALTERNATIVE BENEFICIARIES

Please only complete this section if you wish to name alternative beneficiaries where all of the beneficiaries you name in Section 8 either:

- a. die before you; or
- b. do not wish to receive benefits from your plan (for example, for tax planning purposes).

The percentages in Section 9 should add up to 100%.



### 9.1 INDIVIDUALS

#### Individual 1

Name	<input type="text"/>
Address	<input type="text"/>
Postcode	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Percentage of fund payable to beneficiary	<input type="text"/> %

#### Individual 2

Name	<input type="text"/>
Address	<input type="text"/>
Postcode	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Percentage of fund payable to beneficiary	<input type="text"/> %

#### Individual 3

Name	<input type="text"/>
Address	<input type="text"/>
Postcode	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Percentage of fund payable to beneficiary	<input type="text"/> %

#### Individual 4

Name	<input type="text"/>
Address	<input type="text"/>
Postcode	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Percentage of fund payable to beneficiary	<input type="text"/> %

### 9.2 TRUST

#### Trust 1

Name of trust	<input type="text"/>
Name of trustees	<input type="text"/>
Address where trust is held	<input type="text"/>
Postcode	<input type="text"/>
Date of trust	<input type="text"/> / <input type="text"/> / <input type="text"/>
Percentage of fund payable to beneficiary	<input type="text"/> %

#### Trust 2

Name of trust	<input type="text"/>
Name of trustees	<input type="text"/>
Address where trust is held	<input type="text"/>
Postcode	<input type="text"/>
Date of trust	<input type="text"/> / <input type="text"/> / <input type="text"/>
Percentage of fund payable to beneficiary	<input type="text"/> %

### 9.3 CHARITY

#### Charity 1

Name of Charity	<input type="text"/>
Address	<input type="text"/>
Postcode	<input type="text"/>
Percentage of fund payable to beneficiary	<input type="text"/> %

#### Charity 2

Name of Charity	<input type="text"/>
Address	<input type="text"/>
Postcode	<input type="text"/>
Percentage of fund payable to beneficiary	<input type="text"/> %

## 10 RISK WARNINGS

**Please note: this section should be completed by clients aged 50 or over who are transferring in uncrystallised funds and taking benefits within 3 months of the transfer.**

**Please answer the following question.**

Prior to applying to take or transfer benefits have you taken advice on that decision from an authorised adviser?

<input type="checkbox"/>	Yes please go to section 11.
<input type="checkbox"/>	No* please answer the questions below to highlight the risks.

\*Having considered the matter, I will not be seeking financial advice and accordingly I wish to deal with Curtis Banks on an execution-only basis on making the application to take or transfer benefits. As an execution-only client I confirm that I have received all relevant key features documents, including personal illustration(s).

The Financial Conduct Authority requires us to make sure you have considered the potential risks of accessing your pension benefits. We are required to ask questions about your circumstances, so that we can provide warnings about the risks which might apply to you.

Once we have received your answers to the below questions, we will send you a statement highlighting the potential risks. If you still wish to proceed, you will need to sign and return the declaration on the statement, to confirm that you've read and understand the risk warnings and wish to proceed.

Please note that this exercise is only intended to highlight potential risks to you - your answers won't affect your options.

We will not be able to process your retirement benefits until we have received this signed declaration. We can accept copies by fax 0370 414 8000 or by email [benefitsteam@suffolklife.co.uk](mailto:benefitsteam@suffolklife.co.uk).

### Guaranteed income

Annuities offer a guaranteed income, but in drawdown there is no guarantee about the amount of income you might be able to take in the future. This is because the available income depends on your fund value, which is affected by many factors, such as investment performance. Are you comfortable with there being no guarantee of future income in drawdown?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

### Tax

Money that you take from your pension may be taxed (please see the applicable Key Features Document or beneficiary options factsheet for further information). If it is taxed as income, it is added to any other taxable income you receive during the tax year, and might push you into a higher tax bracket. It is also possible that the tax we deduct from any payments is not the final amount due: you may need to pay additional tax at the end of the year. Are you confident that you fully understand the tax implications of taking income from your plan?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

### Investment scams

Some investment scams encourage people to withdraw money from their pensions in order to invest elsewhere. For example, they may offer unusually high rates of return, special offers, or there may be pressure to act quickly. The schemes can appear very genuine, but you risk losing some or all of your money. Are you aware of how to protect yourself from investment scams?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

