
Application Form

• **OPES International Retirement and Savings Plans**

• **SENTINEL Preservation Trust**

• **COPIA (QNUPS) Retirement Plan**

CHECKLIST

Before sending us this Application Form, please complete the checklist below. Providing complete information is essential for us to proceed with prompt processing of your Application Form.

- You have fully completed all relevant sections of the Application Form.
- Your Financial Adviser has completed all relevant sections of the Application Form.
- You have been provided with written information of all fees, expenses and running costs of your Plan by your Financial Adviser.
- You have signed and attached a copy of the relevant Fee Schedule or letter confirming the fees.

The following documents must be included with the Application Form, without these (where applicable) your application will not be processed:

- Investment Application Forms (for investment co., life company, Fund Platform).
 - Pension transfer documentation including signed discharge form(s), if applicable.
 - A statement of investment principles from your Investment Manager detailing the kinds of investments to be held, the balance between types of investments, level of investment risk, the expected return on investments and the liquidity and realisation of investments.
 - Fully completed Customer Due Diligence form together with suitably certified documentary proof of identity and address.
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IMPORTANT INFORMATION

This is an Application for Membership of one of the following:

- The OPES International Retirement and Savings Plan (dated 25.05.2006 as amended)
- The Overseas Trust and Pension OPES International Retirement and Savings Plan – South Africa (dated 31.03.2006 as amended)
- The OPES International Pension Plan – Spain (dated 02.09.2014 as amended)
- The OPES International Pension Plan – Portugal (dated 23.08.2006 as amended)
- The Sentinel Preservation Trust (dated 09.01.2017)
- The COPIA + Retirement Plan (dated 30.11.2012 as amended)

(the Plans)

The Plans are subject to and interpreted in accordance with the laws and regulations of the island of Guernsey and the Deed and Rules of the selected Plan. If there is any conflict or inconsistency between any statement in this form and the respective Plan, the Deed and Rules in effect at the time will prevail. A copy of the Deed and Rules is available on request.

Overseas Trust and Pension (OTAP) is the brand name of Overseas Trust and Pension Ltd, Overseas Pensions and Benefits Ltd and Overseas Pensions Administration Ltd, (the Companies) are licensed by the Guernsey Financial Services Commission under the Regulation of Fiduciaries, Administration Businesses and Company Directors, etc (Bailiwick of Guernsey) Law, 2020. Overseas Trust and Pension Ltd and Overseas Pensions and Benefits Ltd are registered in Guernsey numbers: 55506 and 39935 respectively. Their registered office is 2nd Floor Elizabeth House, Les Ruettes Brayes, St Peter Port, Guernsey, GY1 1EW. Overseas Pensions Administration Ltd is registered in Alderney number: 1427 and its registered office is Millennium House, Ollivier Street, St Anne, Alderney, GY9 3TD.

OTAP is an authorised financial services provider in terms of the South African Financial Advisory and Intermediary Services Act (“FAIS”) and is regulated by the Financial Sector Conduct Authority (“FSCA”) of South Africa. FSP number 47261.

OTAP is subject to the Pension Licensees (Conduct of Business) & Domestic and International Pension Scheme and Gratuity Scheme Rules (No.2) 2017 as amended (“Conduct of Business Rules”).

This form serves as an application for membership to a personal pension plan to which OTAP acts as trustee and/or administrator. The operation of all such personal plans are subject to and should be interpreted in accordance with the laws and regulations of the island of Guernsey and the constitutional documents of the selected plan. If there is any conflict or inconsistency between any statement in this form and the respective plan, its constitutional documentation and/or its rules will prevail.

OTAP does not offer financial, investment or tax advice, any information provided should not be considered as such. OTAP accepts no legal liability for losses, damages or expenses which you may incur or suffer directly or indirectly by using this information.

We endeavour to make sure the information is accurate and up-to-date, however, no warranty is given as to the accuracy or completeness of any information and no liability is accepted for any errors or omissions in such information, products or services provided to you.

