



ALLTRUST[®]
A UAP Group Company

SOPHISTICATED INVESTOR SIPP Application Form

November 2025



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Marital status Married Divorced Widowed Separated Single

What is your employment status? Please tick the box which most closely applies to your employment status.

- Employed Caring for child under 16 or dependent
- Unemployed In full time education
- Professional Pensioner (please state previous occupation below)
- Self employed (Director/Partner is not self-employed unless a sole trader contractor please confirm in what industry).
- Other, please state below current or previous occupation.

Employer Name

Job Title

Occupation

Please note: If a Director or Consultant please state in what business type / area.

Have you opted out of any occupational or employer-sponsored, pension arrangement in favour of this pension arrangement?

Yes No

Do you have protection of existing pension rights with HMRC?

Yes No

We will need to take into account any 'protection' you might have when calculating your retirement benefits and will require documented evidence.

Some benefits, which are subject to protection of existing rights, may be lost if they are transferred or assigned to the Scheme.

Please ensure you seek financial advice on matters relating to the protection of existing rights.

If 'Yes' please confirm which of the following boxes are applicable:

- Primary Protection Enhanced Lifetime Allowance Individual Protection 2014
- Primary Protection with Lump Sum Protection Fixed Protection 2012 Individual Protection 2016
- Enhanced Protection Fixed Protection 2014
- Enhanced Protection with Lump Sum Protection Fixed Protection 2016

Are you subject to the Money Purchase Annual Allowance?

Yes No

If you have already received pension benefits you may have triggered a Money Purchase Annual Allowance test.

If 'Yes' please confirm the date the first payment occurred.

Please provide a copy of the statement issued by the scheme Administrator of the scheme which triggered this event, confirming the date of the first payment.

Have you received any Lump Sum and Death Benefit Allowance? If you have please confirm how much you have received.

Source of wealth

These questions aim to provide a thorough understanding of how you generated the funds for your SIPP and your future aspirations.

As a financial institution, it is necessary for us to determine the method by which your assets have been accumulated, please provide as much detail as possible:

- | | | |
|-----|----|--|
| Yes | No | Annual income from employment/self-employment – approx amount |
| Yes | No | Annual Income from pension – approx amount |
| Yes | No | Income from savings/investments – approx amount |
| Yes | No | Gifted funds – approx amount |
| Yes | No | Lottery and/or other winnings – approx amount |
| Yes | No | Property – approx amount |
| Yes | No | Inheritance – approx amount |
| Yes | No | Divorce Settlements – approx amount |
| Yes | No | Other (Please state) – approx amount |
| Yes | No | Are any of your assets located outside of the UK? If yes, please give details. |

Public Function and Government Connections

At any time in the past year, have you been entrusted with a prominent public function either in the UK or another country? Examples include political or government office, a member of the judiciary, senior members of the armed forces, security forces or police force. Please also answer 'Yes' if you are connected to or a close associate of such an individual.

Yes No

If 'Yes' please provide details below

2 | Entitlement to tax relief

Please tick one box only:

-
1. I have relevant UK earnings chargeable to UK income tax, and I have been resident in the UK some time during the current tax year.

 2. I have general earnings from overseas Crown employment subject to UK tax in the current tax year.

 3. My spouse/civil partner has general earnings from overseas Crown employment subject to UK tax in the current tax year.

 4. I am not resident in the UK in the current tax year, but
 - I was resident in the UK at some time during the five tax years immediately before the tax year in question, and
 - I was resident in the UK when I joined the pension scheme, and
 - I have relevant UK earnings chargeable to UK income tax.

 5. I have no relevant UK earnings chargeable to income tax, but I have been resident in the UK some time during the current tax year.

 6. I or my spouse/civil partner are in overseas Crown employment but do not have general earnings subject to UK tax in the current tax year.

 7. I cannot tick any of the above, but
 - I was resident in the UK, or had earnings chargeable to UK income tax, at some time during the five years immediately before the tax year in question, and
 - I was resident in the UK when I joined the pension scheme.

