

# PERSONAL RETIREMENT BOND APPLICATION FORM

**NAME OF INTERMEDIARY:**

 ADVISOR USE ONLY: Renewal Commission ☐ 0%; ☐ 0.25%; ☐ 0.5%

## SECTION 1 | PERSONAL DETAILS TO BE COMPLETED BY SCHEME MEMBER

**MR./MRS./MS. SURNAME:**
**FIRST NAME(S):**
**ADDRESS:**
**COUNTRY OF RESIDENCE:**
**DATE OF BIRTH:**
**MARITAL STATUS:**
**PLACE OF BIRTH:**
**PPS NO:**
**SEX:**
**SPOUSE'S NAME:**
**SPOUSE'S DATE OF BIRTH:**
**HOME TEL. NO:**
**MOBILE NUMBER:**
**EMAIL ADDRESS:**

Investment advice was provided by:

Intermediary

BCP

Investment advice not provided

**EMAIL ADDRESS for [crm.bcp.ie](mailto:crm.bcp.ie) registration to view your account online:**

For Foreign Account Tax Compliance Act (FATCA) purposes: Are you a Citizen, or resident for tax purposes, of the United States of America?

Yes:

No:

If the answer is Yes, you must provide us with a completed W9 Form.

For Common Reporting Standard purposes: Are you a resident of any country or territory other than Ireland for tax purposes?

Yes:

No:

If Yes, please list below all countries/territories in which you are resident and provide the relevant Tax Identification Number(s) (TIN):

Country/Territory

Tax Identification Number

## SECTION 2 | TRANSFERRING SCHEME AND TRANSFER VALUE TO BE COMPLETED BY TRUSTEE, EMPLOYER OR SCHEME MEMBER

**IS THE MEMBER TRANSFERRING FROM A GROUP SCHEME?**

Yes:

No:

**IS THE MEMBER TRANSFERRING FROM AN EXISTING PERSONAL RETIREMENT BOND?**

Yes:

No:

**SOURCE OF PRB**

Defined Benefit

Defined Contribution

NAME OF EMPLOYER:

FULL NAME OF SCHEME:

REVENUE REFERENCE NO:

DATE EMPLOYMENT COMMENCED:

DD / MM / YY

DATE JOINED SCHEME:

DD / MM / YY

DATE OF LEAVING SERVICE:

DD / MM / YY

NORMAL RETIREMENT DATE:

DD / MM / YY

Name of Trustee(s):

Basic salary at date of leaving service:

**or**

P60 earnings for 3 consecutive years in the last 10 years prior to date of leaving service (Schedule E):

€

€

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# BCP PERSONAL RETIREMENT BOND APPLICATION FORM Q4 2017

**IF THE ANSWER TO ANY OF THE NEXT SIX QUESTIONS IS 'YES', THEN PLEASE GIVE FULL DETAILS IN THE BOX BELOW:**

- |  |      |                          |     |                          |
|--|------|--------------------------|-----|--------------------------|
| (i) Was an approved Retirement Annuity effected in respect of a previous non-pensionable employment or while self-employed?                    | Yes: | <input type="checkbox"/> | No: | <input type="checkbox"/> |
| (ii) Is the employee and/or his/her dependant(s) entitled to benefits from another Retirement Benefits Scheme?                                 | Yes: | <input type="checkbox"/> | No: | <input type="checkbox"/> |
| (iii) Has the employee received any benefits, other than a refund of contributions, on leaving any other service?                              | Yes: | <input type="checkbox"/> | No: | <input type="checkbox"/> |
| (iv) Does the employee and/or his/her dependant(s) hold more than 5% but less than 20% of the equity and/or the voting control of the company? | Yes: | <input type="checkbox"/> | No: | <input type="checkbox"/> |
| (v) Does the employee and/or his/her dependant(s) hold more than 20% of the equity and/or the voting control of the company?                   | Yes: | <input type="checkbox"/> | No: | <input type="checkbox"/> |
| (vi) Has the employee irrevocably surrendered his/her right to commute annuities under the scheme?   | Yes: | <input type="checkbox"/> | No: | <input type="checkbox"/> |