We strongly recommend that clients take regulated financial and investment advice relevant to their individual circumstances. It is the responsibility of clients and their advisers to review the advice and investments at least annually. The product terms, risks and charges (including: initial, annual and exit) should be considered, understood and agreed with your Financial/Investment Adviser.

Past performance is not a reliable indicator of future results. Investment values and the income from them can go down as well as up and may be affected by changes in rates of exchange. An investor may not receive back the amount initially invested.

Data Privacy Statement: Please refer to our Data Privacy Policy published on the Overseas Trust and Pension website: www.trustandpension.com/legal-and-regulatory

Section 1 - Personal Details

Title (e.g. Mr/Mrs/Miss/Ms/Dr/Other)

First name

Middle Names

Surname

Section 2 - Product Details

A. PRODUCT DETAILS

OTAP strongly recommends that you take independent, professional advice to ensure product suitability before selecting the appropriate Plan. Please indicate below which Plan you are applying to become a member of:

OPES International Retirement and Savings Plan

The OPES Plans are multi-member personal retirement plans. The Plans are afforded income tax exemption in Guernsey by way of Section 40ee of the Income Tax (Guernsey) Law 1975, as amended.

International

The OPES International Retirement and Savings Plan (dated 25.05.2006 as amended) is intended for members who are not or do not intend to become tax resident in Portugal, South Africa, Spain or UK.

South Africa

The Overseas Trust and Pension OPES International Retirement and Savings Plan – South Africa (dated 31.03.2006 as amended) is intended for members who are or intend being a permanent tax resident in South Africa.

Spain

The OPES International Pension Plan – Spain (dated 02.09.2014 as amended) is intended for members who are or intend being a permanent tax resident in Spain. Investments should be UCITS compliant.

Portugal

The OPES International Pension Plan – Portugal (dated 23.08.2006 as amended) is intended for members who are or intend being a permanent tax resident in Portugal.

SENTINEL Preservation Trust

The Sentinel Preservation Trust (dated 09.01.2017) is a multi-member preservation fund. The Plan is afforded income tax exemption in Guernsey by way of Section 40ee of the Income Tax (Guernsey) Law 1975, as amended.

COPIA (QNUPS) Pension Plan

The COPIA + Retirement Plan (dated 30.11.2012 as amended) is a multi-member personal retirement plan. The Plan meets the approvals afforded by Section 157A subsection (4) of the Income Tax (Guernsey) Law 1975, as amended and meets the HMRC requirements of a qualifying non-UK pension scheme (QNUPS).

B. RETIREMENT AGE

The minimum age from which benefit can be taken is determined by the specific legislation underpinning your Plan. This typically varies from age 50 and 55. You should consult your Financial Adviser to determine the minimum retirement age for your Plan before requesting any benefit payment.

If you wish to take immediate benefit from your Plan, please complete a Benefit Application Form and submit it along with this Application Form.

I wish to take benefit from my Plan at age _____ (please insert appropriate retirement age)

I wish to take immediate benefits from my Plan Yes No

C. INVESTMENT SELECTION

Please select the investment choice you wish to operate within your Plan.

ACCESS

Investing via Overseas Trust & Pension preferred Investment Platform.

Please continue with this Section before completing Sections 3, 6, 7 & 8

ADVANCED

Investing in a wide range of funds via a life company bond.

Please continue with this Section before completing Sections 4, 6, 7 & 8

ADVANCED PLUS

Investing via a choice of deposit/term accounts, discretionary investment management, investment platforms, listed/unlisted equity, investment property, life company bonds and collective investment funds.

Please continue with this Section before completing Sections 5, 6, 7 & 8

D. CONTRIBUTION INFORMATION

Please provide details of your contribution and/or asset transfer below.

Frequency of Contribution

Single Regular Contribution (restrictions apply)

If you have selected Regular Contribution, please state the frequency: Monthly Quarterly Annually

Please select the appropriate contribution option(s).

