

Pension Scheme Application Form



If you require assistance to complete this form, please contact our Unit Trust Team on **01620 825867**

Notes for completion

- **Before you complete this form:** you should read up to date versions of the Key Investor Information Document (KIID) for each fund in which you want to invest, as well as the Supplementary Information Document (SID). The KIID for each fund, SID, and other documents, are available on our website
- Please complete in black ink and BLOCK CAPITALS and send your completed form to **McInroy & Wood Portfolios Ltd, Investor Administration, PO Box 401, Darlington DL1 9UW. We do not accept forms by email**
- We do not accept applications for, or on behalf of, US Persons, being a national, citizen or resident of the United States of America or a corporation or partnership organised under the laws of the United States of America or having a principal place of business in the United States of America
- The Applicant must sign and date section **E – Declaration and signature of Applicant**
- We are legally obliged to verify the identities of all clients and certain individuals related to clients for anti-money laundering purposes. We will initially aim to do this by using electronic verification sources. However, we will use any information we obtain in this way only for verification of identity and not for any other purpose
- Verification checks may fail due to a variety of factors. To avoid us having to reject your application if the electronic verification checks are not successful, we request that you provide the evidence specified in the form below (which will depend on how your scheme is constituted and whether it is approved or not), regarding the identity of the scheme and its beneficiaries. More guidance is provided at the end of this form
- We reserve the right to request further information and documents from you following receipt of the forms and initial documents
- If we are unable to complete our identification and verification checks we will not be able to process your application and investments will not be made

A 1 – Registration Details. The name(s) in which we will register the units will depend on the legal form of the pension scheme. If your scheme is an incorporated organisation (e.g. a company limited by guarantee) we will register the units in the name of the scheme. If your organisation is unincorporated (e.g. a trust) the units will be registered in the names of the trustees, scheme operator, or scheme administrator as appropriate. For unincorporated organisations the details of the parties in whose names the account will be registered must be provided in Section A. 2 below and they must be the signatories to this application form. Please provide the supporting documentation specified below, depending on whether your pension scheme is registered with HMRC and / or the Pensions Regulator and how your pension scheme is structured.

Name and form of Pension Scheme. Please confirm if your pension scheme is incorporated (e.g. company limited by guarantee) or an unincorporated organisation e.g. trust

Registered address

 Postcode

Principal business address if different to above

 Postcode

Country of incorporation (if relevant)

Pension Scheme Tax Reference (PSTR) number / HMRC reference number (if relevant)

Pension Scheme Registry (PSR) number allocated to the pension scheme by The Pensions Regulator (if relevant)

Account designation (if required) **Maximum 30 characters**

If investing on behalf of an occupational pension scheme, please:

- Confirm the name of the employer or company the scheme is linked to:
- Confirm if the following statements apply to your scheme:

- Contributions are made by an employer or by deduction from an employee's wages; and
- The Scheme Rules do not permit the assignment of a member's interest under the scheme.

Please select the type of pension you are investing for:

- Registered Personal Pension Scheme Registered Occupational Pension Scheme SIPP SSAS

Supporting documentation

The supporting documentation required for the most common pension scheme types is set out below. Please tick to confirm you have provided the relevant information. Please note that all documentation must comply with the certification requirements described in Section J below.

Pension Scheme Type	Documentation Required	Tick
Schemes that are approved by the Pensions Regulator and / or HMRC		
Approved Schemes	<ul style="list-style-type: none"> • Evidence of HMRC registration; and / or • Evidence of registration with the Pensions Regulator (tPR), E.g. HMRC approval letter, scheme submission receipt, scheme certificate, or HMRC pension portal screen shot. • Authorised signatory list. 	
Schemes that are not approved by the Pensions Regulator and / or HMRC		
Corporates and limited liability partnerships (LLPs)	<ul style="list-style-type: none"> • Certificate of incorporation or equivalent document; • Constitutional document e.g. memorandum and articles of association, partnership agreement, byelaws or equivalent; • Authorised signatory list. 	
Schemes established under Trust	<ul style="list-style-type: none"> • Trust Deed; • Evidence of current trustees (e.g. the pension scheme trust deed and any subsequent deeds of appointment / retirement, if applicable); • Authorised signatory list, if a corporate trustee has been appointed. 	
Other	If you are unsure of your scheme type or it does not fall under one of the headings above, please contact us to discuss the requirements.	N/A