Transfer value:	€ <input type="text"/>	Amount attributable to employee's contributions (if applicable):	€ <input type="text"/>
		Amount attributable to AVC contributions (if applicable):	€ <input type="text"/>

Is the employee splitting his transfer value between two or more Personal Retirement Bonds? Yes: ☐ No: ☐

**If transfer value is from a U.K. Scheme, qualified recognised overseas pension scheme status is required.  
Please contact BCP Asset Management for further details.**

Has a Pension Adjustment Order (POA) been granted on any transfer value paid into the scheme. *If yes please attach a copy to this form:* Yes: ☐ No: ☐

## SECTION 3 | BENEFITS TO BE PROVIDED UNDER THE POLICY

- If a spouse's pension on death after retirement is to be provided, specify the appropriate percentage of the employee's pension before commutation to apply:
- Rate of increase of spouse's pension(s) during payment applicable under the scheme (% p.a. compound)
- If the employee has chosen to split his transfer value between two or more policies is this policy to be endorsed to the effect that benefits arising on retirement are wholly non-commutable? Yes: ☐ No: ☐

## SECTION 4 | FUND CHOICE

1.	<input type="text"/>	%
2.	<input type="text"/>	%
3.	<input type="text"/>	%
4.	<input type="text"/>	%

## SECTION 5 | DECLARATIONS

**DATA PROTECTION:** BCP is registered under the Data Protection Acts 1988 and 2003 and your personal data held by BCP will be maintained in accordance with the obligations of the Acts as amended or replaced from time to time and any regulations made under these acts.

### DATA PROTECTION NOTICES AND CONSENTS

- The information you provide to BCP will be held on a computer database and/or any other way and will be used to administer this contract/transaction and any other products or services supplied to you and any future agreements, contracts or arrangements you may have with BCP.
- You have the right to question the purpose for which your data is held and the right to obtain a copy of your personal data held by BCP by submitting a written request.
- You have the right to request BCP to correct any inaccuracies in your personal data, by providing BCP with written notification of the inaccuracies.

### I declare that I consent to the

- processing and holding (on computer or otherwise) of all information (personal and sensitive) disclosed by me, or on my behalf, in relation to this contract/transaction by BCP, its servants and agents (together with such other information supplied to, or obtained by BCP separately) for administrative, customer care and service purposes.
- disclosing of my personal data (personal and sensitive) to persons necessary in connection with the above purposes, to regulatory authorities or as required by law.

# BCP PERSONAL RETIREMENT BOND APPLICATION FORM Q4 2017

## TRUSTEE'S APPLICATION AND DECLARATION

We the trustees of the scheme request BCP Asset Management DAC ('BCP') to issue the scheme member named overleaf, a contract or contracts in his/her name in accordance with the details set out in this proposal and subject to the conditions prescribed by BCP which are to be set out in the contract or contracts and declare that:

1. the statements made above are to the best of our knowledge and belief true and complete;
2. the purchase price arises from the proceeds of a Retirement Benefits Scheme which is, or is to be, exempt approved under the Taxes Consolidation Act 1997;
3. the scheme makes (or will be amended to make) provision for a member to receive his/her scheme entitlement on leaving or on winding-up by a buy-out policy.