### Health

Annuities provide a guaranteed income for life and although the return may appear low, if your life expectancy is reduced because of poor health you may qualify for enhanced annuities which pay better rates. Are there aspects of your health or lifestyle which could make you consider whether you are potentially eligible for a better value annuity?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

### Inflation

When planning your long term income needs you need to take into account of future inflation, which will erode the buying power of your money. For example, if inflation is 2% p.a., £1 today will be worth 82p in 10 years time. If you are planning to take a level of income or a large lump sum from your pension, do you understand that inflation will erode the value of what will be available for you in the future?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

**Debt**

Are you aware that money taken from your pension could be available to creditors in respect of any unpaid debts you might have?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

**Benefits**

Are you aware that taking money from your pension could affect your entitlement to means-tested benefits?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

**Ongoing income**

Any money taken from your pension now will reduce the amount that may be available to you in the future. Are you expecting this pension to provide you with income for the rest of your life?

<input type="checkbox"/>	Yes/unsure
<input type="checkbox"/>	No

**Contributions**

The annual allowance is the maximum amount you, or anyone on your behalf, can contribute to your pensions each year without incurring a tax charge. It is currently £60,000. If you take income whilst in flexi-access drawdown, your annual allowance for 'money purchase' pensions, such as your SIPP, will be reduced to £10,000. Are you, or anyone on your behalf, likely to contribute more than £10,000 to money purchase pensions in the future?

<input type="checkbox"/>	Yes/unsure
<input type="checkbox"/>	No

**Further investment**

If you withdraw money from your pension to invest elsewhere, the charges on the new investments may differ from the charges applicable to your pension. The new investments are also likely to be subject to income tax and capital gains tax, whereas investments in your pension are exempt from these charges. If you plan to invest your money elsewhere, do you understand the difference in charges and how this could affect the value?

<input type="checkbox"/>	Yes/not applicable
<input type="checkbox"/>	No/unsure

**Inheritance tax**

Money taken from your pension becomes part of your estate, which will be assessed for inheritance tax purposes on your death. Money in your pension is held outside your estate and is highly unlikely to be subject to inheritance tax. Have you considered the inheritance tax implications of taking money from your pension?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

**Shopping around**

There are several ways in which you can access your pension savings. Different products, with different options and charges, are available from various providers. We recommend that you research the options available to you. Are you happy that you've researched your options and have made an informed choice?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

**Beneficiaries**

When you die, the remaining money in your pension can pass to beneficiaries, such as a spouse or other family members. Any money you take from your pension will reduce the amount which may be available to them on your death. Are you relying on this pension to provide for your beneficiaries when you die?

<input type="checkbox"/>	Yes
<input type="checkbox"/>	No/unsure

**Contact details**

We may need to contact you if we have any questions on the information you have given. Please provide us with your email address and a contact telephone number and your preferred hours of contact (during our opening hours).

Home telephone number	<input type="text"/>
Email address	<input type="text"/>
Mobile telephone number	<input type="text"/>
Preferred hours of contact	<input type="text"/>

**11 ADVISER CHARGING**

Please note: all information entered below must be consistent with the charge your adviser will assign you.

**11.1 ONE-OFF**

I authorise Aegon to pay my adviser an initial advice charge of:  or  of the initial transfer value(s)/single contribution to the plan included in this Application Form

**11.2 ONGOING**

Charge model name

Please note: all information entered below must be consistent with the charge your adviser will assign you to.

Ongoing advice charge of:  or annual percentage rate  or tiered percentage rate  of the plan value each year

Any ongoing advice charge will be taken monthly in arrears from the product cash facility. For example, if you wish to charge £50 per month, please enter £600 as the ongoing amount. If you have selected to charge a tiered percentage rate please enter the highest applicable percentage rate that applies to the charge.



## 12 CLIENT DECLARATION

### 12.1 DATA PROTECTION STATEMENT

#### Important please read: Data Protection

Curtis Banks takes your privacy very seriously. Curtis Banks uses the personal information collected through this form, from any other information that you provide to them, and personal information they collect from third parties ('your information') for the reasons and purposes set out in the Curtis Banks Privacy Information Notice (for clients).

**Disclosures:** Curtis Banks may need to transfer your information to countries outside the European Economic Area in order to provide our services to you.