 8. I cannot tick any of the above.

If you have ticked 1, 2, 3 or 4 we will claim basic rate tax on your personal contributions.

If you have ticked 5, 6 or 7 we will claim basic rate tax on your personal contributions up to £3,600 gross.

If you have ticked box 8 you can contribute to the pension scheme but we cannot claim basic rate tax on your contributions. Your entitlement to tax relief should be discussed with your tax adviser.

3 | Financial adviser

Please give details of your financial adviser. Correspondence will normally be sent to your financial adviser.

To set up a pension with us you must take regulated financial advice unless you pass our Knowledgeable Investor test.

Contact Name

Company Name

Address

Country

Postcode

Telephone number

Email address

Regulated by

Authorisation Number

If the adviser is an appointed representative of another regulated adviser please complete the 3 questions below:

Name of Network or Principal

Regulated by

Company authorisation no.

Financial Adviser Remuneration

Initial Fees (%/£)

Ongoing Fees (%/£)

Frequency

Payment of the initial fee can fall due either following the establishment of the SIPP, or on a specified date.

Payment of the first annual fee can fall due on the SIPP anniversary, or a specific date. Subsequent fees will fall due annually thereafter.

Initial fee for arranging the SIPP:

To be paid following SIPP establishment

or date

Annual Fee

To be paid on the SIPP anniversary

or date

and annually thereafter

All non-automated fees will be settled within 30 days of receipt of an acceptable invoice, expressing the fees as a monetary amount.

Please note that we will not issue a reminder when annual fees fall due.

Payments are made from the SIPP. Agencies will not be established with Alltrust and no listing of payments made or due to an adviser can be provided by us.

Invoices should be made out to 'Sophisticated Investor SIPP number {insert SIPP number}'. All invoices to be sent to us for settlement on behalf of the SIPP member. Payment terms are 30 days from the receipt of your invoice. Fees will only be settled if there are sufficient funds available within the SIPP bank account and the SIPP fund will still hold a minimum of £2,000 in cash or other easily realisable assets, after the payment has been made. It is your responsibility to ensure that there are sufficient funds within the account, taking into account imminent investment transactions, benefit payments and SIPP charges. If there are insufficient funds to meet these commitments, pension payments, investment transactions then SIPP charges will take precedence. We reserve the right to confirm acceptance of all fees with the member, prior to payment.

4 | Nomination of beneficiaries

In the event of your death, please confirm the percentage split of any benefits you wish to be paid to your nominated beneficiaries.

The operator, Alltrust Services Limited, will consider the wishes expressed underneath but shall not necessarily be bound by these. This will include offering the named dependant/beneficiary the option of a drawdown income or a lump sum. Where you wish the operator to consider only offering a lump sum or drawdown, please notify us in writing. If you do not complete this section the operator will exercise its full discretion as to whom your benefits should be paid. This may include payment to your estate. Death benefits paid to a beneficiary are usually not liable for inheritance tax under current rules but the government is looking to introduce inheritance tax on unused pension by 2027.

You may change your nominated beneficiaries in writing at any time. We will keep this information confidential.

Should there be an entitlement to a lump sum payment or beneficiary's pension(s) I wish the payment(s) to be made as follows:

Name of Dependant/Beneficiary	Relationship	%
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If you wish to nominate a charity/charities this should be done now as it cannot be left to the trustees' discretion.

If you need to provide further information please use the notes section on page 21.

Should you require further information please seek financial advice from a suitably qualified professional.

Nomination of a Charity

In the event of there being no surviving financial dependant the part of your fund not payable to a nominated beneficiary, as listed above, may instead be paid to a charity. If you wish to nominate a charity/charities please give the name(s) below.

Name of charity **%**

5 | Personal contributions

Please complete this section if you will be paying personal contributions into your SIPP. Do not include details of any employer contributions or benefits transferring from other pension arrangements in this section.

If you have benefits which are subject to enhanced protection or fixed protection, the protection will be lost if a contribution is paid by/ for you.

