

Member Questionnaire

Rowanmoor SSAS

Guide

Fee Schedule

Installation Questionnaire

Member Questionnaire

This is part of a set of literature, all of which should be read together.

Name of Scheme

Name of Member

Principal Employer's Name

Please complete the Member Questionnaire in full using **BLOCK CAPITALS** and dark ink. There are notes to help you. Any omission could delay the registration of the scheme with HM Revenue & Customs (HMRC) and any proposed investments in the scheme. Please initial any changes you make and do not use correction fluid if you make a mistake.

On completion, sign and date the Declaration before returning it to us with a completed Installation Questionnaire. An Installation Questionnaire is not required for a member joining an existing small self-administered scheme (SSAS) with Rowanmoor.

The information supplied will be held in the strictest confidence and subject to the provisions of Data Protection Legislation.

- Member Questionnaire**
Pages two to five. The member should complete this section.
- Identity Verification Certificate**
Page seven. To be completed by a regulated UK or EU Intermediary. A separate certificate is required for the member and all parties to the contract.
- Installation Questionnaire**
An Installation Questionnaire should also be completed, unless the member is joining an existing Rowanmoor SSAS.

Member Questionnaire

Member details

The Unique Taxpayer Reference is only issued by HMRC when you register for self-assessment. If you have multiple nationalities/citizenships please use the notes section on page eight.

Title	<input type="text"/>	
Forename(s)	<input type="text"/>	
Surname	<input type="text"/>	
Permanent Residential Address	<input type="text"/>	
	<input type="text"/>	
Country	<input type="text"/>	Postcode <input type="text"/>
Telephone Number (inc.area code)	<input type="text"/>	
Email Address	<input type="text"/>	
National Insurance Number	<input type="text"/>	<input type="checkbox"/> Male <input type="checkbox"/> Female
Unique Taxpayer Reference	<input type="text"/>	
Nationality/ Citizenship	<input type="text"/>	
Occupation	<input type="text"/>	
Date of Birth	<input type="text"/>	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married/Civil Partnership <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
Spouse's/Civil Partner's Date of Birth	<input type="text"/>	

If you have already received pension benefits you may have triggered a Money Purchase Annual Allowance test.

Please provide a copy of the statement issued by the scheme Administrator, of the scheme which triggered this event, confirming the date of the first payment.

Are you subject to the Money Purchase Annual Allowance?
 YES NO

If 'YES' please confirm the date the first payment occurred

Employer details

Please only insert name if different from that detailed on the front page of this questionnaire.

Please provide details of your shareholdings in the employer (if applicable).

Name of Employer	<input type="text"/>
Date you joined Employer	<input type="text"/>
Are you a Director?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Date you became a Director	<input type="text"/>
% of Company owned	<input type="text"/>

Nomination of beneficiaries

In the event of your death, please confirm the percentage split of any benefits you wish to be paid to your nominated beneficiaries.

The trustees will consider the wishes expressed opposite but shall not necessarily be bound by these. This will include offering the named dependant/beneficiary the option of a drawdown income or a lump sum. Where you wish the trustees to consider only offering a lump sum or a drawdown, please notify us in writing. If you do not complete this section the trustees will exercise their full discretion as to whom your benefits should be paid. This may include payment to your estate. Death benefits paid to a beneficiary are usually not liable to inheritance tax.

You may change your nominated beneficiaries in writing at any time. We will keep this information confidential.

If you wish to nominate a charity/charities this should be done now as it cannot be left to the trustees' discretion.

If you need to provide further information please use the notes section on page eight.

Should you require further information please seek financial advice from a suitably qualified professional.

Should there be an entitlement to a lump sum payment or beneficiary's pension(s) I wish the payment(s) to be made as follows:

Name of dependant/beneficiary	Relationship	%

Nomination of a charity

In the event of there being no surviving financial dependant the part of your fund not payable to a nominated beneficiary, as listed above, may instead be paid to a charity. If you wish to nominate a charity/charities please give the name(s) below.

Name of charity	%

Benefits from other schemes

Please provide details of the benefits you have in other pension arrangements.

Transfers and assignments to the SSAS can only be made once the scheme has been registered with HMRC.

If you have more than one pension arrangement please photocopy this page for each additional pension plan and complete and sign each sheet. This will give us the authority required to contact the provider about all of your pension benefits.

You should seek financial advice, from a suitably qualified adviser, before making any transfers or assignments.

A fund has been crystallised if any benefits have been taken, including pension commencement lump sum. We cannot accept a partial transfer of crystallised funds.

If 'YES' to 'all assets' or 'some assets', please provide a list of assets you wish to transfer 'in specie' in the notes section on page eight. 'In specie' transfer of assets can be a complex process involving several different parties and may take some time to complete. We reserve the right to make enquiries before proceeding with a transfer.

We will need to take any Pension Sharing or Pensions Earmarking Order into account when calculating your retirement benefits. If you answer 'YES' we reserve the right to make enquiries before proceeding with a transfer.

