

Church House SIPP Application

This is an application form for membership to the Church House SIPP. The trustee of the Scheme is Church House Pension Trustee Limited. The scheme operator is Church House Investments Limited. Church House Investments Ltd is authorised and regulated by the Financial Services Authority. (FSA no: 190548)

If you wish to transfer pension benefits from other registered pension schemes into your Church House SIPP, you will also need to complete a Transfer Form (found in Part six) in respect of each transfer.

If you are a legal guardian applying on behalf of an applicant under the age of 18, please complete this form on behalf of the applicant and sign the declarations in both Part one, Section F and Part seven.

As we cannot proceed with your application until we receive this form completed and signed, please complete this form as fully as possible. We aim to always keep your details current, please notify us with any changes. The information supplied will be held in the strictest confidence and will be subject to the provisions of Data Protection Legislation. Should you have any questions or concerns, please do not hesitate to contact anyone at Church House.

Part one - Personal details

A - Contact details - The Member

Title (*Dr, Mr, Mrs, Miss, Ms, Other*) _____

Forenames _____

Surname _____

Telephone number (*home*) _____ (*work*) _____

_____ (*mobile*) _____ (*fax*) _____

Email Address _____

Permanent residential address _____

Postcode _____

Have you been at this address for less than three years *yes* *no*

If *yes*, please provide your previous permanent residential address below

Previous residential address _____

Postcode _____

Date of birth _____

Place of birth (*town and country*) _____

Mother's maiden name _____

National insurance number _____

Gender *Male* *Female*

Marital Status *Single* *Married* *Divorced* *Separated* *Civil Partnership* *Widowed*

B - Adviser details

Adviser firm name _____

Contact name _____

Firm address _____

Postcode _____

Firm telephone number _____

Firm fax number _____

Would you like copy correspondence sent to your adviser at the address above *yes* *no*

I hereby authorise you to take instructions from my Adviser until further notice.

I do/do not authorise my adviser to take investment decisions on my behalf.

Signed

Notes

All correspondence will be sent to your home address unless you elect to send all correspondence to an adviser in Section B

Your application cannot proceed without your National insurance number unless the application is being made on behalf of a child

Part one (continued) - Personal details

C - Employment status

Occupation _____

Status (please tick the option that applies to your status)

Employed Self Employed Unemployed Retired Child (under 18) Other

If your Status is *Employed* please continue to Section D
If your Status is *Self employed* please continue to Section E
If your Status is *Child* please continue to Section F
If your Status is *Unemployed, Retired* or *Other* please continue to Part two, Section A

D - Employment details

Employer name _____

Employer address _____

Postcode _____

Employer telephone number _____

Payroll number _____

E - Self employment details

Trading name _____

Company address _____

Postcode _____

Company telephone number _____

F - Parent or legal guardian details

Title (*Dr, Mr, Mrs, Miss, Ms, Other*) _____

Forenames _____

Surname _____

Telephone number (*home*) _____ (*work*) _____ (*mobile*) _____

Email address _____

Permanent residential address _____

Postcode _____

Have you been at this address for less than three years yes no

If yes, please provide your previous permanent residential address below

Previous residential address _____

Postcode _____

Relation to the applicant _____

Gender Male Female

If this application is being made on behalf of an applicant who is under the age of 18, I declare that:

(a) I am making this application on behalf of the applicant named in Part one of this application form; and

(b) I will be responsible for the applicant's pension arrangements under the Scheme until the applicant reaches age 18.

I understand that contributions paid into the Scheme may only be returned to the applicant in the form of benefits payable under the rules of the Scheme (after age 55, except in the case of earlier serious ill health).

I agree to advise the scheme administrator of the applicant's National insurance number when he or she reaches age 16

Signed _____

Date _____

Print Name _____

Notes

Please indicate your status. If more than one category applies, please indicate your principal source of income.

If other, please specify (i.e. caring for one child under 16, caring for more than one child under 18, full time education, etc.)