Tax relief can only be claimed on contributions made before age 75.

Please note that receipt of any basic rate tax relief due can take up to eleven weeks for the SIPP to receive it and will only be available for investment once it has been received in your SIPP bank account. Tax relief above the basic rate of tax should be reclaimed via your annual self-assessment tax return.

Please ensure you seek advice from a suitably qualified professional before paying contributions into your SIPP.

Please DO NOT attach any contribution cheques, as they cannot be accepted until your SIPP has been set up.

Once we have confirmed that your SIPP has been set up we will provide you with bank account details to enable contributions to be paid electronically.

To comply with Anti Money Laundering regulations, if personal contributions are to be made by a third party, we will require them to complete either corporate or individual verification.

Regular contribution

Single contribution

Source of Funds (Remitting bank details, beneficial owner of the funds and the origin of the funds).

Regular contribution payment frequency

Monthly

Quarterly

Half yearly

Yearly

Start date for regular contributions

Will your employer pay your personal contributions on your behalf?

Yes

No

If 'Yes' the employer details section of this form must be completed.

6 | Employer details

Please complete this section if your employer will be contributing to your SIPP or paying your personal contributions on your behalf.

More than one employer may contribute. We will need to complete anti-money laundering checks on each employer and the ultimate beneficial owner of each company. The notes section on page 21 may be used to provide employer details.

Tax relief can only be claimed on contributions made before age 75.

Name

Registered address
(if applicable)

Country

Postcode

Telephone number

Email address

Trading address
(if different from above)

Country

Postcode

Telephone number

Email address

Please advise if the employer is limited, limited by guarantee, unlimited, limited by liability, a partnership, or other, e.g.

Employer status

Name of business

Employer year end

Registration number
(If applicable)

Date you joined employer

Are you a Director? Yes No

Date you became a director

Please provide details of your shareholdings in the employer (if applicable).

% of Company Owned

7 | Employer contributions

This section is to be completed by the employer.

Please confirm the level of contributions you propose to pay for this member.

If the member has benefits which are subject to enhanced protection or fixed protection, the protection will be lost if a contribution is paid.

The Pensions Regulator's code of practice requires us to report late payment of contributions made by an employer on behalf of an employee, under a direct payment arrangement.

Please DO NOT attach any contribution cheques, as they cannot be accepted until your SIPP has been set up.

Once we have confirmed establishment we will provide you with bank account details to enable contributions to be paid electronically.

Employer Contributions (gross)

Regular contribution

Single contribution

Regular contribution payment frequency

Monthly

Quarterly

Half yearly

Yearly

Processed start date for regular contributions

8 | Employer declaration

To be signed by an authorised signatory of the employer other than the member, unless the member is the only authorised signatory or self-employed.

The information provided on this form is correct to the best of my knowledge. I confirm I understand that once a contribution has been made to a scheme, it cannot be returned.

Signature

Print name

Position

Date

9 | Investments

It helps us to provide a smooth administration service if we are aware of the types of investment you are considering in the first 12 months.

Financial Conduct Authority (FCA) regulated investment managers that operate on a nominee account basis may be used.

We have streamlined account opening services and, where possible, established data links for the provision of valuations with a number of investment partners.

We require a minimum of £2,000 in cash, or other easily realisable assets, to be held within the SIPP at all times to meet ongoing charges.

Investments Options

Alltrust Platform	7IM
AJ Bell Investcentre	Brooks Macdonald
Canaccord	Hubwise (and certain white labelled Hubwise Partner firms)
Kleinwort Hambros	LGT Vestra
Quilter	Rathbones
RBC Brewin Dolphin	Scottish Widows platform
Stocktrade	Telford Mann
Transact	

Requests for an alternative provider can be considered on a case-by-case basis by submitting your request to newbusiness@alltrust.co.uk. Please note we reserve the right to not accept these proposed Platform / DFM / DIM.

Commercial Property If yes, please fill out the Property Questionnaire.

