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# Application Form

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• **OPES International Retirement and Savings Plans**

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• **SENTINEL Preservation Trust**

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• **COPIA (QNUPS) Retirement Plan**

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## 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 Adviser, if applicable, 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 Adviser, if applicable.
- 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 Adviser, if applicable, 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 application form (the “**Application Form**”) serves as an application for membership to a personal pension plan in respect of which the Companies (as defined below and as applicable) act as trustee and/or administrator. The application can be made in respect of one of the following plans (the “**Plans**”):

- The OPES International Retirement and Savings Plan (dated 25.05.2006 as amended)
- The Overseas Trust and Pension OPES International Retirement 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 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*” or “*OTAP*” is the brand name of Overseas Trust and Pension Ltd, Overseas Pensions and Benefits Ltd and Overseas Pensions Administration Ltd, (collectively, the “**Companies**”). 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 Lefebvre Court, Third Floor, Block B, Lefebvre Street, St Peter Port, Guernsey, GY1 2JP. Overseas Pensions Administration Ltd is registered in Alderney number: 1427 and its registered office is Millennium House, Ollivier Street, St Anne, Alderney, GY9 3TD.

The Companies are subject to the Pension Licensees (Conduct of Business) & Domestic and International Pension Scheme and Gratuity Scheme Rules (No.2) 2021 as amended.

Overseas Trust and Pension Ltd is an authorised financial services provider in terms of the South African Financial Advisory and Intermediary Services Act (FSP number 47261) and is regulated by the Financial Sector Conduct Authority of South Africa.

The Companies do not offer financial, investment or tax advice and any information provided by the Companies should not be considered as such. The Companies accept no legal liability for losses, damages or expenses which you may incur or suffer directly or indirectly by using this information.

We endeavour to ensure that the information provided by the Companies 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.

We strongly recommend that clients take financial and investment advice relevant to their individual circumstances from appropriately qualified, licenced and regulated service providers. It is the responsibility of clients and their advisers to review the financial advice provided to, and investments of, clients at least annually to ensure that they remain appropriate for the client. The product terms, risks and charges (including: initial, annual and exit charges) applicable to the investments should be considered, understood and agreed by the clients with their advisers.

Past performance of investments is not a reliable indicator of future results. Investment values and the income they generate 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.

**Please Note:** This Application Form is to be read with the Companies’ standard terms (“**TERMS**”) which are available online or should be provided to you by an Adviser if named in this Application Form. The terms defined in, and the provisions of, the **TERMS** are hereby incorporated by reference into this Application Form. By submitting this Application Form, the applicant and their Adviser, if applicable, agree to be bound by the provisions of the **TERMS**.

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

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# Section 1 - Personal Details

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

First name

Middle Names

Surname

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## Section 2 - Product Details

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### A. PRODUCT DETAILS

The Companies strongly recommend that you take independent, professional advice to ensure product suitability before selecting the appropriate Plan. Please indicate below which Plan you are applying to

#### **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 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.

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**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.

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**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).

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## 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 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

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## C. INVESTMENT SELECTION

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

**SELECT**

Investing via an investment platform or offshore bond from a permitted list.

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

**ADVANCED**

Investing in a wide range of funds via a permitted 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**

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## D. CONTRIBUTION INFORMATION

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

### Frequency of Contribution

Single       Regular Contribution (restrictions apply)

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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\$ _____	
<b>Total Value of Expected Contribution</b>	£ / € / US\$ _____	

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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 \_\_\_\_\_

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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 Adviser.

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## 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 €

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## 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

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## G. INVESTMENT DIRECTION

The Companies recommend the appointment of an independent Adviser to manage the investments within your selected Plan. It is the responsibility of the 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 Adviser must also provide regular reporting on the investments. This investment approach is known as "Third Party Directed". The Adviser should be a regulated financial services firm licensed to provide investment management services.

Should you wish to manage the investments yourself, (a "Member Directed" investment approach), you will need to complete the "Member Directed Application Form" and satisfy the terms and conditions relating to such application .

It is also possible to select from a range of the Companies' risk graded, multi-asset investments (a "Licensee Directed" investment approach).

- Third Party Directed** – Please complete Section 7: Appointment of the Adviser below.
- Member Directed** – Please complete the Member Directed Application Form.
- Licensee Directed** – The Companies have a range of risk graded, multi-asset investments.

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## Section 3 - SELECT

Investing via an investment platform or offshore bond from a permitted list. For a full list of permitted investment platforms, please consult your Financial Adviser or contact us.