A 2 – Beneficial Owners: for anti-money laundering purposes we are required to obtain details of all of the beneficial owners of the pension scheme, which may include: trustees (including corporate trustees); directors of corporate trustees; anyone exercising control over the scheme, and beneficiaries. Please therefore complete the section below for every beneficial owner and except, for schemes that are registered with HMRC and / or the Pensions Regulator, provide personal identity and address documentation for each of the individual trustees and any scheme member who is entitled to a specified interest in at least 25% within the scheme. More guidance regarding the types of beneficial owners and the documentation required can be found in Section J.

Capacity (for example, trustee (including corporate trustees), settlor, beneficiary, director or equivalent, controller. If more than one capacity applies, please include all relevant capacities):

<input type="text"/>			
Title	Surname	Forename(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>	Postcode	<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"/>

Capacity (for example, trustee (including corporate trustees), settlor, beneficiary, director or equivalent, controller. If more than one capacity applies, please include all relevant capacities):

<input type="text"/>			
Title	Surname	Forename(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>	Postcode	<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"/>

Capacity (for example, trustee (including corporate trustees), settlor, beneficiary, director or equivalent controller. If more than one capacity applies, please include all relevant capacities):

<input type="text"/>			
Title	Surname	Forename(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>	Postcode	<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"/>

Capacity (for example, trustee (including corporate trustees), settlor, beneficiary, director or equivalent, controller. If more than one capacity applies, please include all relevant capacities):

<input type="text"/>			
Title	Surname	Forename(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address			
<input type="text"/>			
<input type="text"/>			
<input type="text"/>	Postcode	<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"/>

Please provide any additional details on a separate page.

A 3 – Documentation

- Please supply an authorised signatory list with this application form. Two authorised signatories are required on any instructions received for dealing and registration
- If any of the trustees noted above are corporate trustees, please provide details of the name, address and date of birth of all beneficial owners of the corporate trustee. This should include any persons holding an interest of 25% or more or otherwise exercising control. Please also provide an organisational structure chart setting out the ownership control structure of those trustees and a certified copy of the corporate trustee’s articles of association and certificate of incorporation.
- Please note that, in processing your application, we may request further documentation as required.

B – Please select the funds in which you wish to invest (lump sum and/or monthly saving)

We instruct Mclnroy & Wood Portfolios Ltd to purchase units in accordance with the following instructions at the next valuation point following receipt of this application form:

Fund	Class	Lump Sum Amount (minimum £500 per fund)	Monthly Saving Amount (minimum £100 per fund)
MW Balanced Fund	Acc		
	Inc		
MW Income Fund	Acc		
	Inc		
MW Smaller Companies Fund	Acc		
	Inc		
MW Emerging Markets Fund	Acc		
	Inc		
Total			

If you have received advice from a financial advisor relating to this investment, please tick this box and ensure that your advisor completes section I.

C – Bank details and payment methods

If someone other than the pension scheme or one of the people named in Section A.2 is paying for the units (a 'Gifter'), they should complete and sign the 'Gifter's Personal Details' section below so we can also verify their identity and bank details for anti-money laundering purposes.

Account Name

Bank/Building Society Name

Address

Postcode

Sort Code

Account Number

Please tick all applicable payment methods and complete the relevant sections 1 to 3 below.

1.	Electronic	<input type="checkbox"/>	3.	Cheque	<input type="checkbox"/>
2.	Direct debit (regular savings only)	<input type="checkbox"/>			

1. Electronic payments: Please note that Mclnroy & Wood is unable to make a collection from your account and you must instruct your bank to transfer payment to us prior to dealing. Please send electronic payments with your name as the payment reference to the following account:

Account Name: Mclnroy & Wood Portfolios Ltd Client Money Account
Account Number: 44024819
Sort Code: 60-00-01

2. Direct debit mandate: The mandate on page 9 must be completed if you would like to make **monthly savings** payments Direct debits are collected on the 1st of the month.