Gold Bullion

Unlisted Shares (Alltrust reserves the right to not accept these proposed investments)

Fixed Term Deposit

NS&I Investment Other (Please give details. Alltrust reserves the right to not accept these proposed investments)

Please use the notes page on Page 21 to provide any further information you think we may need.

10 | Investment Manager Details

If you going to use an Investment Manager on the option picked above please provide details below:

Contact Name

Company Name

Address

Country

Postcode

Telephone Number
(inc. area code)

Email Address

Execution Only / Discretionary or Advised

Execution Only

Discretionary

Advised

11 | Taking Benefits

Please ensure you complete this section if you intend to take retirement benefits from your SIPP within the next 12 months. Failure to complete this section may result in a delay paying your retirement benefits. Please note that pension payments can only be made once your SIPP has received the appropriate funds and it will be paid on our next PAYE payment date once everything has been received.

You should seek financial advice from a suitably qualified professional before taking benefits.

Do you wish to take benefits or cash from this pension in the next 12 months?

Yes No

If you have ticked yes, we will send you the further paperwork that needs to be completed.

12 | Transfers to be made into this plan

Please provide details of the benefits from other arrangements you wish to transfer to your SIPP. Transfers and assignments to your SIPP can only be made once we have set up your SIPP. If you have more than one pension arrangement please photocopy this page for each additional pension plan and complete and sign each sheet. This will give us the authority required to contact the provider about all of your pension benefits. You should seek financial advice, from a suitably qualified adviser, before making any transfers or assignments.

Before we can accept a transfer into your SIPP we will need to see a positive recommendation from a suitably qualified adviser to transfer your pension to the SIPP. We will need to see a copy of this advice report (suitability letter).

Provider's full name and address

Name

Address

Country

Postcode

Telephone Number

(inc. area code)

Email Address

Plan/Scheme Type

Plan / Scheme Name (in full)

Plan / Scheme Number (In full)

Pension Scheme Tax Reference (PTSR)

Value of Fund

Is this an occupational scheme? Yes No

If yes, please confirm whether this is a Defined Benefit scheme Yes No

Does this represent the full value of the current plan/scheme? Yes No

A fund has been crystallised if any benefits have been taken, including pension commencement lump sum. We cannot accept a partial transfer of crystallised funds.

Have any funds been crystallised? Yes (all funds) Yes (some funds) No

If 'Yes' please confirm how they were crystallised

Capped drawdown Flexi-Access Drawdown Scheme Pension Other

Do you want to transfer assets 'in specie'? Yes (all funds) Yes (some funds) No

If 'Yes' to 'all assets' or 'some assets', please provide a list of assets you wish to transfer 'in specie' in the notes section on page 21. 'In specie' transfer of assets can be a complex process involving several different parties and may take some time to complete. We reserve the right to make enquiries before proceeding with a transfer.

Is the current plan/scheme subject to any existing or proposed trustee in bankruptcy orders, or earmarking, or pension sharing orders or other receiving orders? Yes No

We will need to take any Pension Sharing or Pension Earmarking Order into account when calculating your retirement benefits. If you answer 'YES' we reserve the right to make enquiries before proceeding with a transfer.

Some benefits that are subject to protection of existing rights may be lost if they are transferred or assigned to the Scheme. In these cases we require you to have taken advice on the transfer.

Is the pension fund subject to any Scheme Specific Lump Sum or Member Pension Age protection? Yes No

Does the plan contain any guaranteed annuity rates or guaranteed minimum pension rights? Yes No

Is the transfer part of a block transfer? Yes No

Please select one or more of the following options to indicate how the funds were received into your initial pension plan, and give details for each below.

Pension funded by the transfer of a former pension plan

Employer Contributions

Name of Employer

Were contributions paid from a personal bank account? Yes No

Ceding scheme who transferred funds (if applicable)

Have any funds been generated outside of the UK? Yes (please specify) No

Other (please specify)

13 | Transfers authority

I authorise, instruct and apply to you to transfer sums and assets from the plan/scheme as listed directly to Alltrust Services Limited 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 sums and assets and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan/scheme.