Nature of contribution or transfer	Single Amount/Value	Regular Amount/Value
<input type="checkbox"/> Cash contribution	£ / € / US\$ _____	£ / € / US\$ _____
<input type="checkbox"/> Investment transfer	£ / € / US\$ _____	
<input type="checkbox"/> Life Bond Assignment	£ / € / US\$ _____	
<input type="checkbox"/> Pension transfer	£ / € / US\$ _____	
Total Value of Expected Contribution	£ / € / US\$ _____	

Where a currency exchange is required, the applicable rate will be the rate at the date that the transaction took place.

We provide access to a Foreign Exchange (FX) service for payments, contributions and investments which offer competitive FX rates, due to our institutional scale. As a client, you will automatically benefit from these savings where currency transactions are undertaken by us. Please let us know if we can assist with any FX requirements including forward pricing.

FX required?

Yes No

Details _____

If a non-Guernsey tax or pension authority has approved the transfer of a domestic pension, under their authority, to your selected Plan then you will need to observe any local contribution limits and levels, which they may impose on you as part of the authority to transfer. Adhering to such requirements is the responsibility of the member and advice should be obtained in this regard from your Professional Adviser.

E. NOMINATION OF REPORTING AND BENEFIT CURRENCY

Please nominate the base currency of your Plan. The nominated currency will be the currency in which you receive your annual Plan valuation, the currency in which fees will be deducted and your lifetime benefits will be paid. If your investment currency differs from your Plan currency, OTAP will not be responsible for any exchange rate difference that may apply. All trustee Plan fees are charged in Sterling or currency equivalent.

I wish to establish my Plan in:

- Sterling £ US Dollars \$ Euros €

F. INVESTOR RISK PROFILE

This section must be completed to assist both you and your Professional Adviser in identifying your investor risk profile.

I am looking to take a lump sum/income withdrawal from my Scheme:

- Within the next 3 years Within the next 3 to 5 years Only after 7 years

I consider my attitude towards investment risk as:

- Low Low - Medium Medium - Low Medium Medium - High

G. INVESTMENT DIRECTION

OTAP recommends the appointment of an independent Investment Adviser to manage the investments within your selected Plan. It is the responsibility of the Investment Adviser to select investments appropriate to your investment objectives and risk appetite, to monitor the performance of these investments and make adjustments as necessary. The Investment Adviser must also provide regular reporting on the investments. This is known as Third Party Directed. The Investment Adviser should be a regulated financial services firm licensed to provide investment management services.

Should you wish to manage the investments yourself, (Member Directed), you will need to complete the relevant application form. Certain regulatory requirements and conditions need to be met before this option can be considered.

It is also possible to select from a range of OTAP's risk graded, multi-asset investments – Licensee Directed.

- Third Party Directed** – Please complete your Investment Adviser's details below.
- Member Directed** – Please complete the Member Directed Application Form.
- Licensee Directed** – OTAP has a range of risk graded, multi-asset investments.

Investment Adviser Appointment

I hereby appoint the following as my Investment Adviser.

Name of Adviser

Name of Advisory Firm

Address of Advisory Firm

Post Code

Country

Telephone Number

Email Address

Regulator

Reference number

Confirmations by the Member

By signing the declaration in Section 8, I confirm that:

I hereby request OTAP to appoint the Investment Adviser indicated above to manage the investments held in my Plan. It is the appointed Investment Adviser's responsibility to select, manage and provide regular reviews of the suitability and performance of the investments in my Plan. All investment decisions within my Plan may only be taken by my appointed Investment Adviser who will provide investment instructions to OTAP. If the Investment Adviser is authorised to provide discretionary advice investment instructions may be given directly to the custodian or equivalent.

I understand that OTAP reserves the right to refuse the appointment of an Investment Adviser at its absolute discretion. The Investment Adviser must be approved by OTAP before the Plan may take effect. Such an approval is not and should not be seen as any confirmation of the appointed Investment Adviser's capability, suitability or otherwise.