Curtis Banks may disclose your information to other companies within the Curtis Banks group of companies, banks, investment managers and fund providers that are appointed to act for your Cofunds Pension Account, regulatory bodies, law enforcement agencies, the current and future owners of our business and suppliers Curtis Banks engages to process data on their behalf.

To protect you and Curtis Banks from financial crime, Curtis Banks may need to confirm your data from time to time. They may do this by using reference agencies to search sources of information about you (an identity search). This will not affect your credit rating. If this search fails, we may ask you for documents to confirm your identity.

**Access:** You have the right to ask for a copy of your information. To obtain a copy of your information, please write to Curtis Banks, 153 Princes Street, Ipswich, IP1 1QJ.

**Consent:** We would like your consent to provide you with relevant information about the products and services within the Curtis Banks Group, and to share informative, and relevant education updates such as changes to pension legislation and regulation.

☐ Please tick the box if you agree to receive this information.

You can find information on how Aegon, the platform provider, use and share your client's personal information, including how long they keep it and details of their rights at [aegon.co.uk/customer/utilities/privacy](https://aegon.co.uk/customer/utilities/privacy)

### 12.2 DECLARATION

I request that the benefits described in or arising from this application be provided for me under the Cofunds Pension Account as part of the Suffolk Life Appropriate SIPP Scheme and in consideration of its acceptance I undertake to be bound by the rules of the scheme in force from time to time. A copy of the scheme rules is available on request.

I declare that to the best of my knowledge and belief, once my application is made, the particulars specified and made in it (whether in my handwriting or not) are correct and complete.

I am aged over 18 years at the point I apply for the Cofunds Pension Account.

I confirm that I have received the Key Features of the Cofunds Pension Account, Cofunds Pension Account Terms and Conditions, Cofunds Pension Account Charges Sheet, Curtis Banks Privacy Information Notice and a personal illustration.

I confirm that I have received the Fund Key Features, or relevant fund specific information for the investment fund(s) I've chosen and the Aegon Platform Key Information Document.

I confirm that I have received and agree to be legally bound by the Aegon Platform terms and conditions and the Terms and Conditions of the Cofunds Pension Account.

I accept that Aegon or Curtis Banks will correspond with the adviser who submits my application unless I give written notice to change that adviser.

I confirm that I will contact Aegon to amend my application if needed.

#### Declarations to the current provider of the transferring scheme(s)

I authorise, instruct and apply to the current provider to transfer sums and assets from the plan(s) as listed in the transfers in sections three to five of this application directly to Curtis Banks and to provide any instructions and/or discharge required by any relevant third party to do so. 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 to accept responsibility for any claims, losses and expenses of any nature which you may incur as a result of having made the transfer(s) listed in the Transfers in section of my application.

I accept that in order to comply with regulatory obligations, Curtis Banks and the current provider(s) named in this application may need to verify my identity and residential address, and may use credit reference agency searches and ask for my documents to verify my identity and address.

I authorise you to release all necessary information to Curtis Banks to enable the transfer of funds to Curtis Banks.

I authorise you to obtain from and release to the financial adviser named in this client declaration form any additional information that may be required to enable the transfer of funds.

If an employer is paying contributions to any of the plans as listed in the Transfers in section of my application, 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, Curtis Banks' responsibility is limited to the return of the total payment(s) to the current provider(s).

Where the payment(s) made to Curtis Banks represent(s) all of the funds under the plan(s) listed in the Transfers in section of my application, then payment made as requested will discharge the administrator of the transferring scheme of all claims and responsibilities in respect of the plan(s) listed.

Where the payment(s) made to Curtis Banks represent(s) part of the funds under the plan(s) listed in the Transfers in section of my application, then the administrator of the transferring scheme will be discharged of all claims and responsibilities only in respect of the part of the plan(s) represented by the payment(s).

When payment is made to Curtis Banks as instructed, this means I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in the transfer in section of this application where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

I have read any information provided or made available to me by the current provider in connection with this transfer.

#### Declarations to Curtis Banks and the current provider of the transferring scheme(s)

Until this application is accepted and complete, Curtis Banks' responsibility is limited to the return of the total payment(s) to the current provider(s).

Where applicable, I authorise Curtis Banks to provide details to MoneyHelper.