Please sign only if you are making this application on behalf of a child

Part two - Contributions

Up to 100% of your earnings can be paid each tax year as personal contributions to your SIPP. However, this figure is capped at £225,000 per annum. This is known as the Annual Allowance. The Annual Allowance increases each tax year and, by 2010/11, this figure will be £255,000. Employee and Self employed contributions are paid net of basic rate tax (20% for the 2008/2009 tax year). Higher rate tax payers will receive additional tax relief via their Annual Self Assessment Return.

Employer contributions are paid gross. There is no limit on the amount of employer contributions that can be paid. However, total contributions above the Annual Allowance will be taxed on the member as a P11D benefit.

A - Contribution questionnaire

Do you or your employer contribute to any other Registered Scheme? Yes No

If yes, please specify the following:

Type of arrangement

Amount £

B - Contribution details

I wish to contribute £ _____ (net)

Monthly Quarterly Annually

By cheque By standing order

My employer will contribute £ _____ (gross)

Monthly Quarterly Annually

By cheque By standing order

Cheques must be made payable to *Church House Trust Plc - Your Full Name - SIPP*.

To pay by standing order, you must complete and sign the Standing Order form found in Appendix A

C - Required documentation

Employed applicants must provide at least one of the following (please tick item enclosed)

Letter from employer

P60

Week 52 payslip

Copy of tax return

Self employed applicants must provide at least one of the following (please tick item enclosed)

Confirmation of earnings from accountant

Copy of accounts

Copy of tax return

D - Taxation

TAXATION WARNING: Do not pay a contribution if you have applied, or intend to apply, for Enhanced Protection under the Registered Pensions Regime commencing the 6th April 2006. You cannot apply for Enhanced Protection if you have paid a contribution after the 6th April 2006, and if you pay a contribution after making the application your Enhanced Protection will be invalidated. The tax consequence could be significant.

Notes

A registered scheme has approval under the post A-day legislation from the HMRC

Employer contributions can only be accepted from a UK bank or building society account in your employer's name

It is a Revenue requirement that evidence of earnings is obtained by the SIPP administrator within 30 days of receipt of the contribution. Failure to do so will result in the contribution being returned.

Please note, you will only be required to provide such documentation if you are contributing more than £3,600 gross (£2,808 net) per annum

Part three - Pension fund withdrawal (PFW) & death benefits

A - PFW

Do you wish to commence PFW once the SIPP is established yes no

B - Death benefits

To assist the Trustees of your SIPP with details of the person(s) to whom you wish death benefits be paid, please complete an Expression of Wishes form found in Appendix C

Please note, it is possible to nominate a Trust as a death benefit recipient. Should you require any information regarding this possibility, or any other information regarding trusts, please contact:
Church House Consultants Limited
01935 382 630
www.church-house.co.uk

Notes

If you would like to commence PFW, upon establishment of the SIPP we will calculate and notify you of your maximum PFW when the SIPP has been established

Part four - Money laundering

For the prevention of money laundering, it is necessary for you to provide proof of your identity and address. In order to do so, please provide us with a certified copy of one document from each of the lists below. As an alternative, we will accept an identity verification certificate from an FSA authorised and regulated firm.
Please tick each item enclosed

A - Identity

- UK Driving Licence (with photo)
- Passport
- Shotgun or Firearms Certificate

B - Permanent residential address

- Utility Bill (not more than 3 months old)
- HM Revenue & Customs tax notification
- UK Driving Licence (see note)

If you use your driving licence as proof of identity, you may not use it as proof of address

We would prefer to receive certified copies of the originals, certified by an appropriate person

We recommend, so as not to require additional documentation in the future, submitting your passport and driving licence

Part five - Fee payment

Fees are levied as set out by the Fee Schedule. All fees will be levied half-yearly in arrears. You will be sent an invoice 21 days before the fees are due. The fees will automatically be deducted from your pension account.

Part six - Scheme transfers

If you wish to transfer more than one existing pension scheme into your SIPP, please copy this page and complete for each transferring scheme. We are happy to provide extra copies if needed.

