

SIPP Application Form (Core) Guidance

Quick actions:

Document reference H101G

1. Product choice

You are required to select which Self-Invested Personal Pension (SIPP) product you want to apply for. The differences between the two types of SIPP product relate to the investment choices you can make:

- **Full SIPP:** offers a large range of investments to choose from, including commercial property, and you can also hold multiple investments in your plan.
- **Single investment SIPP:** offers a more restricted range of investments to choose from, and you can only purchase a single investment.

Different charges apply to each SIPP product, which are set out in the Fee Schedules.

Please use form H101-A when applying for a SIPP for single member plans. If you are establishing a group SIPP or completing a syndicated property purchase once the SIPP is established you will need to complete H101-B Form.

2. Applicant details

Title	Your title as you would like it to appear on any correspondence e.g. Mr, Mrs, Ms.
Forename(s)	Your first name and any middle names.
Surname	Your last name.
Date of birth	Your date of birth in the form DD/MM/YY.
National Insurance number	Your National Insurance number. If you do not have a National Insurance number you should indicate this. If you have forgotten your National Insurance number you must contact HM Revenue & Customs to find out what it is.
Permanent residential address	Your permanent residential address.
Postcode	Your postcode if you live in the UK, or otherwise your ZIP code, etc.
Correspondence address and Postcode	If you have another address to which you would like us to send any written correspondence, provide the address and postcode (or ZIP code, etc.).
Correspondence to	We can send correspondence relating to your plan to you or your financial adviser. Please select the option you would prefer.
Gender	Your gender.
Intended retirement age	You should indicate the age at which you intend to start drawing benefits from your SIPP plan. You should choose any age from 55 (unless you qualify for an earlier pension age). You can change your intended retirement age at any time by informing us in writing. If you intend to transfer pension savings into your SIPP plan under which you are already in receipt of pension benefits, you should write "N/A".
Email	Your preferred contact email address. We will use your email address to send you information relating to the administration of your plan, so you should avoid using a work email address or another address likely to be accessed by someone else.
Tel no	Your preferred contact telephone number (including area code). If you are providing a non-UK number, please also provide the relevant international dialling code.

2 . Applicant details cont.

Mobile no	Your mobile telephone number.
Are you now or have you ever been a US citizen?	If you are a US citizen we may be required to comply with certain provisions of US law in relation to your plan.

3. Employment status

From the first list of options (employed, self-employed, pensioner, child under 16) you should select the option that describes your current employment status (if you feel that more than one option applies, you should select the one that provides your principal source of income).

If none of the options describes your employment status, you should select "other", and then choose the option from the second list that best describes your status.

If you feel that none of those options describes your status, you should provide a brief description in the space provided.

4. Adviser details

Adviser name	The name of your financial adviser.
Firm name	The name of the firm with which your financial adviser is registered.
Firm FCA number	The reference number of the firm, as allocated by the Financial Conduct Authority (FCA).

5. Contributions

If you or anyone else will be paying pension contributions to your Hornbuckle plan, you will need to provide one or more supplemental forms. The form(s) that will need to be completed will depend on who will be paying the contributions.

Who will be paying the contributions?	Which form will need to be completed?	Who will need to complete the form?
You (the applicant)	H102 Member Contribution Form	You
Your employer	H103 Employer Contribution Form	You, your employer and your financial adviser
Another third party	H104 Third Party Contribution Form	You, the third party and your financial adviser

Any supplemental forms need to be submitted with your SIPP Application Form.

6. Transfers

If you will be transferring any of your existing pension savings into your Hornbuckle plan you will need to complete H105 Transfer Form.

7. Cash interest rate

The Cash Interest Rate arrangements depend on the SIPP Product you hold.

8. Taking benefits

If you will be taking benefits from (or “crystallising”) all or part of your Hornbuckle plan immediately once it has been set up you will need to complete H106 Benefit Payment Form.

9. Expression of wish

You can nominate who should receive the remaining value of your Hornbuckle plan on your death. You can do this at any time (and change a nomination you have made previously), but if you want to make a nomination at the same time as your plan is established you will need to complete H107 Expression of Wish Form.

10. Adviser charging

If you want to instruct us to pay your financial adviser a fee from your Hornbuckle plan you will need to complete H108 Adviser Charging Form.

11. Data protection statement

You should read this section of the form carefully, as it details how we will use the information you provide to us.