Some benefits, which are subject to protection of existing rights, may be lost if they are transferred or assigned to your SSAS. Please ensure you seek financial advice on matters relating to the protection of existing rights.

Provider's full name and address

Name		
Address		
Telephone Number (inc. area code)		Fax Number (inc. area code)
Email Address		
Plan/Scheme Type		
Is this an occupational scheme?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Plan/Scheme Name (in full)		
Plan/Scheme Number (in full)		
Pension Scheme Tax Reference		
Value of fund	£	

Do you wish to transfer this pension arrangement into your SSAS? YES NO

Does this represent the full value of the current plan/scheme? YES NO

Have any funds been crystallised? YES (all funds) YES (some funds) NO

If 'YES' please confirm how they were crystallised Capped Drawdown Flexi-Access Drawdown Scheme Pension Other (please specify)

Is the transfer part of a block transfer? YES NO

Do you want to transfer assets 'in specie'? YES (all assets) YES (some assets) NO

Is the current plan/scheme subject to any existing or proposed trustee in bankruptcy orders, or earmarking, or pension sharing orders or other receiving orders? YES NO

Is the pension subject to any protection of existing rights? YES NO

If 'YES' please indicate what type: Tax-Free Lump Sum Enhanced Protection Primary Protection Member Pension Age Lump Sum Death Benefit Pension Credit Rights Fixed Protection 2012 Fixed Protection 2014 Fixed Protection 2016 Individual Protection 2014 Individual Protection 2016

Does the plan contain any guaranteed annuity rates or guaranteed minimum pension rights? YES NO

Transfer authority

I authorise and instruct you to transfer sums and assets from the plan(s) as listed in the 'benefits from other schemes' section of this application directly to Rowanmoor Executive Pensions Limited and to provide any instructions and/or discharge required by any relevant third party to do so.

I authorise you, the provider named above and any appointed financial intermediary for this Scheme to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Rowanmoor Executive Pensions Limited.

I authorise you, the provider named above and any employer paying contributions to any of plans as listed in the 'benefits from other schemes' section of this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Rowanmoor Executive Pensions Limited.

Until this application is accepted and complete, Rowanmoor Executive Pensions Limited's responsibility is limited to the return of the total payment(s) to the provider named above.

When payment is made to Rowanmoor Executive Pensions Limited as instructed this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in the 'benefits from other schemes' where the whole of the plan(s) is transferring or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Rowanmoor Executive Pensions Limited and the provider named above may incur as a result of any incorrect, untrue or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application. This includes where I have been asked to provide any original policy document(s) in return for the transfer of funds and I am unable to do so.

Please sign the transfer authority.

Signature							
Print Name							
Date	<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y
D	D	M	M	Y	Y		

Member consent

Rowanmoor Executive Pensions Limited may want to contact you occasionally by post or email to let you know about other products and services available from us, or to forward your contact details to another firm associated with the Embark Group Limited of which Rowanmoor is part. Please indicate your preferences by ticking the relevant boxes.

I consent to Rowanmoor Executive Pensions Limited contacting me about other products and services.

YES NO

I consent to Rowanmoor Executive Pensions Limited passing my contact details to other subsidiaries within Embark Group Limited, for them to contact me about their products and services.

YES NO

You can withdraw this consent or change this instruction at any time. Our contact information is detailed on the last page of this document.

If you have answered 'yes' to any of the above, please confirm how you would prefer to be contacted.

I would prefer to be contacted by email using the email address provided on page 2

I would prefer to be contacted by post

Signature

Print Name

Date

Member's declaration

This is our standard Member Questionnaire upon which we intend to rely. For your own benefit and protection you should read this declaration carefully before signing. If you do not understand any point please ask for further information or seek advice from a suitably qualified professional.

I confirm that by completing this application, I agree to become a member of this Employer's Small Self-Administered Scheme and to be bound by the Trust Deed and Rules.

I authorise my previous company, any insurer or other pension provider and HMRC to disclose to Rowanmoor Executive Pensions Limited any details they request about the benefits provided for me.

I agree to the appointment of Rowanmoor Trustees Limited as independent trustee and Rowanmoor Executive Pensions Limited as scheme Administrator.

I confirm the information provided in this application is true and correct to the best of my knowledge.

I understand to comply with Money Laundering Regulations, Rowanmoor Executive Pensions Limited may verify my identity through the use of an electronic identity verification system. Where a check is carried out, the system will also check whether I have a credit history, but it will not disclose any details. The system will add a note to my credit file to show that an identity check was made, but this information will not be available to third parties for credit assessment purposes. If the check does not confirm my identity, Rowanmoor Executive Pensions Limited will need to carry out a manual check and may need to contact me for further information. Acceptance of my application is subject to satisfactory completion of identity verification checks.

Signature

Print Name

Date

Group privacy policy

Rowanmoor, trading as Rowanmoor Executive Pensions Limited will collect personal information about you such as your name and address ('Personal Data'). Rowanmoor Executive Pensions Limited will be the Data Controller as defined under UK Data Protection legislation and regulations.

