



## 5 Joint Holders (You can nominate up to two additional holders)

Please include the full name and address of each holder. All correspondence will be sent to the primary holder. Joint holders must have the same investment service as the primary holder.

### Second holder

Mr/Mrs/Ms/Miss/Other
Surname
Full first name(s)
Current permanent residential address
Postcode
Time at this address <input type="text"/> <input type="text"/> yrs <input type="text"/> <input type="text"/> mths
I confirm that I am solely UK resident for tax purposes and not a US citizen <input type="checkbox"/>

Male     Female     Date of Birth  /  /

If at current address for less than two years, please supply previous address and time there

Postcode

Time at this address      yrs      mths

*If more than one previous address in the last two years, please provide full details including the time at each address on a separate sheet of paper and staple securely to this application form.*

### Third holder

Mr/Mrs/Ms/Miss/Other
Surname
Full first name(s)
Current permanent residential address
Postcode
Time at this address <input type="text"/> <input type="text"/> yrs <input type="text"/> <input type="text"/> mths
I confirm that I am solely UK resident for tax purposes and not a US citizen <input type="checkbox"/>

Male     Female     Date of Birth  /  /

If at current address for less than two years, please supply previous address and time there

Postcode

Time at this address      yrs      mths

*If more than one previous address in the last two years, please provide full details including the time at each address on a separate sheet of paper and staple securely to this application form.*

## 6 Convert All Accounts

If your client has existing commission-included share class funds, please tick the box below to convert all accounts where they are the primary holder. This instruction will convert all funds to commission-free, as available to you.

**Convert all accounts**

If you have access to exclusive, equivalent commission-free share class funds, we'll convert your client's funds to these. For details of all commission-free share class funds please see 'Funds Available from Cofunds' (<http://www.cofunds.co.uk/docs/gbub/cofunds-fund-list-gbub.pdf>).

Please note: for clients who have a Sale for Regular Payment (SfRP) set up with a nominated commission-included share class fund, we'll automatically update this, and any existing regular contribution, to an equivalent commission-free share class fund.

## 7 Funding Your Investment

I will be funding my investment by (tick all that apply)

<input type="checkbox"/>	<b>Cheque</b>	Amount £ <input type="text"/>
<input type="checkbox"/>	<b>Cofunds Cash Account</b>	Amount £ <input type="text"/>
<input type="checkbox"/>	<b>Monthly Direct Debit</b> (please ensure you complete the Investment by Direct Debit instruction on page 5).	

*Please ensure that all the joint holders and the designation (if specified) on this application form match this cash account.*

## 8 Nominated Bank Account

Complete this section if you have not provided us with your nominated bank account details, or would like to change the details we hold for you.

You will need to verify this bank account before it can be used alongside your Cofunds account. To verify your account, please send us a void signed cheque or a bank statement within the last three months.

If you've provided us with a valid personal cheque for this investment (Section 7) and do not complete this section, we'll add the bank account details from the cheque to our records as your nominated bank account if you do not already have one. In these cases, no further verification is required.

You can change your nominated bank account at any time, however you can only nominate one.

Name of account holder
Bank or Building Society name and address
Postcode

Branch Sort Code    -

Bank/Building Society Account Number

Building Society Roll Number

## 9 Investment Selection

Minimum investment £1,000 per fund (lump sum) or £100 per month per fund (monthly savings). For further details about the available funds, please refer to the Key Investor Information Documents (KIID) and/or Fund Key Features Document. A copy of the KIID can be found via the following link: [https://www.cofunds.co.uk/Investors/Reports\\_and\\_Accounts\\_Investors.aspx](https://www.cofunds.co.uk/Investors/Reports_and_Accounts_Investors.aspx)

Please ensure the funds are available through Cofunds. You can only choose commission-free share class funds. If you do not indicate the share class, we'll select the commission-free share class fund, where available.

Please note: if your intermediary has agreed exclusive share classes with a Fund Manager for your selected funds, we'll always invest in that exclusive share class and not the share class you've selected below.

Fund manager, fund name and share class	Type of unit/share (delete as appropriate)*	Lump sum £1,000 per fund (minimum)	New monthly saving £100 per fund (minimum)**
(example) World Equity A Fund	N/A	£	£
	ACC/INC	£	£
<b>TOTAL INVESTMENT AMOUNT</b>		<b>£</b>	<b>£</b>

### \*ACC/INC

If you do not specify ACC or INC in this column, and do not complete Section 10, Cofunds will invest into accumulation units/shares where available.