While Curtis Banks will request transfers in a timely manner, I understand that Curtis Banks is not responsible for the timely completion of the transfer.

I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Curtis Banks and the current provider may incur as a result of any incorrect, untrue, or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.

I authorise Curtis Banks, the current provider, any contributing employer and any financial adviser named in this application to obtain from each other, and to release to each other, any information that may be required to enable the transfer of sums and assets to Curtis Banks.

I confirm that I am a UK resident.

I confirm that I am not a citizen of the United States of America.

Client Signature  (type name here)

Client name

COF 385068

I authorise Curtis Banks and Aegon to accept investment and all other instructions in relation to my pension from my adviser.

I confirm that my total gross contributions to all registered pension schemes in respect of which I am entitled to tax relief will not exceed the higher of £3,600 or 100% of my relevant UK earnings.

I agree to the use of my information as set out above.

I understand that this declaration, once complete, will be submitted to Aegon together with the application form completed by my adviser, documents which will together constitute my application to Curtis Banks Pensions as administrator of the Cofunds Pension Account.

I understand that the contract between myself and Curtis Banks Pensions will be effective once Curtis Banks Pensions have established my Cofunds Pension Account plan and have issued a Confirmation Schedule to me.

I have supplied the information necessary to submit my application for a Cofunds Pension Account through my appointed financial adviser. I understand that:

- Curtis Banks will send a confirmation schedule containing this information and send it to me in order for me to check its accuracy;
- I have a period of 30 days from the date I receive the confirmation schedule to advise Aegon of any errors or omissions. Once the 30 day period has passed, the confirmation schedule will be deemed accurate;
- I will notify Aegon if I do not receive the confirmation schedule once my Cofunds Pension Account has been established. This will be received shortly after I receive the cancellation notice;
- I can at any time request confirmation of the details held by Curtis Banks or Aegon in relation to my pension.

I consent to information regarding my Cofunds Pension Account (including my personal data) being disclosed to my adviser orally, in writing (including by email) or via the Aegon secure portal.

I understand that if I hold Enhanced or Fixed Protection and make a single or regular contribution, or transfer funds into a newly opened pension there are circumstances under which this protection will be lost and the standard Lump Sum Allowance (LSA), Lump Sum and Death Benefit Allowance (LSDBA), and Overseas Transfer Allowance (OTA) will apply to my pension benefits.

I undertake to inform Curtis Banks in writing (within 30 days) if:

- I cease to be a UK resident or change my country of residency;
  - there is a change in my permanent residential address;
  - I lose or give up the right to enhanced or fixed protection
- and if I am not intending to immediately take benefits from all of my plan:
- I contribute on aggregate more than 100% of my relevant UK earnings to this and any other registered pension scheme in any tax year;
  - I cease to have relevant UK earnings;
  - I begin to have relevant UK earnings again; or
  - there is a change in my employment status ; or
  - any event occurs, as a result of which I am no longer be entitled to tax relief for my contributions to the Cofunds Pension Account.

I undertake to cease making contributions once I reach age 75.

#### Benefits payable on death

I wish Curtis Banks to pay any death benefits to the beneficiaries and in the proportions set out in my application form.

I accept that this is only an expression of my wishes and I understand that whilst Curtis Banks will pay due consideration to those wishes they have absolute discretion as to beneficiaries and to the proportion of benefits paid to each beneficiary unless otherwise provided by law.

I understand that if the Curtis Banks chooses a beneficiary who has not been named in sections 8 or 9, drawdown income would normally only be available in limited circumstances. Therefore in addition to the below, in order to allow the administrator to pay drawdown income to as wide a range of beneficiaries as possible and for the purposes of the relevant tax legislation, I nominate any individual who is eligible to receive a lump sum on my death under the rules of the scheme.

I understand that I can change the beneficiaries at any time and that Curtis Banks will refer to the latest completed form held.

#### Adviser Charging

I authorise Aegon to pay my adviser (detailed in Section 1) the amounts detailed in Section 11

I confirm that any adviser charges are genuinely commercial arrangements between myself and my adviser and only relates to pension advice and services provided.

#### HM Revenue & Customs Warning

**As an application for a Cofunds Pension Account is also used as an application for tax relief at source, it is a serious offence to make false statements. The penalties are severe. False statements could lead to prosecution. A copy of this application is available from the scheme administrator.**

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.

