

# Investment ISA Transfer Application

(Stocks and Shares) 2017/2018 Tax Year

**SELF-DIRECTED**

**Explicit Pricing**

**This form is to be used for Self-directed clients only, on Explicit Pricing.**

**The ISA allowance for all investors is £20,000 for the 2017/2018 tax year.**

Please ensure that this form is used with the correct Transfer Authority. On receipt of any assets re-registered from your previous provider it will be Cofunds normal business practice (and by signing this application, you agree to such practice) to convert to the commission-free equivalent available to your intermediary. If a commission-free share class is not available, we will be unable to transfer the assets to Cofunds.

Please note, should you transfer from a Lifetime ISA to this Cofunds Investment ISA (Stocks and Shares), you will lose any benefits that are specific to the Lifetime ISA.

**Please complete this application form using black ink and BLOCK CAPITALS and return to: Cofunds Limited, PO Box 1103, Chelmsford, CM99 2XY**

## 1 Intermediary Details (For intermediary use only)

**You will require a Cofunds Authorisation Code before being able to transact business. If you do not include this we will not be able to process this application. Please note: our system will be updated to link the client to this Intermediary Authorisation Code.**

Cofunds Intermediary Authorisation Code

Intermediary's Client/Deal Ref.

If you need to keep a record of the Confirmation of Verification of Identity for your client, there is a standalone form available on the Cofunds website.

## 2 Personal Details (Please complete this section in full)

Existing Cofunds Client Reference

I have not received advice from a financial adviser in relation to this investment.

Mr/Mrs/Ms/Miss/Other

Surname

Full first name(s)

Male  Female  Date of Birth   /   /

National Insurance Number    /    /    /

You should be able to find your NI Number on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the DWP, or pension order book.

If you do NOT have a National Insurance Number, please tick here

Please read the following sentence and confirm by ticking the box if applicable. If you can't confirm and tick the box, please complete the Individual Self-Certification Form that can be issued to you by your intermediary.

I confirm that I am solely UK resident for tax purposes and not a US citizen

Current permanent residential address

  
  

Postcode

Time at this address

 yrs  mths

If at current address for less than two years, please supply previous address and time there

  
  

Postcode

Time at this address

 yrs  mths

If more than one previous address in the last two years, please provide full details including the time at each address on a separate sheet of paper and staple securely to this application form.

## 3 Segmentation (For intermediary use only)

Only complete this section if the client is not currently segmented, or if you wish to change their segment. All clients trading through Cofunds must be assigned to a segment.

Please enter the full name of the segment as known by Cofunds using BLOCK CAPITALS

We will update your client's segment to the one entered above. Please note: if you change your client's segment this may alter the charge model your client is assigned to.

If the chosen segment has a Fund Sale Instruction applied your client must be made aware of this. Should you wish to take a charge, please ensure that the applicable charge model is assigned to the segment entered. Please note: the client will only be assigned to the charge model where it is set as mandatory for the chosen segment.

## 4 Nominated Bank Account

Complete this section if you have not provided us with your nominated bank account details, or would like to change the details we hold for you.

You will need to verify this bank account before it can be used alongside your Cofunds account. To verify your account, please send us a void signed cheque or a bank statement within the last three months.

You can change your nominated bank account at any time, however you can only nominate one.

Name of account holder

Bank or Building Society name and address

  
  
  

Postcode

Branch Sort Code

   -    -   

Bank/Building Society Account Number

       

Building Society Roll Number

## 5 Transfer Investment Choices

### 5A. INVESTMENT SELECTION

I wish to transfer the proceeds of any investments sold, outlined in Section 3 and/or 4 of the ISA Transfer Authority, into the following investments:

Please ensure that the funds you choose are available through Cofunds for the ISA product. You can only choose commission-free share class funds. If you do not indicate the share class, we'll select the commission-free share class fund, where available to your intermediary.

Please note: if your intermediary has agreed exclusive share classes 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.

Please note: we're unable to allocate specific cash amounts to funds including the Cash Reserve for the transfer investment choice.

To apply a fee to this transfer, please see Section 5B.

Fund manager, fund name and share class	Type of unit/share (delete as appropriate)*	Transfer %
(example) World Equity A Fund	N/A	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
	ACC/INC	%
CASH RESERVE†		%
		Total 100%

\* ACC/INC

If you do not specify ACC or INC in this column, and do not complete Section 6, Cofunds will invest into accumulation units/shares where available.