### Cheque payment

Cheques must either be drawn on your client's own account, joint account or the account of the person detailed in Section 2A (third party details). The cheque must be made payable to Cofunds Limited. For a Building Society cheque or banker's draft your client's name must appear on the front of the cheque, or on the back of the cheque accompanied by the Building Society's or Bank's official stamp and signature. For other methods of funding your client's investment please see Section 7.

### \*\* New monthly saving

The Regular Contribution Amendment Form should be used to change any existing monthly savings. Any funds/amounts entered above will replace all other monthly contributions into the product.

For monthly savings we will automatically collect on or just after the 25th day of each month. For applications received up until the last day in any month, the first Direct Debit collection will be made on or just after the 25th day of the following month or alternatively please select one of the two following options:

Start as soon as possible  Please specify the date you want your first collection to be taken 2 5 /     /    

## 10 Income

Complete this section if you have requested income units/shares ('INC'). The option you choose will be applied to all income units/shares you hold within this product.

If you have selected the option to 'Retain in fund' this will only be applied to the commission-free share class funds you hold, any commission-included share class funds you hold will continue to pay income in accordance with your previous instruction.

Please note: if you are taking regular withdrawals from your cash account you may only select the 'Cofunds Cash Account' or 'Retain in fund' options.

### Consolidated monthly income

Income generated from your investment funds will be consolidated into your cash account and paid to your nominated bank account on a monthly basis.

### Cofunds Cash Account

Income generated will be paid into your cash account to be held on platform for withdrawals or future investment.

### Retain in fund

Income generated from this investment will be retained in the fund.

If you do not already hold income units/shares within this product and you do not tick one of these boxes we will select the 'Retain in fund' option by default. If you already hold income units/shares within this product and you do not tick one of these boxes we will apply your existing income option to all funds within this product.

## 11 Funding your cash account via cheque

Please complete this section if you wish to fund your cash account via cheque as part of this application.

I wish to place the following amount into my Cofunds Cash Account £

### Payments

Cheques must either be drawn on your own account, joint account or the account of the person detailed in Section 2A (third party details). For a Building Society cheque or banker's draft your name must appear on the front of the cheque, or on the back of the cheque accompanied by the Building Society's or Bank's official stamp and signature.

## 12 Service Charge (For intermediary use only)

This section is used to agree a Service Charge allowing payments to be made to you, the intermediary. Please ensure that the charge model applies to the segment the client is being assigned to.

Service Charge model name  Annual Service Charge\* %  VAT\*\*  Yes  No

\* Taken monthly. If you have a tiered Service Charge you should enter the highest possible percentage.

\*\*Cofunds will use the VAT rate that is in place at the end of the month for which the calculation is being performed.

## 13 Declaration and Authorisation

### I confirm that:

I have viewed the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) and by signing this application form I agree to be bound by them.

I have viewed the relevant product Key Features and Fund specific information and/or Key Investor Information Documents (KIID) relating to my investment. A copy of the KIID can be found via the following link:

[https://www.cofunds.co.uk/Investors/Reports\\_and\\_Accounts\\_Investors.aspx](https://www.cofunds.co.uk/Investors/Reports_and_Accounts_Investors.aspx)

I understand that there are fees (the Cofunds Platform Charges) for the use of Cofunds services. I authorise Cofunds to collect these fees from my Cofunds Cash Account. If there is insufficient money in my account, I authorise Cofunds to sell enough of my platform assets to pay these fees in accordance with the 'Our Charges' section of the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing).

I understand that the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) are the standard terms upon which Cofunds intends to rely, and it is important that I read and understand the terms before agreeing to be bound by them. If there is any term or point I do not understand or do not wish to be bound by, I understand that I can request further information before signing this application.

I understand that my signed application form (once accepted by Cofunds) together with the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing) form my customer agreement with Cofunds Limited.

I understand that instructions may be delayed or rejected if this application form is not complete in all respects.

You may undertake a search with a reference agency for the purposes of verifying my identity. To do so, the reference agency may check the details I supply against any particulars on any database (public or otherwise) to which they have access. They may also use my details in the future to assist other companies for verification purposes. A record of the search will be retained as an identity search.

I declare that the information contained in this application form is correct to the best of my knowledge and belief.

I am aged 18 or over.

I understand and accept that I am entitled to cancel my application in accordance with the product Key Features applicable to the product I am investing in and that if I choose to cancel my application, my investment shall be subject to market movement during the period from the date when my application is processed to the date my investment is sold.