A - Transfer details

Policy Provider _____

Name of registered scheme _____

Registered pension scheme number _____

Policy reference number _____

Address of the policy provider _____

Postcode _____

Telephone number of the policy provider _____

Contact name _____

Estimated total transfer amount £ _____ as at _____

Assets within the above scheme to be transferred _____

(i.) Type of asset _____

To be transferred in cash in specie _____

Name of company _____

Number of units _____

Value to be transferred (estimated) £ _____ as at _____

Value to be transferred is the total asset part of the asset _____

(ii.) Type of asset _____

To be transferred in cash in specie _____

Name of company _____

Number of units _____

Value to be transferred (estimated) £ _____ as at _____

Value to be transferred is the total asset part of the asset _____

(iii.) Type of asset _____

To be transferred in cash in specie _____

Name of company _____

Number of units _____

Value to be transferred (estimated) £ _____ as at _____

Value to be transferred is the total asset part of the asset _____

(iv.) Type of asset _____

To be transferred in cash in specie _____

Name of company _____

Number of units _____

Value to be transferred (estimated) £ _____ as at _____

Value to be transferred is the total asset part of the asset _____

In respect of the transfer, I request the Scheme Administrator of the transferring Scheme applies my available transfer value from that arrangement. I understand following the application of the transfer values, neither I nor my spouse nor dependants will have any further entitlement under the transferring Scheme unless it is a part transfer.

I acknowledge and agree that a copy of this request and discharge shall be deemed to be binding as though it were the original. I authorise the Trustees, Scheme Administrator or insurers of the transferring scheme to provide any information which Church House SIPP Scheme may request in relation to any benefits provided to me. I declare that, to the best of my knowledge and belief, the above statements are true and complete.

Signed _____ Date _____

Print Name _____

Notes

Transfers from other UK registered pension schemes can be paid into your SIPP (excluding protected rights, which cannot be transferred)

Examples of a type of asset include: unit trust, TIP, OEIC, discretionary portfolio, property, cash, etc.

Transfers in specie retain the original investment, but change the trustee ownership to Church House Pension Trustee Limited. We will only accept assets in specie which are within our schedule of allowable investments.

Please note, if you wish to transfer property, you will be required to complete the Property Questionnaire found in Appendix B

Should the transferring scheme have more than four separate assets to be transferred, please continue onto a separate sheet of paper

Part seven - Declaration

A - General declaration

I hereby apply to become a member of the Church House SIPP Scheme (the 'Scheme').

I agree to be bound by the trust deed and rules of the Scheme and by the terms and conditions as well as the fee schedule in all cases, as may be amended from time to time. I have had an opportunity to consider these documents and to ask questions about their meaning and effect.

I declare that the information provided in this application form, and any other documents completed in connection with this application, are, to the best of my knowledge and belief, correct and complete.

I agree to the scheme administrator deducting the amount of any scheme sanction charge, or other tax charge or fine or penalty levied by HMRC on the scheme trustee or administrator, from the funds held for me under the Scheme. If the amount involved exceeds the funds held for me under the Scheme, I agree to pay to the scheme administrator the excess.

I authorise you to verify my identity by checking the details I have provided against those held on databases with a credit reference agency i.e. information from the Electoral Register and fraud prevention agencies.

I understand that:

- scoring methods will be used in the verification process as this gives a more thorough check of the available data;
- a record of this process will be kept that may be used to help other companies to verify my identity;
- my information may be passed to organisations involved in fraud prevention;
- if I supply false or inaccurate information and you suspect fraud, you may record this and share this information with other organisations.

I understand that, subject to the above, any information supplied by me will be treated in the strictest of confidence and will be held in accordance with the Data Protection Act 1998.

I understand that it is the responsibility of my Adviser to disclose to me all commission and Adviser Remuneration earned in respect of my SIPP.