† Cash Reserve

Please note: this will be included as part of your ISA allowance and not placed into your cash account.

### 5B. TRANSFER IN

Please complete this section if you would like to apply a fee to this transfer instruction. We will invest the amount stated below into the Cash Reserve. To take the fee, you will need to move the amount into your client's Cofunds Cash Account and complete a Fee Agreement Pack and return to us along with this form. Please note: fees won't be paid until we receive your client's affirmation.

Transferring provider	Fee amount (£)

## 6 Income

Complete this section if you have requested income units/shares ('INC'). The option you choose will be applied to all income units/shares you hold within this product unless 'Retain in fund' is selected. If you have selected the option to 'Retain in fund' this will only be applied to the commission-free share class funds you hold, any commission-included share class funds you hold will continue to pay income in accordance with your previous instruction.

Please note: if you are taking regular withdrawals from your cash account you may only select the 'Cofunds Cash Account' or 'Retain in fund' options.

**Consolidated monthly income**  
Income generated from your investment funds will be consolidated into your cash account and paid to your nominated bank account on a monthly basis.

**Cofunds Cash Account**  
Income generated will be paid into your cash account to be held on platform for withdrawals or future investment.

**Retain in fund**  
Income generated from this investment will be retained in the fund.

If you do not already hold income units/shares within this product and you do not tick one of these boxes we will select the 'Retain in fund' option by default. If you already hold income units/shares within this product and you do not tick one of these boxes we will apply your existing income option to all funds within this product.

Please note: for an existing client, if new distribution income instructions are not provided on this application, distributions will continue to be paid as per existing arrangements while any conversion is taking place. Any changes made to an existing income mandate will come into effect once the conversion is complete.

## 7 Service Charge (For intermediary use only)

This section is used to agree a Service Charge allowing payments to be made to you, the intermediary. Please ensure that the charge model applies to the segment the client is being assigned to.

Service Charge model name	Annual Service Charge* %	VAT** <input type="checkbox"/> Yes <input type="checkbox"/> No
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\* Taken monthly. If you have a tiered Service Charge you should enter the highest possible percentage.

\*\*Cofunds will use the VAT rate that is in place at the end of the month for which the calculation is being performed.

## 8 Declaration and Authorisation

### I declare that:

All investment subscriptions made now and in the future belong to me.

I am aged 18 years or over.

I am applying to subscribe to a stocks and shares ISA for the 2017/2018 tax year and each subsequent year until further notice.

I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year.

I have not subscribed and will not subscribe to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA.

This application is to transfer my existing ISA and, if applicable, entitles me to subscribe to a stocks and shares ISA in the current tax year and each subsequent year until further notice. I understand that this does not mean that I am obliged to invest with Cofunds in the following or future tax years. However, if I wish to do so, I may not be required to complete a further application form.

I am resident in the United Kingdom for tax purposes, or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to or in a civil partnership with a person who performs such duties. I will inform Cofunds Limited if I cease to be so resident or to perform such duties, or be married to or in a civil partnership with a person who performs such duties.

### I authorise Cofunds Limited to:

Hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.

Make on my behalf any claims to relief from tax in respect of my ISA investments.

### I confirm that:

I have viewed the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) and by signing this application form I agree to be bound by them.

I have viewed the relevant product Key Features and Fund specific information and/or Key Investor Information Documents (KIID) relating to my investment. A copy of the KIID can be found via the following link (if you have difficulty locating your fund, please contact your intermediary):

[https://www.cofunds.co.uk/Investors/Reports\\_and\\_Accounts\\_Investors.aspx](https://www.cofunds.co.uk/Investors/Reports_and_Accounts_Investors.aspx)

I understand that there are fees (the Cofunds Platform Charges) for the use of Cofunds services. I authorise Cofunds to collect these fees from my Cofunds Cash Account. If there is insufficient money in my account, I authorise Cofunds to sell enough of my platform assets to pay these fees in accordance with the 'Our Charges' section of the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing).

I understand that the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) are the standard terms upon which Cofunds intends to rely, and it is important that I read and understand the terms before agreeing to be bound by them. If there is any term or point I do not understand or do not wish to be bound by, I understand that I can request further information before signing this application.