We will only process your personal data where we have a legal basis for doing so. This includes:

- Where you have provided positive consent to the company
- Processing is necessary for the performance of a contract between you and the firm or to take steps to enter into a contract;
- Processing is necessary for compliance with a legal or regulatory obligation
- The company has a legitimate interest upon which the data may be processed. Any decision to process data on the basis of legitimate interest will be made on a case by case basis and in line with the guidance set out in UK Data Protection legislation.

We may disclose your Personal Data to other companies within the Embark Group of companies and third parties which provide services in connection with the administration of your account.

We may also share your Personal Information for legitimate business reasons or as may be required by applicable law and regulations with your Financial Adviser, third parties appointed by your Financial Adviser, third party investment managers, and product providers with whom you or your Financial Adviser instructs us to invest.

We may disclose your Personal Information to a credit reference agency in order to verify your details both during the application process and the ongoing administration of your account. This information will be used to prevent fraud and money laundering and to check your identity. Any checks performed may be recorded on your credit history.

We will disclose your Personal Information to any governmental, legal or regulatory body if required to do so by applicable law and regulation.

We may need to disclose sensitive Personal Data about you to third parties, such as information relating to your health where required to do so to give effect to an instruction from you or your Financial Adviser in respect of your account

We may need to transfer your Personal Data to another country, in which case we will ensure that your Personal Data is afforded the same level of protection as is required under UK Data Protection legislation and regulations prior to sending your Personal Data.

We will otherwise keep your personal information confidential and never use it for any other purpose or pass your details to any third parties without your consent.

We will retain your Personal Data for no longer than is necessary to provide the services under the Terms and Conditions applicable to the account and to meet any legal or regulatory obligations that may apply.

You have a number of rights under the Data Protection legislation, including:

1. the right to request a copy of the personal information we hold on you. When you request this information, this is known as making a Subject Access Request (SAR). In most cases, this will be free of charge, however in some limited circumstances, for example, repeated requests for further copies, we may apply an administration fee;
2. the right to have personal information we hold about you transferred securely to another service provider in electronic form;
3. the right to have any inaccurate personal information corrected;
4. the right to have any out of date personal information deleted once there's no business need or legal requirement for us to hold it;
5. the right to object or restrict some processing, in limited circumstances and only when we don't have legitimate grounds for processing your personal information;
6. the right to object to your personal information being used to send you marketing material. We will only send you marketing material where you've given us your consent to do so. You can remove your consent at any time

If you have any questions regarding how the firm uses the data it collects please contact:

The Group Data Protection officer
The Embark Group
100 Cannon Street
London
EC4N 6EU

If you are not satisfied with any aspect of how we have managed your data you have the right to complain to the Information Commissioners Office. For further details of your rights under the UK's data protection legislation and regulation please contact the Information Commissioner's Office at <https://ico.org.uk/for-the-public/>

By signing the application form, you consent to the use of your Personal Information for the purposes and on the terms set out above. You have the right to withdraw consent at any time.

Identity Verification Certificate

To be completed by a regulated UK or EU Intermediary when introducing retail sector business.

Please complete a separate certificate for all parties to the contract (e.g. joint applicants, trustees, settlors and third parties) where you have been required to undertake identification.

Name of Applicant*/Trustee*/ Third Party* (in full) *Delete as applicable	<input type="text"/>	
Date of Birth	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	
Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
Country	<input type="text"/>	Postcode <input type="text"/>
If this individual has changed address in the last three months please give the previous address here.	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
Country	<input type="text"/>	Postcode <input type="text"/>

I/We certify that:

- a) the information given above was obtained by me/us in relation to this individual;
- b) the evidence I/we have obtained to identify the customer
please tick one box only
 - meets the guidance for standard evidence set out within the guidance for the UK Financial Sector issued by the JMLSG; **or**
 - exceeds the standard evidence (written details of the further verification evidence taken are attached to this certificate);
- c) upon request I/we will supply you with evidence of the identity of this individual.

To be signed by **either**

Name of Regulated Firm	<input type="text"/>
Regulator's Name and Reference Number	<input type="text"/>
or	
Name of Regulated Individual*	<input type="text"/>
Regulator's Name and Reference Number	<input type="text"/>

Signed (original signature required)	<input type="text"/>	COMPANY STAMP
Name	<input type="text"/>	
Position	<input type="text"/>	
Date	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	

*Regulated individuals are not permitted to self-certify.

Notes



03445 440 440



03445 440 500



enquiries@rowanmoor.co.uk



rowanmoor.co.uk

Rowanmoor Executive Pensions Limited (No. 5792242), Rowanmoor Personal Pensions Limited (No. 2268900) and Rowanmoor Trustees Limited (No. 1846413) are companies registered in England at Rowanmoor House, 46-50 Castle Street, Salisbury SP1 3TS. Rowanmoor is a trading name of the Embark Group.

Rowanmoor Personal Pensions Limited is authorised and regulated by the Financial Conduct Authority.

If you require this document in audio, large print or Braille format, please telephone 03445 440 550 or fax 03445 440 500.