B - Declaration where contributions are to be paid

If contributions are to be paid, I declare that:

- (a) I am under age 75 and am a relevant UK individual;
- (b) the total of the member contributions paid to this Scheme and to other registered pension schemes, in respect of which I am entitled to tax relief, under section 188 of Finance Act 2004, will not exceed, in any tax year, the higher of:
 - the basic amount (£3,600 gross for the 2007/2008 tax year), or;
 - my relevant UK earnings (see Note 2) in that tax year;
- (c) the declaration in (b) is correct, to the best of my knowledge and belief;
- (d) I will give notice to the scheme administrator if an event occurs, as a result of which I will no longer be entitled to relief on member contributions, under section 188 of Finance Act 2004.
 - I will give this notice by the later of:
 - 5th April in the year of assessment in which the event occurs; and
 - the date which is 30 days after the occurrence of that event.

Please sign and date the application below and return it to:

Church House Investments Ltd
11 Fusion Court, Aberford Road, Garforth, Leeds LS25 2GH
(t) 01132 878190 (f) 01132 861500 (e) pensions@church-house.co.uk

I understand it is a serious offence to make false statements, the penalties are severe and could lead to prosecution.

Signed _____ Date _____
Print Name _____

Notes

An individual is a relevant UK individual for a tax year if they:
(a) have relevant UK earnings (see note below) chargeable to income tax for that tax year or;
(b) are resident in the UK at some time during that tax year
(c) were resident in the UK at some time during the five tax years immediately before the tax year in question and they were also resident in the UK when they joined the pension scheme; or
(d) have for that tax year general earnings from overseas Crown employment subject to UK tax (as defined by Section 28 of the Income Tax (Earnings and Pensions) Act 2003 (ITEPA)); or
(e) are the spouse of an individual who has for the tax year general earnings from overseas Crown employment subject to UK tax (as defined by Section 28 of ITEPA).
For individuals within (b) to (e) above, who do not have relevant UK earnings, the maximum member contribution is the basic amount (£3,600 gross for the 2007/2008 tax year).

Relevant UK earnings are:
(a) employment income such as salary, wages, bonus, overtime, commission chargeable to tax under Section 7(2) Income Tax (Earnings and Pensions) Act 2003 (ITEPA);
(b) income derived from the carrying on or exercise of a trade, profession or vocation (whether individually or as a partner acting personally in a partnership) chargeable under Part 2 Income Tax (Trading and Other Income) Act 2005;
(c) income arising from patent rights and treated as earned income under section 833 (5B) Income and Corporation Taxes Act 1988 (ICTA);
(d) general earnings from an overseas Crown employment which are subject to tax in accordance with Section 28 of ITEPA 2003

Where relevant UK earnings are not taxable in the United Kingdom due to a double taxation agreement (Section 788 of ICTA 1988), those earnings are not regarded as chargeable to income tax and so will not count towards the annual limit for relief

Appendix A - Standing order mandate

If you wish to make contributions to your SIPP by standing order, please complete and sign the form below.

Full Name:

I wish to:

- Set up a new standing order
- Amend an existing standing order
- Cancel my existing standing order as of

Payments will be made to:

Account name: CHPT - Client Account

Bank: Church House Trust Plc

SIPP Reference

Sort code: 60 - 95 - 31

Account number:

Payment details:

I authorise an initial payment of £

to be made on

and thereafter, regular payments of £ to be made

- monthly on the of each month
- quarterly beginning the of
- annually beginning the of

Payments to come from:

Bank name

Branch address

Postcode

Sort code

Account name

Account number

I authorise the above standing order payments until further notice.

Signed

Date

Print Name

Notes

Please tick one box

Should you wish to cancel an existing standing order, please specify a date for cancellation

Please tick one box

Please note, employer contributions can only be accepted from a UK bank or building society account in your employer's name

Church House Investments Ltd 11 Fusion Court, Aberford Road, Garforth, Leeds LS25 2GH
Tel: 01132 878190 Fax: 01132 861500 www.church-house.co.uk

Registered in England • Number 980698 • Consumer Credit Licence 348487

The group's banking activities are conducted by Church House Trust Plc. Investment management is conducted by Church House Investments Limited. Both are authorised and regulated by the Financial Services Authority. Church House Consultants Limited is registered with the Chartered Institute of Taxation as a firm of Chartered Tax Advisers. The registered offices are 3 Goldcroft Yeovil Somerset BA21 4DQ

