

Melita International Retirement Scheme (MIRS) Membership Application Form

Application for the CUSTOM HOUSE GLOBAL FUND SERVICES (CHGFS) – Melita International Retirement Scheme Trust

Note: Failure to complete all details and attach the required documentation will result in return of Application (see Section 12 Checklist)

1. PERSONAL DETAILS

Title:
 Forename(s):
 Surname:
 Date of Birth:
 Gender:
 Marital Status:
 Address (**Permanent Residential**):

 Post Code: Country:
 Correspondence Address (**if different from above**):

 Post Code: Country:
 Home Telephone:
 Work Telephone:
 Mobile Telephone:
 Correspondence Email:

Anti-Money Laundering Requirements (**all required**):

- Attached duly certified, clear copy of passport
- Two attached duly certified, clear copies of confirmation of address (one must be a utility bill from last three months).
- Provided a Letter of Authority (template available on request) to each existing pension scheme, authorising CHGFS and PANTHERA to contact them on the Applicant's behalf.

CUSTOM HOUSE GLOBAL FUND SERVICES' (CHGFS) leading method of communication to Applicants and Members is via the specified correspondence email (copying in Professional Advisers). Should the Client prefer an alternative method of communication, please specify below:

2. APPLICATION FOR MEMBERSHIP

I, being eligible, hereby apply for admission to membership of the Melita International Retirement Scheme Fund (the "Fund").

I agree and undertake as follows:

- a. I accept to be nominated as a member of the Fund.

- b. I will be bound by the Trust Deed governing the Fund as it is or may be varied from time to time (the Trust Deed).
- c. I will, upon request, make full disclosure in writing of any benefits I have received, may receive or may be entitled to receive from any other superannuation Fund or Employer.
- d. I understand the terms and conditions of the Trust Deed, in particular the terms and conditions concerning benefits which may be or become payable.
- e. I consent to the standard fees and commission as detailed in Sections 7 and 8 and that the Trustees must give the member 28 days written notice of any intent to alter the fee schedule.
- f. I consent to the Trustee acting as Trustee of the Fund.
- g. I acknowledge that, for the purposes of administering the scheme, personal data relating to my Membership of the Scheme will be shared between the Trustee and other companies within its Group and I consent to such transfers of personal data.

3. APPLICATION SIGNATURE

By signing this application, I hereby apply for admission to membership of the CHGFS Melita International Retirement Scheme Trust.

Applicant's Signature:
Date:

4. TRANSFERRING PENSION SCHEME DETAILS

(Existing pension fund(s) to be transferred). **Note:** additional transferring scheme(s) details - Page 4.

Pension Provider (1):
 Fund name:
 Policy/Reference No:
 Contact person (and position):
 Address:

 Telephone:
 Email:
 Total transfer: **Currency:** ... **Amount:**
 Transfer in cash and/or in specie:

4(continued). TRANSFERRING PENSION SCHEME DETAILS

Pension Provider (2):
 Fund name:
 Policy/Reference No:
 Contact person (and position):
 Address:

 Telephone:
 Email:
 Total transfer: **Currency:** ... **Amount:**
 Transfer in cash and/or in specie:

Pension Provider (3):
 Fund name:
 Policy/Reference No:
 Contact person (and position):
 Address:

 Telephone:
 Email:

Total transfer: **Currency:** **Amount:**
 Transfer in cash and/or in specie:

Is any part of **any** transfer payment subject to a court order in any jurisdiction (divorce, bankruptcy etc) **(delete as appropriate): YES / NO**. If **YES**, please provide full details:

5. NOMINATED INVESTMENT MANAGER DETAILS

I request the Trustee to appoint: **(name)**
 of **(bank/company)**
 as the Nominated Investment Manager.

Telephone:
 Fax:
 Email:
 Investment account reference currency:

Investment Requirements (one required):

Attached Investment mandate (authorisation for the Nominated Investment Manager to perform specific investments on behalf of the member).

OR

Attached a completed CHGFS Investment Strategy Policy statement.

6. PROFESSIONAL ADVISER DETAILS

Professional Adviser Name:
 Name of Advisory Firm:
 Regulator:
 Reference Number:
 Address:

 Postcode:
 Telephone:
 Fax:
 Email:

7. PROFESSIONAL ADVISER FEES

Are fees payable **(delete as appropriate): YES / NO**

If **YES**: initial (between 0% & 5%):%
 annual (between 0% & 0.5%)%

8. CHGFS FEES

Funds invested through an offshore bond:-

Formation fee: £1,500
 Annual fee: £1,500

Funds invested through a bespoke or complex platform:-

Formation fee: 0.5% of fund value
 (Subject to a minimum of £2,000)

Annual fee: 0.5% of fund value
 (Subject to a minimum of £2,000)

Early surrender charges: If funds within the Melita International Retirement Scheme are transferred out or any payments are made, with the exception of:

1. 25% Pension Commencement Lump Sum (PCLS) or;
2. Normal income payments within the rules stipulated by the relevant regulatory authorities or;
3. Death;

there will be a phased early surrender penalty, as follows:

Year 1	EUR9,000
Year 2	EUR6,000
Year 3	EUR3,000
Year 4	0

9. NOMINATED DEPENDANT(S) / BENEFICIARIES

I would like the Trustees to consider the following persons to be considered in the event of my death: **(Please provide any additional beneficiary details on Page 4).**

Surname:
 Forename(s):
 Date of Birth:
 Relationship:
 Percentage of total benefit:%
 Address:

Surname:
 Forename(s):
 Date of Birth:
 Relationship:
 Percentage of total benefit:%
 Address:

Surname:
 Forename(s):
 Date of Birth:
 Relationship:
 Percentage of total benefit:%
 Address:

Surname:
 Forename(s):
 Date of Birth:
 Relationship:
 Percentage of total benefit:%
 Address:

10. APPLICANT ACKNOWLEDGEMENT OF TERMS

I consent to the transfer payment from the Transferring Scheme being paid to the Melita International Retirement Scheme to provide benefits for me.