I authorise you to contact the ceding scheme provider to obtain any additional information you require before accepting a transfer in. I am aware that some providers may require additional paperwork to be completed before any funds can be transferred and this documentation may require my completion and signature together with Alltrust Services Limited who must be party to all transfer requests into the SIPP.

I authorise Alltrust Services Limited, you, any contributing Employer and any financial intermediary named in this application, to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Alltrust Services Limited. Until this application is accepted and complete, Alltrust Services Limited responsibility is limited to the return of the total payment(s) to the named provider. When payment is made to Alltrust Services Limited as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan/scheme listed above where the whole of the plan/scheme is transferring or that part of the plan/scheme represented by the payment if only part of the plan/scheme is transferring.

I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Alltrust Services Limited and the named 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 any failure on my part to comply with any aspect of this application.

Please acknowledge your acceptance of these terms by signing and dating the declaration on page 20.

14 | Member consent

Alltrust Services Limited may want to contact you occasionally by post or email to let you know about other products and services available from us, or to forward your contact details to another firm associated with Alltrust. Please indicate your preferences by ticking the relevant boxes.

I consent to Alltrust Services Limited contacting me about other products and services.	Yes	No
I consent to Alltrust Services Limited passing my contact details to other Alltrust subsidiaries and for them to contact me about their products and services.	Yes	No

You can withdraw this consent or change this instruction at any time.
Our contact information is detailed on the last page of this document.

If you have answered 'Yes' to any of the above, please confirm how you would prefer to be contacted.

I would prefer to be contacted by email using the email address provided on page 4.

I would prefer to be contacted by post.

- | | | |
|--|-----|----|
| 1. Are you satisfied that your adviser has matched this pension product to your personal needs and objectives? | Yes | No |
| 2. Are you aware of and have received information on the fees for the pension and investment advice from your financial adviser, the pension scheme and investment linked costs for the setup and ongoing for your pension scheme? | Yes | No |
| 3. Has all the communication that you have received been clear and easy to understand with any questions that you have asked being answered to your satisfaction? | Yes | No |
| 4. Have you received the information for each of the products that you are using, pension, investment provider and any investments? | Yes | No |
| 5. Are there any personal circumstances that Alltrust need to be aware of to enable us to support you and provide you with services? If you tick yes to this, someone from our team will contact you directly to discuss. | Yes | No |

15 | Our privacy notice

Our Privacy Notice contains information in respect of the personal data that we collect about you. This is available from our website, <https://alltrust.co.uk/privacy-notice-and-cookie-policy/> or in hard copy by emailing sipp@alltrust.co.uk.

Please read this information carefully before submitting your application to us. By signing the application, you consent to the use of your personal information for the purposes and on the terms set out within our Privacy Notice. You have the right to withdraw consent at any time.

Please note that questions, comments and requests regarding our Privacy Notice are welcomed and should be addressed to sipp@alltrust.co.uk.

Alternatively, please write to us at Alltrust, Suite 201, Warner House, 123 Castle Street, Salisbury. SP1 3TB.

16 | Member declaration

This is our standard Application Form upon which we intend to rely. For your own benefit and protection you should read this declaration carefully before signing. If you do not understand any point please ask for further information or seek advice from a suitably qualified professional.

Please tick if applicable:

I am aware of my cancellation rights as detailed in the Self-Invested Personal Pension Key Features document and agree to waive my cancellation rights for the establishment of my SIPP.	Yes	No
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In the event that I decide to close my SIPP after it has been established and after the pension scheme funds have been invested, I acknowledge and accept that any reduction in the value of the scheme resulting from the disinvestment of those funds will not be the responsibility of Alltrust.	Yes	No
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I have parental responsibility for the child named on this application form.	Yes	No
---	-----	----

I confirm that by completing this application, I agree to set up an Sophisticated Investor SIPP established under a master trust and be bound by the Rules of the Scheme. I am aware of the Terms and Conditions of the Scheme and I have read and agree to the charges as outlined in the Self-Invested Personal Pension Fee Schedule and I understand and agree that fees will be deducted from my SIPP bank account.