3. Cheque: Please make the cheque payable to "Mclnroy & Wood Portfolios Ltd". Unless someone else is purchasing the units for you, the cheque must be drawn on your account detailed above.

4. Gift: If someone else is purchasing units for you, in your name as a gift, (by electronic transfer, cheque and/or direct debit), they must complete their details on the next page.

GIFTER'S PERSONAL DETAILS

Full Name of Gifter

Address

Postcode

Date of Birth

D	D	M	M	Y	Y	Y	Y
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Anti-money laundering verification (please tick):

I have included proof of personal identity documentation for the Gifter

I have included proof of personal address documentation for the Gifter

(see Section I for guidance on acceptable documentation).

GIFTER'S BANK DETAILS

Account Name

Bank/Building Society Name

Branch

Sort Code

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Account Number

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As Gifter, I consent to McInroy & Wood using my personal information to keep in touch and to send me other information which may be of interest to me, such as your occasional articles and information about your events.

For more information see section **F – Keeping you informed**.

Please tick box to confirm:

I understand that an electronic data source will be used to verify my identity for the purpose of complying with UK anti-money laundering legislation and further proof of identity and / information regarding source of funds and source of wealth may be requested.

Signed

Date

D	D	M	M	Y	Y	Y	Y
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D 1 – Using your personal information

The personal information which you provide within this application form will be stored and used to help administer the scheme's investment in the fund(s). This may include the transfer of your personal information to our business partners and service providers, who assist in the administration of the funds. Their processing may be located outside the European Economic Area.

The processing of your personal information will be carried out in accordance with our group's Privacy Policy, which you can access at the foot of the homepage on our website (www.mcinroy-wood.co.uk). Please read our Privacy Policy as it sets out your rights with respect to any personal information we collect from or about you and explains in more detail how we use that information to administer your investment.

D 2 – Keeping you informed

We would like to use your personal information to enable us to keep in touch and to send you other information which we think may be of interest to you. Such information could include our 'occasional articles' and information about events we hold. Personal data may be shared with our holding company, McInroy & Wood Ltd. Under data protection legislation we require your explicit consent to use your personal information for these purposes. If you would like us to keep you informed in this way, please tick the box next to your signature in section E below.

Please note that if you consent to receive the articles and other such information, you may withdraw your consent at any time by emailing MWPportfolios@mcinroy-wood.co.uk or telephoning the Unit Trust Team on **01620 825867**. For the avoidance of doubt, once you have ticked the box, this consent will apply to all investments held with us.

E – Declaration and signature of Applicant

1. We have read a current copy of the Supplementary Information Document and the Key Investor Information Document(s) of the fund(s) in which we wish to invest and confirm that we are familiar with the features of the fund(s) as described in the Key Investor Information Documents.
2. We acknowledge that by completing and returning this form to McInroy & Wood Portfolios Ltd, we are entering into a binding contract.
3. We acknowledge that it is our decision that this fund or these funds are suitable for the scheme. We confirm that we have received no advice from McInroy & Wood or any of its associates or representatives regarding the merits or suitability of this investment. Where we are a non-UK resident, we confirm that this application to invest has not been solicited by McInroy & Wood.
4. I understand that an electronic data source will be used in order to verify my identity for the purpose of complying with UK anti-money laundering legislation and further proof of identity and / or information regarding source of funds and source of wealth may be requested.
5. We acknowledge that **failure to settle** a purchase of units will constitute a contractual breach and entitle McInroy & Wood Portfolios Ltd to hold us liable for any loss sustained by the manager as a consequence of cancellation and any fall in the price of units concerned. Further, we acknowledge that upon notification of an unpaid cheque, we shall be required to make payment electronically.
6. We are not US persons nor are we applying for units on behalf of a US person nor are we applying for units to further offer, sell or transfer such units directly or indirectly to a US person, being a national, citizen or resident of the United States of America.
7. We are not politically exposed persons (PEPs) or a family member or a known close associate of a PEP.
8. We declare that the information provided in this form is, to the best of our knowledge and belief, accurate and complete, and we will inform McInroy and Wood Portfolios Ltd within 14 days if the information on this form changes.
9. We have included proof of personal identity and address documentation

I consent to McInroy & Wood using my personal information to keep in touch and to send me other information which may be of interest to me, such as 'occasional articles' and information about your events, as described in section **D 2 – Keeping you informed**.