You can also choose not to hear from us in relation to new products or services by ticking the form where indicated.

If a third party will be paying contributions to your plan, you will need to tick the box in this section of the form that confirms you have obtained their consent to us carrying out an electronic check on them to verify their identity. Without this consent we will not be able to accept the third party's contribution(s).

If a third party begins to pay contributions to your Hornbuckle plan after you submit your application, you will be able to confirm you have obtained their consent to this identity check on the separate H104 Third Party Contribution Form.

12. Cancellation rights

You should read this section of the form carefully, as it relates to the right you have to cancel your application for a Hornbuckle plan. Further details of your cancellation rights are provided in the Key Features Document for the pension scheme.

You can also waive your cancellation rights by ticking the box on the form where indicated.

13. Member declarations

This section contains a number of declarations you are required to make in order that we can accept your application for a SIPP plan, including:

- That you agree to be bound by the Trust Deed and Rules of the pension scheme, along with the Terms and Conditions.
- That you agree to be bound by the Fee Schedule for the pension scheme, which details the charges payable from your plan.
- That you have been provided with copies of the Terms and Conditions, Fee Schedule and Key Features Document for the pension scheme.
- Certain declarations relating to your eligibility to claim tax relief on pension contributions.
- Other declarations relating to any transfers you will be making to your Hornbuckle plan; taking benefits from your plan; making a nomination with regard to death benefits payable from the plan; and fees payable to your adviser from the plan.

If the application is being completed by someone else on the applicant's behalf (for example, because the applicant is a minor, or they are physically or mentally incapacitated), then the person making the application on their behalf should sign the form.

The following persons should sign the form in the circumstances outlined:

If the applicant is a child under the age of 16	The applicant's parent or guardian, or a person with parental responsibility for the applicant.
If the applicant is incapable, by reason of mental disorder, of managing their property and affairs	The applicant's attorney or receiver, or another person managing and administering the applicant's affairs.
If the applicant is suffering from a physical disability, by reason of which they have difficulty executing documents in respect of the management and administration of their property and affairs	A person having a power of attorney in relation to the affairs of the applicant.

Except where the application is being signed by the applicant's parent or guardian, you should include written details of the capacity in which you are representing the applicant. We will also require a copy of any relevant power of attorney.

14. Advice details

This section of the form should be completed by your financial adviser.

We only accept SIPP applications where the applicant has received advice as to the suitability of the plan for their financial needs from a financial adviser regulated by the Financial Conduct Authority (FCA). If you do not have a financial adviser we will be unable to accept your application.

The rest of the guidance in this section is for the financial adviser/firm.

Have you provided a personal recommendation to the applicant in relation to the SIPP plan?	Confirm whether you have provided a personal recommendation to the application in relation to the SIPP plan. We will only accept applications where a personal recommendation has been provided (i.e. we do not accept applications where the adviser is providing an "execution only" service to the applicant).
On which basis has the sale of the SIPP plan been transacted?	Confirm whether the SIPP application represents a "distance contract" as defined in the FCA handbook.
Have you agreed with the applicant that we should pay you a fee from the SIPP plan?	In order to facilitate the payment of an adviser charge from the SIPP plan, we will require a completed H108 Adviser Charging Form providing details of the payment(s).

15. Verification of identity

This section of the form should be completed by your financial adviser.

In order to combat money laundering and other types of financial crime it is necessary for us to verify the identity of our customers. In this section of the form your financial adviser is required to confirm that they have verified your identity, based on the information they hold about you.

The rest of the guidance in this section is for the financial adviser/firm.

Applicant full name	The full name of the applicant (including any middle names).
Date of birth	The applicant's date of birth in the form DD/MM/YY.
Address and Postcode	The applicant's current permanent residential address and postcode (or ZIP code, etc.). If the applicant has lived at their current address for less than 3 months, you will also be required to confirm their previous address.
I/we confirm that the information above was obtained by me/us in relation to the applicant?	We can only accept applications where the financial adviser firm has obtained its own evidence of the applicant's identity (i.e. you cannot use evidence provided by a third party).
The evidence I/we have obtained to verify the identity of the applicant, etc.	Confirm whether the evidence you have obtained in relation to the client's identity meets or exceeds the standard of evidence required under the guidance issued by the Joint Money Laundering Steering Group (JMLSG). If the evidence you have obtained exceeds the standard of evidence required, you should attach details of the evidence you have obtained.

Get in touch

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