I understand that I can change the appointed Investment Adviser at any point in time subject to approval and that OTAP will be notified in writing of any change.

I understand that in the event of my appointed Investment Adviser retiring or ceasing to perform the role or failing to be acceptable to OTAP, that it is my responsibility to appoint an alternative Investment Adviser.

Under certain circumstances, OTAP may make alternative arrangements, which may include death or diminished capacity where you are unable to appoint a new Investment Adviser.

Section 3 - ACCESS

This section needs to be completed by the Financial Adviser in respect of advice/servicing fees. All platform and trustee fees are disclosed on the Access Fee Schedule. Please complete the following table in respect of your client's Plan.

Financial Adviser's Fees

Initial Advice _____ % Or £ / € / US\$ _____

On-going Advice _____ % Or £ / € / US\$ _____

Other fees, such as investment platform, custodian and transaction fees are disclosed in the Access Fee Schedule.

Initial Investment Dealing Instructions.

Action					Amount (choose one)	
Buy	Sell	ISIN Number	Investment Name (inc. currency, unit type)	Share Class	Currency and Cash Amount	Units

Please refer to the Overseas Trust & Pension Investment Transaction Policy which can be found at: www.trustandpension.com

IMPORTANT NOTE:

It is the responsibility of your investment Adviser to provide you with separate key investor information documents and make relevant disclosures for your chosen investments, and to confirm the suitability of the investment products for your particular circumstances. Your Investment Adviser will agree a fee structure with you in relation to any underlying investment that is recommended and provide relevant fee disclosures to you. You will need to discuss your retirement plan investment objectives and investment strategy with your appointed Investment Adviser.

Section 4 - ADVANCED

Investing in a wide range of funds via a life company bond.

This section needs to be completed by the Financial Adviser in respect of all member borne charges. All OTAP fees are disclosed in the Advanced Fee Schedule.

Please complete the following table in respect of the bond being used within the Plan.

Please arrange for the contributions to be invested as follows:

Name of product _____

Name of Life Company _____

Address of Life Company _____

Post Code _____

Country _____

Your underlying investment selection should be confirmed with the life company bond provider on their application form.

Investment Bond

Policy Charge _____ % Administration Charge £ / € / US\$ _____ P.Q.

Period _____

The above Policy Charge includes any commissions which may be payable to your Financial Adviser and represent the total member borne charge in respect of the Policy Charge.

If an additional Platform is to be used within the Bond, please detail the fees below

Please name the Platform or Custodian to be used _____

Custody charge _____ % Or £ / € / US\$ _____

Dealing charge _____ % Or £ / € / US\$ _____

If you are charging for advice and these charges are not already covered in the above section, please provide details below.

Initial advice _____ % Or £ / € / US\$ _____

On-going advice _____ % Or £ / € / US\$ _____

IMPORTANT NOTE:

It is the responsibility of your investment Adviser to provide you with separate key investor information documents and make relevant disclosures for your chosen investments, and to confirm the suitability of the investment products for your particular circumstances. Your Investment Adviser will agree a fee structure with you in relation to any underlying investment that is recommended and provide relevant fee disclosures to you. You will need to discuss your retirement plan investment objectives and investment strategy with your appointed Investment Adviser.

Section 5 - ADVANCED PLUS

Investing via a choice of discretionary investment management accounts, investment platforms, listed/unlisted equity, investment property, life company bonds, and collective investment funds.

This section needs to be completed by the Financial Adviser in respect of all member borne charges. All OTAP fees are disclosed in the Advanced Plus Fee Schedule.

Please complete the following table in respect of the bond being used within the Plan.