Appendix B - Property questionnaire

If you would like to transfer property into your SIPP, or purchase a new property, you must complete the questionnaire below. This questionnaire must be completed for each property to be held within the SIPP. We are happy to provide extra copies upon request

A - Property details

Property address _____

Postcode _____

Description _____

Land registry number _____

Is there a residential element within the property yes no

The property is freehold leasehold

If leasehold, please provide the following details:

Outstanding term of lease _____

Ground rent payable _____

Is the property with vacant possession or an existing tenant

Age of the property (approximate) _____

Is the property subject to VAT yes no

If no, is the VAT election likely yes no

Transfer/Purchase price £ _____ this is inclusive or exclusive of VAT

Proposed transfer/completion date _____

Is the property to be owned by more than one entity yes no

If yes, please provide details below

Is there any refurbishment or development intended to be funded by the SIPP yes no

If yes, please provide the details below

B - Vendor details

Name _____

Address _____

Postcode _____

Telephone _____

Is the vendor connected with the member(s) yes no

Notes

Possible descriptions include: office, industrial, etc.

If the property was built before 1999, an asbestos report will be required

The election of VAT could be likely if an extension or refurbishment is planned

You must include amounts and dates when funds will be required

If the vendor is connected with the member, an independent valuation of the property will be needed to verify the open market purchase price

Appendix B (continued) - Property questionnaire

C - Existing lease details

Existing tenant name _____

Is the tenant connected with the member(s) yes no _____

Rent payable £ _____

Is the rent paid up to date yes no _____

Length of the lease _____

If the property has more than one tenant, please provide the details of the additional tenants on a separate sheet of paper.

D - Proposed lease details

Proposed tenant name _____

Is the proposed tenant connected with the member(s) yes no _____

Proposed rent payable £ _____

Proposed term of the lease _____

If it is proposed that the property has more than one tenant, please provide the details of the additional tenants on a separate sheet of paper.

Details of any proposed break clauses _____

Details of any proposed rent reviews _____

If yes, please continue to complete Sections E. If no, please proceed to Section F.

E - Mortgage details

Do you require a mortgage for the property purchase? yes no _____

Amount to be borrowed £ _____

Term required _____

Do you wish to receive details regarding the borrowing opportunities with Church House _____

yes no

If no, please provide the details of your mortgage lender below _____

Bank _____

Bank address _____

Contact name _____

Contact address _____

Postcode _____

Contact telephone _____

Notes

Complete only if there is an existing lease on the property

Complete only if there is not an existing lease (i.e. you have not completed Section C)

If the tenant is connected with the member, an independent valuation will be required to verify open market rent

Appendix B (Continued) - Property questionnaire

F - Solicitor details

Have you acquired a solicitor to aid in your property purchase yes no

If *yes*, please provide the following details:

Firm name

Firm address

Postcode

Contact name

Contact telephone

If *no*, would you like details of a Church House approved solicitor yes no

Notes

An environmental search may be required prior to completion. The results of this search will determine whether or not a full environmental report will be required.

G - Declaration

Please sign and date the form below and return it to:

Church House Investments Ltd
11 Fusion Court, Aberford Road, Garforth, Leeds, LS25 2GH
(t) 01132 878190 (f) 01132 861500 (e) pensions@church-house.co.uk

I understand it is a serious offence to make false statements, the penalties are severe and could lead to prosecution.

Signed

Date

Print Name

Capacity

Appendix C - Expression of wishes

Member name:

In the event of my death, I would like the Trustee(s) of my SIPP to consider applying any remaining funds to the payment of lump sum or pension death benefits to the following persons:

Full Name	Relationship	Proportion of Benefit (%)

Total must be 100%

Please sign and date the form below and return it to:

Church House Investments Ltd
11 Fusion Court, Aberford Road, Garforth, Leeds, LS25 2GH
(t) 01132 878190 (f) 01132 861500 (e) pensions@church-house.co.uk

Signed _____

Date _____

Print Name _____