If you require a Fund prospectus, please contact your intermediary or Fund Manager directly.

### Convert All Accounts (only applicable if Section 6 is completed)

I understand that it's Cofunds normal business practice to process my conversion following receipt of my instruction. The instruction to convert is then passed to the Fund/Plan Manager who will convert and confirm back to Cofunds upon completion. Cofunds, upon receipt of confirmation, will then reflect the change(s) to my accounts. This process is subject to change dependant on volumes and individual Fund/Plan Manager processing procedures. I authorise Cofunds to convert on my behalf as outlined above.

I understand that Cofunds will convert commission-included share class funds to their commission-free share class equivalent, where available to my intermediary.

I understand that Cofunds will convert commission-free share class funds to commission-free exclusive share class funds, where available to my intermediary.

I understand that any existing regular contributions I make will be made into commission-free share class funds, in accordance with my request to convert my account.

I understand that once my shares have been converted, my holdings will be subject to the Cofunds Platform Charges, which Cofunds will collect in accordance with the Terms and Conditions of the Cofunds Platform (Self-directed Explicit Pricing).

### Fund Sale Instruction

If a Fund Sale Instruction applies to the segment linked to my investment, I accept and agree that funds will be sold to settle any outstanding fees and charges which have accrued prior to this date and all fees and charges payable hereafter.

### Data Protection

Cofunds Limited is a registered Data Controller and a fully owned subsidiary of Aegon UK Plc. Cofunds Limited will use your information for the administration and servicing of your investments and all other related activities. We may disclose your information to other companies within the Aegon group of companies, future owners of our business, and suppliers we engage to process data on our behalf for these purposes. We may also disclose your information to organisations for compliance with legal and regulatory requirements.

With the exception of the above provisions, we will not pass on your details to any other third party without your permission, but we will disclose information concerning your investment to your nominated intermediary.

Cofunds may transfer your information to countries outside of the EEA for the administration and servicing of your investments. In such cases, contracts will be put in place to ensure that the service providers protect your information in accordance with the requirements of the Data Protection Act or any legislation that may be enacted to replace that Act.

### Service Charge

I confirm that I have received my Fees and Charges Schedule and understand which fees and charges are applicable to my investment. I instruct Cofunds to pay my intermediary (named above) the Service Charge specified in Section 12 of this form, and in my Fees and Charges Schedule, from my relevant Cofunds payment account.

I understand that Cofunds will accept authority from the primary holder only, in most circumstances.

For trusts and Powers of Attorney more than one signature may be required.

If I have an active Sale for Regular Payment mandate, or the segment linked to my investment applies to a Fund Sale Instruction (as described in my Fees and Charges Schedule) and there is insufficient money within my relevant payment account, I authorise Cofunds to sell enough of my platform assets to pay the Service Charge in accordance with the relevant Terms and Conditions of the Cofunds Platform or Customer Agreement applicable to my investments/assets.

A copy of the relevant Terms and Conditions of the Cofunds Platform can be found at <https://www.cofunds.co.uk/web/platformterms.aspx>

### All holders must sign and date this form.

Where there are two signatories for a corporate investor, please delete reference to primary and second holder.

Primary holder signature 	Date
Capacity (if applicable)	
Third holder signature	Date
Capacity (if applicable)	

Second holder signature	Date
Capacity (if applicable)	

**This form will be returned if it's not signed and dated.**

**If you are completing this as a company you must include a copy of the Articles of Association.**



Instruction to your Bank or Building Society to pay Direct Debits



Please fill in the whole form and send it to:  
Cofunds Limited, PO Box 1103, Chelmsford CM99 2XY.

Name and full postal address of your Bank or Building Society

To the Manager	Bank or Building Society
Address	
Postcode	

Name(s) of Account Holder(s)

Bank/Building Society Account Number

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Branch Sort Code

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**Banks and Building Societies may not accept Direct Debit instructions from some types of account.**

Service User No.

6	0	0	2	6	7
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Reference Number

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**For Cofunds LTD official use only**

This is not part of the instruction to your bank or building society.

**Instruction to your Bank or Building Society**

Please pay Cofunds Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Cofunds Limited and, if so, details will be passed on electronically to my Bank/Building Society.

Signature

Date

This Guarantee should be detached and retained by the payer.

**The Direct Debit Guarantee**

- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Cofunds Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Cofunds Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Cofunds Ltd or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society
  - If you receive a refund you are not entitled to, you must pay it back when Cofunds Ltd asks you to
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.