Investment Bond

Policy Charge _____ % Administration Charge £ / € / US\$ _____ P.Q.
Period _____

Discretionary Asset Manager

Name of investment management firm _____

Investment Management Charge – If applicable please complete the below

Management charge _____ % Or £ / € / US\$ _____
Custody charge _____ % Or £ / € / US\$ _____
Dealing charge _____ % Or £ / € / US\$ _____

If a Platform or Custodian is to be used either separately or as part of the either a Bond or Discretionary Asset

Please name the Platform or Custodian to be used _____

Custody charge _____ % Or £ / € / US\$ _____
Dealing charge _____ % Or £ / € / US\$ _____

If you are charging for advice and these charges are not already covered in the above section, please provide details below.

Initial advice _____ % Or £ / € / US\$ _____
On-going advice _____ % Or £ / € / US\$ _____

Please provide details of investments

Investment Providers: name of firm, contact details, description of service, all applicable charges, amount of investment and currency.

IMPORTANT NOTE:

It is the responsibility of your investment Adviser to provide you with separate key investor information documents and make relevant disclosures for your chosen investments, and to confirm the suitability of the investment products for your particular circumstances. Your Investment Adviser will agree a fee structure with you in relation to any underlying investment that is recommended and provide relevant fee disclosures to you. You will need to discuss your retirement plan investment objectives and investment strategy with your appointed Investment Adviser.

Section 6 - Beneficiaries

You can name beneficiaries who you wish to receive benefits from your Plan after your death. OTAP will give due consideration to these wishes. Please ensure when completing this section that your nominations add up to a total of 100%.

1. Create new Portfolio Trust/OPES/ SENTINEL/COPIA to receive benefits after your death? Yes No

If yes, please select the appropriate product by ticking the relevant box OPES Portfolio Trust SENTINEL COPIA

2. Title (e.g. Mr/Mrs/Miss/Ms/Dr/Other)

First name

Surname

Residential address

Post Code

Country

Home Telephone

Mobile Telephone

Email

Date of birth (dd mm yy)

Beneficiary's relationship to Member

Percentage of distribution %

Passport Number

Passport Issuer

Nationality

National ID No

Is the above-mentioned Nominated Beneficiary a Primary or Contingent Beneficiary?

Primary

Contingent

3. Title (e.g. Mr/Mrs/Miss/Ms/Dr/Other)

First name

Surname

Residential address

Post Code

Country

Home Telephone

Mobile Telephone

Email

Date of birth (dd mm yy)

Beneficiary's relationship to Member

Percentage of distribution %

Passport Number

Passport Issuer

Nationality

National ID No

Is the above-mentioned Nominated Beneficiary a Primary or Contingent Beneficiary?

Primary

Contingent

4. Title (e.g. Mr/Mrs/Miss/Ms/Dr/Other)

First name

Surname

Residential address

Post Code

Country

Home Telephone

Mobile Telephone

Email

Date of birth (dd mm yy)

Beneficiary's relationship to Member

Percentage of distribution %

Passport Number

Passport Issuer

Nationality

National ID No

Is the above-mentioned Nominated Beneficiary a Primary or Contingent Beneficiary?

Primary

Contingent

Notes

1. It is possible to request that death benefits are paid to a Portfolio Trust (short form discretionary trust), OPES (Retirement Plan), SENTINEL (Preservation Trust) or COPIA (Pension Plan), which will be established after your death.
2. Contingent Beneficiaries should be considered after the death of the Primary Beneficiaries.
3. If there is insufficient space on the Form to provide details of all the Beneficiaries that you wish to nominate, please complete the details on a separate page, then sign and attach to this Form.
4. You may change your Beneficiaries at any time by submitting a written request to the Trustee and Plan Administrator.
5. Any specific requests should be provided under separate written cover in the form of a 'Letter of Wishes' addressed to the Trustee and Plan Administrator.

Section 7 - Appointment of Professional Adviser

Professional Adviser Appointment

This is the person who is giving you financial planning/tax advice regarding your Plan. Please enter the details of your Professional Adviser. Please notify the trustee of any change to your appointed Professional Adviser in writing.

Name of Professional Advisory Firm

Name of Professional Adviser

Full Address for Correspondence

Post Code

Country(ies) of operation

Contact Telephone

Contact Fax

Email

Broker Code (Internal Use Only)

Professional Adviser Declaration (This section is to be completed and signed by your Financial Adviser.)

