

# MC Trustees Private Pension

## Application Form

Membership Number:	
--------------------	--

PR Account Number	
-------------------	--

For Office Use Only

Before completing this Application Form, you should read the Key Features Document, which contains our Terms & Conditions of Business.

If you wish to transfer in benefits from other Registered Pension Schemes, please complete a Transfer Form in respect of each transfer.

If you wish to make contributions to your MC Trustees Private Pension, please complete a Contributions Form.

If you wish to take benefits from your MC Trustees Private Pension, please complete a Benefits Form.

1: Personal Details	
Title: (Mr/Mrs/Miss/Other)	
Surname	
Forename/s (in full)	
National Insurance Number	
Date of Birth	
Marital Status	Married / Single / Divorced / Widowed / Civil Partner
Spouse's/Partner's Name	
Mother's Maiden Name	
Is your country of residence the United Kingdom?	
If no, please specify	
Nationality	
Do you have dual nationality? If yes, please specify	
Permanent Residential Address <i>(Please note: work or "care of" addresses contravene HM Revenue &amp; Customs' requirements)</i>	Home: Office: Mobile: Fax: Email:
Postcode	
If you have lived at your permanent residential address for less than three months, please provide your previous permanent residential address	
Occupation	

Applicant's Initials	
----------------------	--

Approximate Annual Earnings (if applicable)						
Please tick the appropriate box to confirm your status	Employed	<input type="checkbox"/>	A child under the age of 16	<input type="checkbox"/>	In full time education	<input type="checkbox"/>
	In receipt of a pension	<input type="checkbox"/>	Caring for one or more children aged under 16	<input type="checkbox"/>	Unemployed	<input type="checkbox"/>
	Self Employed	<input type="checkbox"/>	Caring for a person aged 16 or over	<input type="checkbox"/>	Other	<input type="checkbox"/>
Name and Address of Independent Financial Advisor (IFA), if applicable	Postcode FSA Number			Tel: Fax: Email:		
Fee(s) to be paid to IFA	Initial Regular					
Tax Office and Ref No						
Intended Retirement Age						
If you have chosen to join the MC Trustees Private Pension rather than join your employer's pension scheme, please tick the box	(We are required by the Financial Services Authority to obtain this information from you) <input type="checkbox"/>					
If you would like to be appointed as trustee on your MC Trustees Private Pension, please tick the box	<input type="checkbox"/>					
If you are intending to transfer into your MC Trustees Private Pension any Protected Rights funds, please tick the box	<input type="checkbox"/>					

Please give details below of anyone you would like to appoint as an additional trustee. This person will act in the event of your death. Please note that there is no requirement to appoint an additional trustee.

Title	
Surname	
Forename/s (in full)	
Address	Post Code

**Important**

- **It is a requirement of HM Revenue & Customs to remind you that it is a serious offence to make false statements; the penalties are severe and could lead to prosecution.**

Applicant's Initials

**I confirm I have received a copy of the Trust Deed and Rules governing the MC Trustees Private Pension.**

Applicant's Initials

- **MC Trustees (Pensions) Limited in its capacity as Operator, agrees to administer The MC Trustees Private Pension (the "Scheme") in accordance with the governing Deed(s) and Rules of the Scheme.**

**General declaration and agreement**

*I declare that:*

- (a) to the best of my knowledge and belief the information contained in this Application is true and complete and that this declaration and any other declaration made in connection with this Application shall be the basis of the contract(s) with MC Trustees (Pensions) Limited.
- (b) I understand that MC Trustees (Pensions) Limited is not authorised by the Financial Services Authority to give financial or investment advice, nor act as investment manager, nor accept any liability for the performance or choice of investments or performance or choice of any investment manager.
- (c) I acknowledge and accept the Terms and Conditions for the MC Trustees Private Pension and have read and understood the Key Features Document and the statements on this application form.
- (d) I will advise MC Trustees (Pensions) Limited of any change in my residency status or change in my name or permanent residential address within 30 days of the change and will provide all further proof of identity as requested by MC Trustees Limited
- (e) I understand that my application determines whether I am entitled to basic rate tax relief at source on my contributions
- (f) I agree that the total contributions to any Registered Pension Schemes in respect of which I am entitled to tax relief will not exceed the higher of £3,600 or my relevant UK earnings for that tax year
- (g) I understand and agree that I am solely responsible for any and all decisions relating to the purchase, retention and sale of the investments which comprise the MC Trustees Private Pension
- (h) I agree to indemnify MC Trustees (Pensions) Limited and MC Trustees Limited against any claim in respect of my investment decisions
- (i) I understand and agree that MC Trustees (Pensions) Limited, MC Trustees Limited have not, and shall not in future, conduct any review of my chosen Investment Manager's financial status or their investment and/or risk strategies. I understand that either I or my Financial Adviser, or both, are responsible for checking this information on my behalf and, having taken into consideration my investment objectives, ensuring that the Investment Manager chosen is suitable.