Where the transfer payment applied for is subject to a court order (section 3), the CHGFS Melita International Retirement Scheme 'Trust' agree to accept the order.

CHGFS Melita International Retirement Scheme 'Trust' may take an extra charge each year for any such further administrative work.

I confirm that where the transfer is made from the transferring scheme, that benefits e.g. Pension Commencement Lump Sum (PCLS) **HAVE / HAVE NOT (delete as appropriate)** been paid.

I consent to the scheme administrators or their representatives obtaining from me or any other person or body to whom a duly authorised payment under the provisions of the scheme is to be made, such evidence and information as it may need for the purpose.

I understand that if there is any failure to provide information needed by the scheme administrator in order to administer my benefits in an accurate manner, the administrator has the right to make further administrative charges.

I declare to the best of my knowledge that the information provided in this application form, whether in my handwriting or not, is correct and complete.

I understand that any deliberate or careless failure to answer any questions correctly and fully to the best of my knowledge and belief, may result in benefits not being payable to me.

I understand and agree that the plan will allocate the Fund value to the Investment Manager (shown in Section 5 of Application Form) unless they are considered unsuitable by the Trustees, in which case the Fund value will be placed on deposit until such time as a suitable fund manager is appointed.

The provision of benefits in respect of the transfer payment will start when this application is accepted and the transfer payment is received by CHGFS Melita International Retirement Scheme 'Trust'.

CHGFS Melita International Retirement Scheme 'Trust' agrees to administer the Scheme in accordance with the Rules and Arrangements of the scheme.

It should be noted that processing of this application will not be completed by CHGFS Melita International Retirement Scheme 'Trust' until all of the required sections have been fully completed and signed and the applicant's identity confirmed.

10 (cont). APPLICANT ACKNOWLEDGEMENT OF TERMS

I understand that acceptance of the application form does not constitute admission into the CHGFS Melita International Retirement Scheme and that a separate confirmation of admission (Letter of Acceptance from the Trustees) will be issued to confirm successful membership.

By signing this application, I declare that I have read and understood all terms incorporated in this application form and apply for admission to membership of the Fund as an allocated class member.

Applicant's Signature:

Date:

11. PROFESSIONAL ADVISER DECLARATION (This section is to be completed in full and signed by the Professional Adviser)

I confirm that I have given the appropriate financial and tax advice to the Applicant on the implications of becoming a Member of the Fund and that I am qualified to give such advice.

Where the applicant is transferring funds out of an existing scheme(s) into the Fund, I confirm that I have advised him/her on the advantages and disadvantages of such transfer(s).

Professional Adviser's Signature:

Date:

<p>Remarks (For Internal Use Only)</p> <p>CHGFS Staff Member Name:</p>

12. CHECK LIST

To enable you to enjoy the benefits of CHGFS Melita International Retirement Scheme sooner, please take a moment to run through the checklist below. Providing all the documents and filling relevant fields correctly and legibly, will ensure that your application will be processed quickly. **Note: Failure to complete form & attach required documentation will result in return of Application.**

Please check you have:

- Fully completed and signed all sections of the Application Form
- Included certified copies of your Passport and recent Utility bill and one other form of address confirmation.
- Provided a Letter of Authority (template available on request) to each existing pension scheme, authorising CHGFS and PANTHERA to contact them on the Applicant's behalf.
- Familiarised yourself with the written information of all fees, expenses and running costs of your plan
- Ensured the Professional Adviser has signed the relevant sections of the application
- Included the Transferring (existing) pension scheme(s) TRANSFER APPLICATION / DISCHARGE FORM **TO AN OVERSEAS SCHEME** & completed the relevant sections for each transfer
- Included any additional documentation provided by the Transferring scheme(s) e.g. Further TRANSFER APPLICATION/DISCHARGE Forms and the CA1881 (HMRC required document).
- Fully completed and signed all sections of the MIRS Payment of Benefits Form if intending to draw your PCLS - Pension Commencement Lump Sum and/or Retirement Income from the Fund.

AND if intending to subsequently invest:

- Attached an Investment Mandate (authorisation for the Nominated Investment Manager to perform specific investments on behalf of the Applicant) **OR** the CHGFS Investment Strategy Policy Statement (based upon the Applicant's Melita International Retirement Scheme investment strategy)

AND

- Included the relevant Indemnity Form(s) (General Investment and/or Offshore Bonds depending on your investment strategy).

13. ADDITIONAL DETAILS (e.g. further beneficiaries or transferring pension scheme details)

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