(1) Signature

Date

D	D	M	M	Y	Y	Y	Y
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Please tick the box to confirm:

(2) Signature

Date

D	D	M	M	Y	Y	Y	Y
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(3) Signature

Date

D	D	M	M	Y	Y	Y	Y
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(4) Signature

Date

D	D	M	M	Y	Y	Y	Y
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Please refer to the checklist below to make sure you have provided all necessary information

H – Checklist

Before returning your application form, please ensure that:

- all relevant sections have been completed correctly and signed. Any designations must be less than 30 characters.
- your electronic payment has been instructed (using your name as a reference) or you have enclosed a cheque made payable to "McInroy & Wood Portfolios Ltd".
- you have provided your bank details in section C.
- for regular monthly contributions **only**, you have completed and signed the - **Direct debit mandate**.
- you have read section **D 1 - Keeping you informed** and **D 2 - Using your personal information** and confirmed or otherwise your consent as requested.
- you have signed section **E - Declaration and signature of Applicants**.
- you have included all required proof of personal identity and address documentation.

When you are ready, please send the completed form and cheque (if applicable) are posted to McInroy & Wood Portfolios Limited, Investor Administration, PO Box 401, Darlington DL1 9UW

I – To be completed by financial advisors only

*Tick one
box*

I/We confirm that the applicants are entitled to cancellation rights under the FCA Conduct of Business rules

I/We confirm that the applicants are **not** entitled to cancellation rights under the FCA Conduct of Business rules

I/We hereby indemnify McInroy & Wood Portfolios Ltd for any losses suffered should it be discovered that the applicant was entitled to cancellation rights and no cancellation notice was sent.

To be completed by the advisor if applicable.

Advisor's name

Agency Code (if known)

Advisor's Address

Postcode

FCA Registration No. :

Advised Deal (yes/no) :

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Instruction to your bank or building society to pay by Direct Debit

Please complete this direct debit instruction and send it to:

McInroy & Wood Portfolios Ltd
Investor Administration
PO Box 401
Darlington
DL1 9UW

Service user number

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Name(s) of account holder(s)

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Reference

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Bank/building society account number

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Branch sort code

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Instruction to your bank or building society

Please pay McInroy & Wood Portfolios Ltd 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 McInroy & Wood Portfolios Ltd and, if so, details will be passed electronically to my bank/building society.

Name and full postal address of your bank or building society

To: The Manager	Bank/building society
Address	
Postcode	

Signature(s)

Date

Banks and building societies may not accept Direct Debit Instructions for some types of account

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 McInroy & Wood Portfolios Ltd will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request McInroy & Wood Portfolios Ltd 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 McInroy & Wood Portfolios Ltd 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 McInroy & Wood Portfolios Ltd 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.

J - Documentation Guidance

Documentation guidance for UK Individuals

Please provide one document from both section 1 and 2 below. The same document cannot be used to cover both sections.

Section 1: Evidence of Identity

- Current passport
- Current UK / EEA photocard driving licence (full or provisional)
- Valid (old style) full UK Driving Licence
- Valid firearms certificate or shotgun licence
- Residence permit issued by the Home Office
- EEA Member state identity card
- A letter or document which evidences entitlement to a state or local authority benefit, tax credit, pension or grant (dated within the last 12 months)
- Northern Ireland voter's card