I understand that my signed application form (once accepted by Cofunds) together with the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) form my customer agreement with Cofunds Limited.

I understand that instructions may be delayed or rejected if this application form is not complete in all respects.

You may undertake a search with a reference agency for the purposes of verifying my identity. To do so, the reference agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained as an identity search. I declare that the information contained in this application form is correct to the best of my knowledge and belief.

I understand and accept that I am entitled to cancel my application in accordance with the Key Features applicable to the product I am investing in and that if I choose to cancel my application, my investment shall be subject to market movement during the period from the date when my application is processed to the date my investment is sold.

If you require a Fund prospectus, please contact your intermediary or Fund Manager directly.

If you wish to attend/vote at unit holder or shareholder meetings, please tick this box

If you wish to receive reports and accounts, you can download them free of charge at: [https://www.cofunds.co.uk/Investors/Reports\\_and\\_Accounts\\_Investors.aspx](https://www.cofunds.co.uk/Investors/Reports_and_Accounts_Investors.aspx)

If you wish to receive paper copies of reports and accounts please speak to your adviser.

You can also request to receive paper copies of reports and accounts by writing to us at Cofunds Limited, PO Box 1103, Chelmsford CM99 2XY.

I understand that it's Cofunds normal business practice to process my conversion following receipt of my assets from my previous Fund/Plan Manager. The instruction to convert is then passed to the Fund/Plan Manager who will convert and confirm back to Cofunds upon completion. Cofunds upon receipt of confirmation will then reflect the change(s) to my accounts. This process is subject to change dependant on volumes and individual Fund/Plan Manager processing procedures. I authorise Cofunds to convert on my behalf as outlined above.

I understand that Cofunds will convert commission-included share class funds to their commission-free share class equivalent where available to my intermediary.

I understand that Cofunds will convert commission-free share class funds to commission-free exclusive share class funds where available to my intermediary.

I understand that Cofunds will convert any funds re-registered that are not available to me through my intermediary to the commission-free share class equivalent that is available to my intermediary.

### Fund Sale Instruction

If a Fund Sale Instruction applies to the segment linked to my investment, I accept and agree that funds will be sold to settle any outstanding fees and charges which have accrued prior to this date and all fees and charges payable hereafter.

### Data Protection

Cofunds Limited is a registered Data Controller and a fully owned subsidiary of Aegon UK plc. Cofunds Limited will use your information for the administration and servicing of your investments and all other related activities. We may disclose your information to other companies within the Aegon group of companies, future owners of our business, and suppliers we engage to process data on our behalf for these purposes. We may also disclose your information to organisations for compliance with legal and regulatory requirements.

With the exception of the above provisions, we will not pass on your details to any other third party without your permission, but we will disclose information concerning your investment to your nominated intermediary.

Cofunds may transfer your information to countries outside of the EEA for the administration and servicing of your investments. In such cases, contracts will be put in place to ensure that the service providers protect your information in accordance with the requirements of the Data Protection Act or any legislation that may be enacted to replace that Act.

### Service Charge

I confirm that I have received my Fees and Charges Schedule and understand which fees and charges are applicable to my investment. I instruct Cofunds to pay my intermediary (named above) the Service Charge specified in Section 7 of this form, and in my Fees and Charges Schedule, from my relevant Cofunds payment account.

I understand that Cofunds will accept authority from the primary holder only, in most circumstances.

For trusts and Powers of Attorney more than one signature may be required.

If I have an active Sale for Regular Payment mandate, or the segment linked to my investment applies to a Fund Sale Instruction (as described in my Fees and Charges Schedule) and there is insufficient money within my relevant payment account, I authorise Cofunds to sell enough of my platform assets to pay the Service Charge in accordance with the relevant Terms and Conditions of the Cofunds Platform or Customer Agreement applicable to my investments/assets.

A copy of the relevant Terms and Conditions of the Cofunds Platform can be found at <https://www.cofunds.co.uk/web/platformterms.aspx>

### Number of attached Transfer Authority Forms

Signature

X

Date

This form will be returned if it's not signed and dated.

