



OLD MUTUAL  
WEALTH

# Collective Investment Account Online Confirmation

Application Number: 2-1622649561

## Investor Signature

This page is for the Investor to sign; it should then be sent to Old Mutual Wealth. This is so that Old Mutual Wealth has a record of the Investor signature, without it any future instructions could be delayed while Old Mutual Wealth checks the signature is valid. This section does not need to be completed if the Investor signature has previously been provided.

**This page is not an application and cannot be accepted as such.**

Please send **only** this signed page to the following address. Please **do not use this address** to send us other important documents as they will be significantly delayed in reaching us.

FREEPOST RSJX-XAJZ-BKKT  
Old Mutual Wealth  
Old Mutual House  
Portland Terrace  
Southampton  
SO14 7AY

**Investor:** Frederick Irvine as Trustee of the Halfpenny and Spendloff Ltd Executive Pension Scheme

**Client Reference Number:** 2-1622548261

Signature

Date

12.4.2017



Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

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OnlineConfForm-TH128-v103.0.0



# Collective Investment Account Online Confirmation

Application Number: 2-1622649561

Date issued: 12 April 2017 14:06:45

This document confirms the details of your client's Collective Investment Account application.

**It is not an application itself and cannot be accepted as such.**

Please send the first page to Old Mutual Wealth, signed by the client, to provide an example signature against which future instructions from the client can be checked.

You may wish to keep a copy of this document for your records. We have provided a section for the client to sign at the end to confirm that the details submitted to Old Mutual Wealth are correct.

## Section 1: Investor Details

<b>Account Holder</b>	<b>Frederick Irvine as Trustee of the Halfpenny and Spendloff Ltd Executive Pension Scheme</b>
<b>Client Reference Number</b>	2-1622548261
<b>Correspondence Address</b>	32 Wymering Road Portsmouth United Kingdom PO2 7HY
<b>National Insurance No.</b>	Investor has no National Insurance Number

## Section 2: Investment Details

### Lump Sum Investment

<b>Payment made by - Investor</b>	<b>£93,000.00</b>
<b>Payment Method</b>	Electronic Transfer

## Section 3: Phased Investment

This option was not selected.

## Section 4: Investment Choice

Your investment choice is made up of funds from our SelfSelect investment range.

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Fund Name	Percentage Invested	Rebates**	TER*	Unit Type
Old Mutual Cirilium Balanced -U	100.00%	-	1.24%	Accumulation

## Notes

\*Fund manager charges are based on the costs they incur in running the fund. These costs add up to what is known as the 'Total Expense Ratio' (TER). This is a combination of an amount known as the 'Annual Management Charge' (AMC), and any additional expenses necessary for running the fund.

\*\*Rebates – Fund managers pay us an income, known as a rebate, which varies from fund to fund, and can change over time. The rebate belongs to you and we will add it to your account as a 'reinvested rebate'.

## Section 5: Rebalancing Option

This option was not selected.

## Section 6: Automatic Withdrawals

This option was not selected.

## Section 7: Your Adviser Details

<b>Name</b>	David Knight
<b>Adviser Company</b>	Knight Parker Wealth Management

## Section 8: Charges & Fees

### Service Charge

This is a percentage charge based on the value of your investments held on our platform.

The total value of all of your investments is used to determine the total charge applicable, based on the table below:

Bands of investments	Rate of charge
First £ 25,000	0.40%
From £25,000 to £500,000	0.20%
From £500,000 to £1,000,000	0.15%
More than £1,000,000	0.10%

When calculating the Service charge due, we will include the value of all investments held under the same client reference number.

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The percentages shown in the table are for the year. We will divide them by twelve and deduct the charge monthly.  
We will deduct the charge by selling units from your largest fund.

## Adviser Fees

The initial fee will be deducted from your contribution before the balance is invested into your choice of funds.

Initial fee (for lump sum)

2.00	%
------	---

Servicing fee

1.00	%
------	---

every year

We will deduct the charge by selling units from your largest fund.