I confirm that I have arranged or provided appropriate financial, pension transfer and tax advice with regards to the suitability of the Plan, together with the implications of becoming a member, for the named applicant.

I confirm I am suitably qualified and regulated to give financial advice to the applicant in their country of residence and confirm that the Plan and investment options are appropriate to the applicant.

If the applicant is transferring funds out of an existing pension scheme into the Plan, I confirm that I have advised him/her on the advantages and disadvantages of such a transfer.

I confirm that I have carried out the required analysis of the applicant's circumstances, attitudes and objectives and have satisfied myself that the Plan is both cost-effective and appropriate for the applicant.

I confirm that I have fully explained the key features, all costs and risks associated with the Plan and underlying investments to the applicant, and the applicant has confirmed his/her full understanding of the implications of entering into the Plan. I have also explained to the applicant (who has confirmed to me that he/she has understood) that any OTAP branded tax information sheets provided to the applicant are not to be relied upon by the applicant in deciding whether to become a member of the Plan and are of a generic nature only.

Professional Adviser to Sign and Date

Signature of Financial Adviser

Print Name

Date

Section 8 - Declaration

Applicant Declaration

This section is to be completed and signed by you the applicant.

I hereby apply for membership of the Plan indicated above and in so doing confirm that:

- a. I agree to be bound by the Terms of the Plan's Deed and Rules as amended from time to time for the Plan selected in section 2 of this application.
- b. I understand and accept the terms of the Plan and the benefits provided thereunder.
- c. Third Party (Adviser) and Member (Self) Directed Investment Plans: I understand and accept that OTAP does not provide initial or ongoing investment advice and is not responsible for the investment selection. I understand and agree that appropriate professional advice regarding my Plan and investment selection should be obtained by me from a Financial and/or Professional and/or Investment Adviser ("Adviser") at outset and regular intervals thereafter. I understand that an Adviser must be qualified to give investment advice where he/she is providing such advice. OTAP shall not incur liability for anything done, neglected or omitted to be done by, or in reliance upon the advice given by my Adviser. Licensee (OTAP) Directed Investment Plans: I understand and accept that OTAP will make available a range of diverse, risk graded investments and funds but is not responsible for the individual suitability of the Plan or investments relevant to my individual circumstances, objectives or risk tolerance.
- d. Third Party and Member Directed Investment Plans: The selected investments are entirely at the risk of the member. It is the responsibility of the member and their Adviser (where applicable) to ensure that all relevant documentation has been read and understood in respect of any investment chosen. OTAP permits the use of structured products or equivalent investments within your Plan, however, OTAP does not approve or recommend any investment that is selected. Nor does OTAP take or accept any responsibility to review the appropriateness, credit worthiness, investment risk, issuer or any other aspect or part of any selected investment or counterparty and this responsibility remains solely that of the Adviser and member.

Third Party, Member and Licensee Directed Investment Plans: OTAP accepts no responsibility for losses, damages and/or costs that may be incurred as a consequence of investing on the member's behalf in any investment. All forms of investment, which we may undertake on your behalf, involve risk. The value of investments and the income derived from them is not guaranteed and it can fall as well as rise.