Date  /  /

## APPENDIX I – ADVISER DECLARATION

### ADVISER DETAILS

Name of authorised individual	<input type="text"/>
Full name of regulated organisation	<input type="text"/>
Regulator's reference number for organisation	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Regulator's reference number for individual	<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"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/>
	Postcode <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Telephone number	<input type="text"/>
Fax number	<input type="text"/>
Email address	<input type="text"/>

Please complete this section, in full, if you are not the client's current adviser as known to Aegon.

This section should be completed by a suitably authorised UK adviser if advice has been given on transfers from schemes containing safeguarded benefits.

If the regulated organisation is an appointed representative or part of a network, please give details below.

Name of principal or network	<input type="text"/>
Regulator's reference number for principal or network	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

### DECLARATION (TO BE COMPLETED AND SIGNED IF THE CLIENT HAS STATED THEY HAVE SOUGHT ADVICE IN TRANSFERRING A SCHEME CONTAINING SAFEGUARDED BENEFITS)

Please confirm whether you have provided advice to your client on transferring a scheme containing safeguarded benefits into the Cofunds Pension Account:

<input checked="" type="checkbox"/>	I confirm that I have recommended the client (as named in Section 2) to transfer his/her pension scheme(s) containing safeguarded benefits to the Cofunds Pension Account.
-------------------------------------	--

Name	<input type="text"/>
Position in organisation	<input type="text"/>
Adviser signature (type name here)	<input type="text"/> 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"/>

## APPENDIX II

This form must be completed when setting up or amending a regular contribution to a Cofunds Pension Account. If both you and your employer intend to make regular contributions, please use an additional Direct Debit instruction. Please enter the details of the bank account from which the regular contributions should be debited.

### Instruction to your bank or building society to pay by Direct Debit

Please fill in the whole form using a ballpoint pen and send it to:

Aegon Cofunds Administration Sunderland SR43 4DN
--

Service User Number

3	8	8	5	5	1
---	---	---	---	---	---

Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--



Name(s) of account holder(s)
------------------------------

Bank/Building society Account Number

--	--	--	--	--	--	--	--

Branch Sort Code

			-			-		
--	--	--	---	--	--	---	--	--

**Banks and building societies may not accept Direct Debit instructions from some types of account.**

To: The Manager	Bank/Building society
-----------------	-----------------------

Address
Postcode

#### Instruction to your Bank or building society

Please pay Suffolk Life Trustees Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Suffolk Life Trustees Limited and, if so, details will be passed electronically to my Bank/Building Society.

Signature	X	Date
-----------	---	------

Signature	X	Date
-----------	---	------

This Guarantee should be detached and retained by the payer.

#### The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Suffolk Life Trustees Limited will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Suffolk Life Trustees Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Suffolk Life Trustees Limited, or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building society.
  - If you receive a refund you are not entitled to, you must pay it back when Suffolk Life Trustees Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.





APPENDIX III

**This schedule should be completed if investments are to be transferred without being sold from your client’s existing pension to their Cofunds Pension Account.**

**Please complete this form by typing in the boxes, including the signature box(es) and emailing it to: [aegoncofundsadministration@aegon.co.uk](mailto:aegoncofundsadministration@aegon.co.uk)**

Investment Details

If a full fund valuation from the current scheme administrator is submitted in place of this schedule, it must contain all of the information requested here. Where full information is not provided as part of a valuation or via this schedule, we will need to request this again and the transfer could be delayed. Once we receive this schedule fully completed we will check the allowability of the investments before requesting the transfer from the current provider. If any investment is not allowable within the Cofunds Pension Account, we will contact you to discuss how to proceed. Please ensure that the funds selected are available through the Aegon Platform.

Please note: if your adviser has agreed exclusive share class funds with a Fund Manager for your selected funds, we'll always invest in that exclusive share class and not the share class you've selected below.

Full name of scheme to be transferred			
---------------------------------------	--	--	--

Fund manager, fund name and share class	SEDOL number	Where investment is currently held	# units/shares held
(example) World Equity A Fund	Example: 0157735	Example: Fidelity	

Please continue on a separate sheet if required.

Notes

Only investments that are currently available on the Aegon Platform can be transferred to the Cofunds Pension Account.

A SEDOL code is required in order to identify the exact investment to be transferred. Many investments have similar names and as such we are unable to proceed solely on a name.