I understand that Alltrust SIPP Limited is the trustee and Alltrust Services Limited will be the scheme Administrator/Operator.

I confirm that the information provided in this application is true and correct to the best of my knowledge. I undertake to inform Alltrust Services Limited of any event that would result in my no longer being entitled to tax relief on my contributions under section 188 of the Finance Act 2004. I will inform Alltrust Services Limited by the later of: 5 April in the year of assessment in which the event occurred, and the date 30 days after the occurrence of that event.

I will also inform Alltrust Services Limited within 30 days if I change my name or permanent residential address or I start to receive pension benefits from any other scheme.

If an employer is paying contributions to my SIPP I give Alltrust authority to correspond directly with them. I agree that my total contributions to any registered pension scheme in respect of which I am entitled to receive tax relief, under section 188 of the Finance Act 2004, will not exceed the higher of the basic amount (£3,600 at 5 April 2016) or my relevant UK earnings, within the meaning of Section 189 of the Finance Act 2004, in that tax year, subject to HM Revenue & Customs (HMRC) limits.

I authorise any insurer or other pension provider and HMRC to disclose to Alltrust any details requested about the benefits provided for me.

I agree to Alltrust opening a SIPP bank account with Alltrust SIPP Limited designated bank, to which all payments into my SIPP will be made. I understand Alltrust SIPP Limited will be sole signatory to the account. I understand that once a tax relievable contribution has been made to my SIPP, it cannot be returned.

I hereby give authority for Alltrust to accept investment and disinvestment instructions from my appointed financial adviser and fully understand and agree:

- that you will facilitate payment to my financial adviser sums on page 8 at the time indicated once an invoice has been received;
- that I am solely responsible for all decisions relating to the purchase, retention and sale of the investments forming my personal arrangement under the SIPP;
- not to hold Alltrust or the Trustee's designated bank liable for any claim in respect of the decisions made by myself or any appointed adviser;
- that I will be responsible for any losses and/or expenses which are the result of any untrue, misleading or inaccurate information given by me or on my behalf either in this form or with respect to the benefits from my SIPP;
- that Alltrust Services Limited and Alltrust SIPP Limited have not carried out and shall not carry out any review of the nominated investment manager's financial status or their investment and/or risk strategies.

I understand to comply with Money Laundering Regulations, Alltrust may verify my identity through the use of an electronic identity verification system. Where a check is carried out, the system will also check whether I have a credit history, but it will not disclose any details. The system will add a note to my credit file to show that an identity check was made, but this information will not be available to third parties for credit assessment purposes. If the check does not confirm my identity, Alltrust will need to carry out a manual check and may need to contact me for further information. Acceptance of my application is subject to satisfactory completion of identity verification checks.

Signature

Print name

Plan/Scheme No

Date

16. Notes

16. Notes

Additional notes and important information

Alltrust requires members to obtain regulated financial advice for certain pension transactions, including but not limited to benefit crystallisation, the transfer of pensions into or out of your Alltrust pension, and the transfer or purchase of non-standard investments, unless the member has been formally assessed and accepted as a Knowledgeable Investor by Alltrust.

Where advice is required, it must be provided by a suitably qualified and regulated financial adviser. That adviser must have a signed agreement with us, except in the case of transfers out, where they must simply hold the appropriate regulatory permissions. This requirement is in place to ensure decisions are made in the best interests of our members and in line with regulatory expectations.

Alltrust reserves the right to decline any instruction that does not meet this requirement.

If you are unsure whether advice is required for your specific request, please contact us before proceeding.

Alltrust Current Terms of Business are available to view on our website.

Alltrust Services Limited

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123 Castle Street, Salisbury. SP1 3TB.

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E: newbusiness@alltrust.co.uk W: alltrust.co.uk

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