

Cofunds Authorisation Code

7 7

The ISA allowance for all investors is £20,000 for the 2018/2019 tax year.

This form is to be used for Self-directed Explicit Pricing clients only. This application form is used to subscribe to a Stocks and Shares ISA with Cofunds. By completing this application, you agree to subscribing to a 2018/2019 tax year stocks and Shares ISA and each subsequent year until further notice. You are not obliged to invest in subsequent tax years unless you choose to do so.

Please complete this application form using black ink and BLOCK CAPITALS and return to:

Chelsea Financial Services, St James Hall, Moore Park Road, London SW6 2JS

1 Personal details (please complete this section in full)

Existing Cofunds Client Reference

Mr/Mrs/Ms/Miss/Other

Surname

Full first name(s)

Email

Telephone

Male Female Date of Birth / / _{D D M M Y Y Y Y}

National Insurance Number / / / /

If you don't have a National Insurance Number, please tick here.

Current permanent residential address

Postcode

Time at this address yrs mths

Please read the following sentence and confirm by ticking the box if applicable.

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

If you can't confirm and tick the box, please complete the Individual FATCA Self-Certification form that can be issued to you by Chelsea.

1A. THIRD PARTY OR JOINT HOLDER WITHDRAWAL DETAILS (PLEASE COMPLETE IF RELEVANT)

Please complete this section if the person funding all or part of this investment is not the ISA applicant listed in Section 1.

Existing Cofunds Client Reference

Mr/Mrs/Ms/Miss/Other

Surname

Full first name(s)

Current permanent residential address

Postcode

2 Nominated bank account

Complete this section if you have not provided us with your nominated bank account details. Please note: you will need to verify this bank account before it can be used in conjunction with your Cofunds account. If you are paying by cheque then no action is required. For all other funding options you can send a void signed cheque or three months bank statements with this application. If you are an existing customer, only complete this section if you would like to change your nominated bank account details. Any change to your nominated bank account will not be applied to your regular monthly investments.

You can only have one nominated bank account at any given time.

Name of account holder

Bank or Building Society name and address

Postcode

Branch Sort Code - -

Bank/Building Society Account Number

Building Society Roll Number

3 Withdrawal details (Investment Funds)

Please indicate the choice of funds you wish to sell.

If you do not indicate how your investment(s) should be withdrawn, we will automatically withdraw proportionately across your investment funds. This will maintain your current fund percentage.

Please enter the cash amount to be withdrawn from your investment fund holding: £

Fund(s) to be sold (Fund name)	Continue regular mandate (Y/N)	% of cash amount above to be taken	OR	Number of units	OR	Cash amount
<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"/>
<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"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>		£ <input type="text"/>

Please note: we cannot guarantee the exact amount that your deal will realise, which may result in over/under payment in respect of the withdrawal amount you require. Please refer to Section 7 for more details.

4 Investment selection

I wish to invest in the funds indicated (for further details about the available funds, please refer to the Key Investor Information Documents (KIID) and/or Fund Key Features Document).

Please note your total ISA subscription for each tax year must not exceed your ISA allowance. Please ensure the funds are available through Cofunds.

Please tick this box if you would like to invest proportionally into the Investment ISA within the same funds as stated in Section 3.

Please invest no more than £ in total.

Fund name	Type of unit/share (tick as appropriate)*	% to be invested	OR	Cash amount
VT Chelsea Managed Aggressive Growth	ACC <input type="checkbox"/>	<input type="text"/>		£ <input type="text"/>
VT Chelsea Managed Balanced Growth	ACC <input type="checkbox"/>	<input type="text"/>		£ <input type="text"/>
VT Chelsea Managed Cautious Growth	ACC <input type="checkbox"/> INC <input type="checkbox"/>	<input type="text"/>		£ <input type="text"/>
VT Chelsea Managed Monthly Income (please complete section 5)	ACC <input type="checkbox"/> INC <input type="checkbox"/>	<input type="text"/>		£ <input type="text"/>
<input type="text"/>	ACC <input type="checkbox"/> INC <input type="checkbox"/>	<input type="text"/>		£ <input type="text"/>
<input type="text"/>	ACC <input type="checkbox"/> INC <input type="checkbox"/>	<input type="text"/>		£ <input type="text"/>
	Total	<input type="text"/>		£ <input type="text"/>

*ACC/INC If you do not specify ACC or INC in this column, and have not completed Section 5, Cofunds will invest into accumulation units/shares where available.

5 Income (Please tick one of the following options)

The option you choose will be applied to all income units/shares you hold within this product.

Retain in fund (default) – reinvest any income back into the fund

Consolidated monthly income – pay any income to my bank account on a monthly basis

Cofunds Cash Account – pay any income into my Cofunds Cash Account

If you already hold income units/shares within this product and you don't tick one of the boxes above, we'll apply your existing income option.

5A Product income

Please indicate which of your products you wish your choice in Section 5 to apply to by ticking the relevant box. If you don't choose here, we'll apply the chosen income option to all products held as outlined in Section 5.

Investment Funds Investment ISA Both

6 Withdrawal Authorisation (All holders mentioned in Section 1A MUST complete this section)

I authorise Cofunds to withdraw on my behalf and reinvest into a current year ISA as indicated below. **(If you are a single holder (primary only) and there are no joint holders for this investment, then you do not need to complete this section.)** Signing the declaration in Section 9 will constitute your authorisation to withdraw.

Surname	<input type="text"/>
Full first name(s)	<input type="text"/>
Primary named holder signature <input checked="" type="checkbox"/>	Date <input type="text"/>

Surname	<input type="text"/>
Full first name(s)	<input type="text"/>
Second named holder signature <input checked="" type="checkbox"/>	Date <input type="text"/>

7 Excess Balances (if applicable)

Transferring your investment funds holdings into an ISA may result in an excess balance. The value of your investment fund holding may change between the time you complete this form and the deal being placed. This is due to daily price movements.

We will automatically reinvest any excess balance from your withdrawal into the highest value commission-free fund within your investment holding.

If you would like your excess balance deposited into your Cofunds Cash Account, please specify using the tick box below:

Please pay any excess balances into my Cofunds Cash Account. We will apply this option as a default if no commission-free funds are held within your investment holding.

Please note, any excess balance from a third party/joint holder withdrawal will be paid into the third party/joint holder cash account.

8 Service Charge (To be completed by the intermediary)

Service Charge model name: STANDARD SEGMENT

Annual Service Charge*: 0.40%

*This is an annual charge taken on a monthly basis.

9 Declaration and authorisation (as per client mentioned in section 1)

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 2018/2019 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 a cash ISA, stocks and shares ISA and any other type of ISA 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.

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:

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 the commencement of my ISA 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

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

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.

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 Legal & General Group 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 Legal & General 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 4 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>

Signature 

Date

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

10 Notes

All proceeds will be held by Cofunds and will normally be reinvested into your ISA one business day from when Cofunds initiates the transaction.

Issued and approved by Cofunds Limited, One Coleman Street, London, EC2R 5AA.

Registered in England and Wales No. 3965289. Authorised and regulated by the Financial Conduct Authority (FCA) under FCA Registration No. 194734.

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