Section 2: Evidence of Address

- Local authority tax bill (valid for current year)
- Current UK / EEA Photocard Driving Licence (full or provisional)
- Valid (old style) full UK Driving Licence
- Recent bank / building society statement or letter (most recent of its kind);
- Recent letters or statements from other FCA-regulated financial institutions, e.g. pension providers or insurers (most recent of its kind)
- Solicitor / lawyer letter confirming a house purchase or land registry confirmation completed in the last 12 months
- Local Council rent card or tenancy agreement
- Benefits book or original notification letter from the Benefits Agency confirming the right to benefits
- Recent utility bill (not mobile phone bill). Must be dated within the last 3 months
- HM Revenue & Customs correspondence addressed to the applicant at the stated address
- EEA member state identity card
- Northern Ireland voter's card
- Recent credit card statement
- An instrument of a court appointment, e.g. a liquidator or grant of probate
- Valid firearms certificate or shotgun licence

Requirements

Documents must either be originals or copies certified by someone in the list below:

- Lawyer or solicitor (registered in the UK)
- Notary Public
- An employee of a firm regulated by the FCA (e.g. bank or building society employee, financial adviser, mortgage broker)
- Chartered accountant (member of the Institute of Chartered Accountants)
- Post Office Document Certification Service
- Judge
- Crown servant

The person certifying must:

- date and sign the document stating 'original seen'
- be easy to contact and not a family member

The certification must be dated within the last 6 months.

Documentation Guidance for Non-UK Individuals

Please provide one document from both section 1 and 2 below. The same document cannot be used to cover both sections.

Section 1: Evidence of Identity

- Current signed passport
- Current signed photo-card driving licence
- Residence permit issued by the Home Office to EU nationals
- Government-issued or EEA member state identity card

Section 2: Evidence of Address

- Local authority tax bill (valid for current year)
- Current signed photo-card driving licence
- Original utility bill no older than 3 months (not including mobile phone bill)
- Government issued or EEA member state identity card
- Mortgage statement (most recent)
- Recent bank / building society statement or letter
- Recent credit card statement

Requirements

Documents must either be originals or copies certified by someone in the list below:

- Lawyer or solicitor
- Notary Public
- Member of the Judiciary
- Embassy or Consular staff
- Employees of financial institutions regulated in the EU
- Accountants who are current members of a professional body of accountants

The person certifying must:

- date and sign the document stating 'original seen'
- be easy to contact and not a family member

The certification must be dated within the last 6 months and must be in English or sent with a translation completed by an accredited translator.

Beneficial Owners – Guidance

Control: we are required to identify anyone exercising control over the pension scheme. This means:

- For a trust: 'Control' in this scenario means the power (either jointly or severally) under the trust instrument to: dispose of, advance, lend, invest, pay or apply trust property; vary or terminate the trust; add or remove a beneficiary; appoint or remove trustees or another controller; direct or withhold consent or veto the exercise of one of the above powers.
- **For a company (including a corporate trustee):** A person is deemed to exercise control over a company, other than through share capital or voting rights, if they have powers such as the following:
 - Have the right to appoint or remove the majority of the board of directors
 - Hold absolute/independent decision rights related to the running of the business of the company, for example: adopting / amending its business plan, changing the nature of its business, borrowing from lenders, appointing or removing its CEO, establishing or changing its director or employee incentive scheme or granting share options.
 - Have the right to exercise ultimate control over the management of the body corporate
 - Have the right to exercise significant influence or power via non-formalised means, e.g. as a shadow director or a company founder
 - Have the right to exercise one of the aforementioned forms of control or ownership via beneficial ownership or control of a trust.

For UK registered companies, such individuals must be reported to Companies House for inclusion in the People with Significant Control (PSC) register (or local equivalent for companies registered in the EU). For further guidance on individuals who would meet the definition of exercising control over a company, you may refer to Department for Business, Energy & Industrial Strategy publications, e.g.: [gov.uk/government/publications/guidance-to-the-people-with-significant-control-requirements-for-companies-and-limited-liability-partnerships](https://www.gov.uk/government/publications/guidance-to-the-people-with-significant-control-requirements-for-companies-and-limited-liability-partnerships)

Beneficiaries: where not all members of the class of beneficiaries have been determined it is sufficient to record the class of beneficiaries only (rather than the individual beneficiaries).