*I agree with the Trustees that:*

- (j) contributions or other payments will not be invested until the Trustees have received cleared funds;
- (k) in return for the services to be provided by MC Trustees (Pensions) Limited, it may deduct from the designated member bank account(s) to be set up to hold the monies in the pension scheme(s), the charges set out in the literature issued to me prior to this application.
- (l) I will not require the withdrawal of trust funds, or income from those funds held by the Trustees except for the payment of benefits from the Scheme(s) permitted by the governing Trust Deed and Rules of the MC Trustees Private Pension. In the event that an unauthorised payment is made, I agree that, in order to pay the charge, the Operator may deduct the amount of any scheme sanction or other charge levied by HMRC on the Operator from the funds held for me by the MC Trustees Private Pension. If there are insufficient funds in my Arrangement(s) under the Scheme, I agree to pay MC Trustees (Pensions) Limited the difference between the charge and the value of my Arrangement(s) at the time.

*I authorise:*

- (m) the Trustees to realise investments under the Scheme attributable to me in order to pay its fees. In particular, I agree that any third party fees incurred by the Trustees in relation to any action taken by the Trustees on my behalf under the Scheme will be paid from my Arrangements under the Scheme.

*I hereby apply:*

- (n) to become a member of The MC Trustees Private Pension and agree to be bound by the governing Deed and Rules thereof.

*Personal and Employer Contributions*

May be made up to a maximum of £245,000 per annum in the 2009/10 tax year and will be relievable against tax provided that the earning are from one of the following sources:

- employment income,
- income which is chargeable under Schedule D and is immediately derived from the carrying on or exercise of a trade, profession or vocation (whether individually or as a partner acting personally in a partnership), and
- income to which section 529 of Income and Corporation Taxes Act 1988 (ICTA) (patent income of an individual in respect of inventions) applies.

*I declare and confirm that:*

*Transfer payments*

- I request that the administrator of the transferring plan(s) applies the whole of my available transfer value from that Arrangement
- I understand that, following the application of the transfer value, neither I nor my spouse nor dependants will have any further entitlement under the transferring plan
- I authorise the trustees, administrator or insurers of the transferring plan to provide MC Trustees (Pensions) Limited with any information it may request in relation to any benefits provided for me.

*General declaration relating to Drawdown*

- I understand that I will be able to review the amount of income withdrawals, within the limits set down by the Rules of the Scheme, but if I do so an extra charge may be levied from my fund.
- I understand that, if at any time in the future my selected amount of income falls outside the limits, the Operator will pay an income equal to the appropriate limit

*Data Protection*

I confirm that:

- I understand that MC Trustees (Pensions) Limited or any other company or third party acting on their behalf, will process and hold on computer or otherwise, information obtained about me as a result of this Application.
- I hereby give my consent to MC Trustees (Pensions) Limited or any other company or third party acting on their behalf, obtaining, recording and holding this information and other such personal data as is reasonably required to administer the Scheme and my own benefits.
- I also give consent to MC Trustees (Pensions) Limited disclosing to a third party such basic information about me as may be required by that third party to enable them to trace my whereabouts in the future should MC Trustees (Pensions) Limited be unable to do so and require their assistance.
- I also give consent to MC Trustees (Pensions) Limited disclosing to HM Revenue & Customs such information as is required for their purposes.
- I understand that I have the right to ask for a copy of the personal data held in respect of me in return for the payment of a small fee and to require the correction of any inaccuracies in that data.
- Where I have disclosed the personal data relating to other living individuals, I am also deemed, as agent, on behalf of those individuals to have:-
  - given consent on their behalf; and
  - informed them of the identity of the data controllers, and the purposes for which their personal data will be processed.

Applicant's Initials

**I confirm that, to the best of my knowledge and belief, the details given on this Application Form are correct and complete.**

**SIGNED**

**DATE**

### **MC Trustees Private Pension Cancellation Rights**

When setting up your MC Trustees Private Pension, we offer you the right to cancel it within 30 calendar days of signing your application. During this period, MC Trustees Limited will retain all monies in your SIPP bank account until the cancellation period has expired.

If you wish to waive your right to this 30 day cancellation period please complete the following waiver:

**I wish to waive my right to the 30 day cancellation period.**

**SIGNED**

**DATE**

- Notes:**
- 1 Only Applications that have been initialled on pages 1-5, signed and dated can be processed**
  - 2 All questions must be answered**
  - 3 The completed Application should then be returned to:-**

### **MC Trustees (Pensions) Limited**

**Enterprise House**

**Meadow Drive**

**Hampton in Arden**

**West Midlands B92 0BD**

### **Regulatory Status**

**MC Trustees (Pensions) Limited is the Operator and MC Trustees Limited is the Bare Trustees of the MC Trustees Private Pension. MC Trustees (Pensions) Limited has appointed MC Trustees (Administration) Limited (Co Reg No 02352583) to administer the MC Trustees Private Pension on its behalf.**

**MC Trustees (Pensions) Limited is authorised and regulated by the Financial Services authority to establish, operate and wind up personal pension schemes.**

**MC Trustees (Pensions) Limited is registered in England at Enterprise House, Meadow Drive, Hampton in Arden, West Midlands B92 0BD. Co Reg No 05575694.**

**Telephone : 01675 444600. Fax : 01675 444601. Email : [mail@mctrustees.co.uk](mailto:mail@mctrustees.co.uk).**

**MC Trustees Limited does not conduct any regulated activities and is, therefore, not regulated.**