Frequency

Monthly

*The annual servicing fee amount will be divided by the selected payment frequency and paid to your adviser accordingly.*

## Section 9: Declaration

**This declaration is made by each party associated with the application.**

### 1. On the basis of the details supplied in my application:

- a) I declare that:
  - the applicant is resident in the United Kingdom, Isle of Man, Gibraltar, Guernsey or Jersey and will inform Old Mutual Wealth Limited if this changes in the future (this does not apply to top-ups).
- b) I understand that Old Mutual Wealth Limited will administer the CIA in accordance with UK tax legislation.
- c) I confirm that if withdrawals are to be paid to a beneficiary, the beneficiary is aged 18 or over.
- d) I am acting as a trustee, or on behalf of a corporate entity described in the application and I confirm I am suitably authorised to invest and deal in all aspects of this investment.

### 2. I authorise Old Mutual Wealth Limited:

- a) to hold my investments, interest distributions, dividends and any other rights or proceeds in respect of those investments and any other cash; and
- b) to sell units or shares in investments within my account to meet any charges or fees for my financial adviser, in accordance with the Terms and Conditions; and
- c) to give effect to my instructions in accordance with the Terms and Conditions.

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iv) I will need to reauthorise:

- any increases to servicing and switch fees that have been previously agreed
- any increases in the percentage previously agreed for initial fees
- any initial fee on a lump sum agreed as a monetary amount.

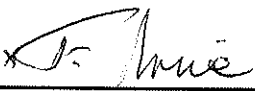
c) I confirm that:

- I have agreed any authorised fees with my financial adviser.
- my financial adviser has explained the effect that selling units to pay Adviser Charges from my investment will have on its future value.

d) I understand that:

- I can cancel an adviser servicing fee at least 10 working days before it is deducted, by contacting Old Mutual Wealth.
- I cannot cancel a fee once it has been deducted, instead I would need to contact my financial adviser to discuss whether a refund is payable.

## Section 10: Investor Signature

Signature  Date 12.4.2017

**Frederick Irvine as Trustee of the Halfpenny and Spendloff Ltd Executive Pension Scheme**

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**3. I understand that I will not receive contract notes relating to transactions involving the purchase or sale of investments, which are carried out on a periodic basis in the manner agreed to in this application. Details of these transactions will be shown in the half-yearly statement, which will be sent to me. In particular, such transactions include:**

- regular investments payable by direct debit
- phased investments
- automatic rebalances
- automatic withdrawals
- dividend and rebate reinvestments
- sales of units to meet Old Mutual Wealth Limited charges and fees for my financial adviser (if applicable).

**4. I have been given the opportunity to read the current Terms and Conditions and to have any questions concerning them answered to my satisfaction. I have kept a copy of the Terms and Conditions together with a copy of the Key Features Document.**

**5. I confirm I have received all relevant Key Investor Information Documents in respect of my chosen funds.**

**6. I confirm I have received all relevant information about the rebates applicable to my chosen funds.**

**7. I consent to my personal data being used in accordance with the Personal Data Statement in the Terms and Conditions.**

**8. I declare that my application has been completed correctly and to the best of my knowledge and belief.**

**9. If I have authorised fees to be deducted in respect of my application:**

- a) I authorise Old Mutual Wealth to deduct those fees from this investment and pay them to my financial adviser.
- b) I understand that:
  - i) the fees agreed will be met as follows (as applicable):
    - Initial Fee (direct debit) – by deduction from each direct debit payment before the balance is invested into my choice of funds
    - Initial Fee (lump sum) – by deduction from my payment before the balance is invested into my choice of funds
    - Initial fee (cash transfers) - by deduction from each cash transfer payment before the balance is invested into my choice of funds
    - Ad hoc fee for re-registration - by selling units as instructed
    - Fund Switch Fee – by deduction from the sale proceeds of the switch, before they are invested into my new choice of funds
    - Servicing Fee – by selling units as instructed.
  - ii) if I have agreed to add VAT to any servicing fees, the amount of the agreed fee will be increased to include VAT at the rate prevailing when the fee is deducted.
  - iii) if I select a percentage amount servicing or switch fee, the fee paid to my financial adviser may go up or down depending on the value of my account on the date the fee is calculated.

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