- e. I understand and accept that OTAP does not provide initial or ongoing investment advice and is not responsible for the investment selection. I understand and agree that appropriate professional advice regarding my Plan and investment selection should be obtained by me from a Financial and/or Professional and/or Investment Adviser ("Adviser"). I understand that an Adviser must be qualified to give investment advice where he/she is providing such advice. OTAP shall not incur liability for anything done, neglected or omitted to be done by, or in reliance upon the advice given by my Adviser.
- f. I confirm that I am aware that if my investments are held on OTAP's preferred Investment Platform, any appointed adviser and I are all bound by the terms and conditions of that platform.
- g. I have received full and complete information and appropriate advice in connection with and understand the implications of my membership of the Plan and investment. This information included a description of the key features, benefits and provisions of the Plan including the rights and responsibilities of OTAP and any other service providers, myself and my nominated beneficiaries.
- h. I confirm that with reference to the selected investments within my Plan, my Investment Adviser (where appointed) has informed me of all charges, fees and potential early surrender penalties. Such disclosure of fees has covered fees and commissions to be charged by the adviser, investment manager, custodian, bond provider (as appropriate) and OTAP as trustee. I confirm that I have understood the advice provided and that it is not my intention to take benefits or encashments from the Plan which would incur an early surrender penalty charged by the investment provider. I further confirm that if such early surrender penalties are incurred that I agree to such penalties to be paid from my Plan. I understand that such penalties may be incurred if I take a loan from my Plan during any early surrender period. I have signed the duly completed Fee Schedule as my acceptance of these charges.

- i. I hereby agree (so as to bind my estate, personal representative and heirs) to indemnify and keep indemnified OTAP, its delegates, successors and assigns (and each former or current director, officer, employee or affiliate of them) from and against any loss or liability arising from or in connection with the appointment of or any act or thing done neglected or omitted to be done by my Adviser, or in connection with the investment return or performance of the investments linked to my investment, any life policy and/or my membership of the Plan howsoever arising. OTAP shall not incur any liability howsoever arising in respect of handling investment instructions and does not undertake to handle investments, instructions within a set period of time.
- j. I confirm that OTAP are not involved in, or responsible for, my tax affairs, or those of any named Beneficiary, and that I accept that the named Beneficiaries concerned are responsible for, and will comply with, their personal tax responsibilities in any jurisdiction. I confirm that I understand that any OTAP branded tax information provided to me is not to be relied upon when deciding to become a member of the Plan.
- k. I confirm that the assets transferred to the Plan do not represent the proceeds of criminal activity including but not limited to: tax evasion, bribery and corruption, nor have the funds been used, or will they be used to commit a financial crime or terrorist activity.
- l. I confirm that I have been provided with written information regarding all fees, expenses and running costs of my membership of the Plan and my investment together with fees associated with the investment platform associated with my membership of the Plan. All fees and expenses will be due for settlement out of the assets of my fund held within the Plan.
- m. Where my initial contribution is made from a transfer out of an existing pension scheme, I confirm that I understand and accept that I may be giving up guarantees and/or benefits that have applied to that scheme and which may not be available to me from the Plan.
- n. I acknowledge that OTAP has the right to change its published Fee Schedules from time to time by giving one month's written notice to me.
- o. I undertake to advise OTAP promptly of any circumstances which causes the information contained herein to become incorrect or incomplete and to provide OTAP with an updated declaration within 30 days of such a change in circumstances.
- p. I am aware that in certain circumstances OTAP will be obliged to share this information with the Guernsey tax authorities, who may pass it on to other tax authorities.
- q. I declare that all information provided by myself in this form is to the best of my knowledge and belief, accurate and complete.
- r. I confirm that I am of legal age and capacity. I have willingly entered into this agreement. I have taken legal advice and understand the implications of signing this declaration or have freely declined to do so.
- s. I consent to the electronic provision of information in respect of my membership of this Plan by way of electronic access, which may include corporate email, website or other online facilities.
- t. I confirm that I have read OTAP's complaints procedure as published, and updated from time to time, on their website.
- u. I consent to my personal data being used by OTAP for the provision of services in connection with the selected Plan and that such data will be shared within the group companies of OTAP including its staff and operations in South Africa and Guernsey.

Non-Completion:

Should you be approved as a member of this Plan but following notification of such, you choose i) not to proceed with the Plan or ii) have not funded the Plan within 90 days then OTAP will invoice you in accordance with the Fee Schedule. By signing this Declaration, you acknowledge and accept this condition and undertake to pay such fees on demand.

Applicant to Sign and Date

Signature of Applicant

Print Name

Date