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

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### Investment Bond

Please only complete the below where a permitted investment bond is to be used within the Plan.

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

### Investment Platform

Please name your preferred investment platform from the permitted list.

Please name the Platform or Custodian to be used \_\_\_\_\_

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

### Discretionary Asset Manager

Name of investment management firm \_\_\_\_\_

Investment Management Charge - If applicable please complete the below

Initial fee \_\_\_\_\_ % Or £ / € / US\$ \_\_\_\_\_  
On-going fee \_\_\_\_\_ % Or £ / € / US\$ \_\_\_\_\_

### Advice Fees

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

Initial fee \_\_\_\_\_ % Or £ / € / US\$ \_\_\_\_\_  
On-going fee \_\_\_\_\_ % Or £ / € / US\$ \_\_\_\_\_

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## 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.

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#### Investment Bond

Policy Charge \_\_\_\_\_ p.a. Administration Charge \_\_\_\_\_ p.a.

Period \_\_\_\_\_

The above Policy Charge includes any commissions which may be payable to your Financial Adviser and represent the total member borne change 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\$ \_\_\_\_\_

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#### 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.



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## 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.**

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### 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 Management arrangement, please detail the charges as applicable 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\$ \_\_\_\_\_

**Please provide details of investments**

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

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**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.

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## Section 6 - Beneficiaries

You can name beneficiaries who you wish to receive benefits from your Plan after your death. The Companies 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 yyyy)

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 yyyy)

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 yyyy)

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 Application 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 Application 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.

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## Section 7 - Appointment of Professional Adviser

### Adviser Appointment pursuant to a Third Party Directed investment approach

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

Name of Professional Advisory Firm

Contact Name

Full Address for Correspondence

Post Code

Country(ies) of operation

Contact Telephone

Contact Fax

Email

Broker Code (Internal Use Only)

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

- 1) I hereby confirm that all information provided herein is, to the best of my knowledge and belief, accurate and complete;
- 2) I hereby confirm that I have the necessary capacity, authority and intention to enter into this Application Form;
- 3) I hereby confirm that I have read the TERMS and the terms of the Deed and Rules of the Plan selected in this Application Form;
- 4) I hereby confirm that I understand and accept:
  - a) the TERMS, including all obligations, waivers, representations, warranties, undertakings, confirmations and indemnities made by me as contemplated therein. In particular my attention has been drawn to, and I have taken note of, the provisions of the TERMS:
    - i) as set out in clause 5 thereof, which provide that no tax, investment and/ or legal advice has been provided to me by the Companies;
    - ii) as set out in clause 7 thereof, regarding my representations and undertakings, including in respect of the selection of investments and investments approach;
    - iii) as set out in clause 8 of thereof, regarding the suitability and appropriateness of the advice arranged or provided by me; and
  - b) the selected Plan and the benefits provided to the Client thereunder; and
- 5) I agree to be bound by the TERMS as amended from time to time.

### Professional Adviser to Sign and Date

Signature of Financial Adviser

Print Name

Date

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## Section 8 - Declaration

**Applicant Declaration** (This section is to be completed and signed by you, as the applicant.)

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

- 1) I confirm that all information provided herein is, to the best of my knowledge and belief, accurate and complete;
- 2) I hereby confirm that I have the necessary capacity and intention to enter into this Application Form;
- 3) I confirm that I have read the TERMS and that the key features of the Plan applied for in this Application Form have been explained to me;
- 4) I confirm that I understand and accept:
  - a) the TERMS, including all obligations, waivers, representations, warranties, undertakings, confirmations and indemnities made by me as contemplated therein. In particular my attention has been drawn to, and I have taken note of, the provisions of the TERMS:
    - i) as set out in clause 5 thereof, which provide that no tax, investment and/ or legal advice has been provided to me by the Companies;
    - ii) as set out in clause 7 thereof, regarding my representations and undertakings, including in respect of the selection of investments and investments approach;
    - iii) as set out in clause 9 thereof, regarding the appointment of the Adviser and the appropriateness of advice provided to me by the Adviser regarding the Plan selected herein; and
  - b) the selected Plan and the benefits provided thereunder;
- 5) I agree to be bound by the TERMS and the terms of the Deed and Rules of the Plan selected in this Application Form, as the TERMS and the Plan's Deed and Rules are amended from time to time; and
- 6) I confirm to the Companies that where I have appointed an Adviser as indicated in section 7 above and accordingly request the Companies to accept such appointment.

### 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 the Companies 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

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Print Name

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Date

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