# ISA Transfer Authority

This authority will be used to transfer into a Cofunds Investment ISA (Stocks and Shares) Please ensure you send this completed form along with a **completed** and signed **Investment ISA Transfer In Application Form**. Should you transfer from a Lifetime ISA to this Cofunds Investment ISA (Stocks and Shares), your Lifetime ISA status will be lost along with any other benefits specific to the Lifetime ISA. A separate authority will be required for each Account Manager. If transferring from more than Account Manager, please request more Transfer Authority Forms from your intermediary. Please ensure that you have signed both the Transfer Application and the Transfer Authority.

Existing Client reference

**Please complete all details requested.**

Please ensure that all details match those held by the existing Fund/Plan Manager. Any differences could cause delays to the requested transfer.

Name of Plan/Account Manager	
Address	
	Postcode

I hereby instruct my current ISA Manager to either transfer my holdings to Cofunds Nominees Limited or liquidate the assets within my ISA with immediate effect, and forward the proceeds as specified below to my new Plan/Account manager at Cofunds Limited, PO Box 1103, Chelmsford CM99 2XY. This transfer should include, where relevant, all former ISA and PEP investments. I confirm that the re-registration of the funds listed will not change the beneficial ownership from the current holder. I confirm that this transaction is exempt from SDRT by virtue of paragraph 6 of Schedule 19 of the Finance Act 1999.

Mr/Mrs/Ms/Miss/Other	
Surname	
Full first name(s)	
Signature <input type="text"/>	Date

## 1 TeX

If your Plan/Account Manager does not offer this service or you wish to re-register/cash transfer certain funds only, please complete all other sections as applicable. TeX stands for Tax Incentivised Savings Association Exchange which is an industry network that allows Fund Managers and platforms to transfer assets on behalf of clients electronically. For Stocks and Shares ISA transfers, if your Plan/Account Manager offers this service you only need to complete this section. A list of TeX and non TeX Fund/Plan Managers can be found via the following link: [www.cofunds.co.uk/docs/teXmembership](http://www.cofunds.co.uk/docs/teXmembership)

A/C or plan nos. <i>(This must be completed)</i>	Re-register all Cofunds supported funds <i>(Please tick if applicable)</i>	Complete cash transfer for any remaining funds <i>(Please tick if applicable)</i>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 2 Funds that you wish to KEEP via re-registration (Stock transfer) (For non-TeX transfers only)

Please list all funds that you hold with the above Plan/Account Manager that you wish to retain when you transfer your investment to Cofunds. Please ensure the funds you choose are available through Cofunds and are compatible with your investment service. These funds may be converted as detailed in the Declaration.

Fund manager, fund name and share class	A/C or plan nos. <i>(This must be completed)</i>	Type of unit/share <i>(delete as appropriate)*</i>
<input type="text"/>	<input type="text"/>	ACC/INC
<input type="text"/>	<input type="text"/>	ACC/INC
<input type="text"/>	<input type="text"/>	ACC/INC
<input type="text"/>	<input type="text"/>	ACC/INC
<input type="text"/>	<input type="text"/>	ACC/INC

\*If you do not specify ACC or INC in this column, Cofunds will not be able to process your application. If you have chosen income units/shares, please ensure you complete Section 6 of the Investment ISA (stocks and shares) Transfer Application to have income paid to you.

## 3 Funds that you wish to SELL (Stocks and shares cash transfer)

Please list all funds that you hold with the above Plan/Account manager that you wish to sell and transfer the proceeds to Cofunds. Please also complete Section 5 and Section 6 (if applicable) of the ISA Transfer Application to tell us which funds you wish to reinvest into.

Fund manager, fund name and share class	A/C or plan nos. <i>(This must be completed)</i>
<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"/>	<input type="text"/>

## 4 Cash ISA Transfer

If applicable, please indicate either of the following to be transferred into your Cofunds stocks and shares ISA:

All my cash ISA  **OR** An amount of my cash ISA  £  Sort Code  -  -

Please state the notice period (if any), for you to transfer your cash ISA  Days A/C or plan nos.  (This must be completed)

## 5 Current Tax Year Subscriptions

Which year's ISA do you want to transfer? Current  Previous  Both

If you have ticked Current or Both, please state the current year subscriptions to date  £

**Please note: if this isn't completed this transfer request will be taken to cover all current and previous years subscriptions.**