SIGNATURE FOR THE TRUSTEE(S): *Sign here X*

Date: DD / MM / YY

NAME OF TRUSTEE:

(Block Capitals) *If Transferring from a Group Scheme*

## MEMBER'S DECLARATION BEFORE SIGNING THIS DECLARATION PLEASE READ THE NOTE BELOW.

1. I consent to an amount which in the opinion of the trustees of the scheme represents the value on withdrawal from the scheme being bought out under one or more contracts with BCP.
2. In consideration of this contract expressing a contractual obligation to me and being issued in my name, I release the trustees of the scheme from all liability to me for all benefits in respect of me under the scheme.
3. I agree that the information contained in this application and such further information (if any) as I or the trustees of the scheme shall supply to BCP in connection with this application shall be the basis of the contract or contracts.
4. I consent to BCP seeking information and obtaining benefits from the administrator/trustees (and/or relevant insurance company) of any scheme, arrangement or contract of which I am/have been, a member.
5. I do not consent to my information being used by BCP Asset Management DAC to provide information on new investment opportunities. Tick box if applicable ☐

*Sign here X*

Date: DD / MM / YY

**Please retain page 3 of this application form on your files as it contains some specific terms and conditions relating to your PRB. Please refer to the product specific Brochure and Key Features for full details on the product in which you are investing. Investors may not encash before the maturity date, or the early exit dates where applicable.**

### **NOTE: CHEQUES ARE TO BE MADE PAYABLE TO BCP ASSET MANAGEMENT DAC**

**NOTE:** It should be borne in mind when considering the financial implications of 'buy-out' that rights under a pension scheme are being given up in exchange for a contract under which a substantial element of the estimated benefits depend on future investment conditions and cannot be guaranteed. BCP provide the benefits purchased under the policy or policies and will accept no further responsibility in relation to the former scheme member.

## ANNUAL MANAGEMENT CHARGE

1. For investments in BCP Capital Secure Bonds and BCP Kick-Out Bonds, BCP will receive an annual management charge of 0.5% based off the original sum invested in the bond.
2. Your Financial Advisor can also choose to take a renewal of either 0.25% or 0.5% per annum based off the original sum invested in the bond.
3. Your total annual management charge (AMC) for the term of the bond will be deducted from a liquidity account on the anniversary of your investment each year, the full investment amount is placed into the bond. The deductions for the AMC will be deducted from the maturity proceeds or kick-out proceeds on the individual maturity dates/kick-out dates or where a product is surrendered early on the surrender date.

**IMPORTANT** Please refer to the relevant Brochure for full details. Capital Security is provided by the relevant Bank. Capital Security only applies at the maturity date(s). In the event of that Bank failing to meet its obligations you could lose some or all of your money.

**BCP EURO 70 BOND Warning:** The value of your investment may go down as well as up, you may get back less than you invest. **Warning:** If you cash in your investment before the maturity date you may lose some or all of the money you invest. **Warning:** If you invest in this product, at maturity you could lose 5% (Growth Version) or 10% (Growth Plus Version) of the money you invest. **Warning:** The return on your investment in this product may be affected by changes in currency exchange rates. **Warning:** If Investec Bank plc were to default, you will lose some or all of your investment and potential return.

**BCP FRANCE GERMANY KICK-OUT BOND Warning:** If you invest in this product you may lose some or all of the money you invest. **Warning:** If you cash in your investment before maturity date you may lose some or all of the money you invest. **Warning:** The value of your investment may go down as well as up. **Warning:** If the Index has fallen by more than 40% from its Initial Index Level at the Final Valuation Date you will lose the same % by which the Index has fallen. **Warning:** Certain investments may carry a higher degree of risk than others and may therefore be unsuitable for some investors. **Warning:** If BNP Paribas were to default, you will lose some or all of your investment and potential return.

**BCP INTERNATIONAL PROPERTY FUND (IPF) Warning:** If you invest in this Fund you will not have any access to your money for at least 2 years. **Warning:** Where redemption requests exceed the cash in the Fund, or 10% of the NAV of the Fund, the Fund retains the right to freeze redemptions to avoid circumstances such as a forced sale of assets. **Warning:** The value of the property assets may fall as well as rise and it is possible that you may lose the total amount invested. The risks involved in geared property are greater than property without gearing. **Warning:** Your investment in this Fund may be affected by changes in currency exchange rates. **Warning:** Deductions for charges and expenses are not made uniformly throughout the life of the product but are loaded onto the early period.

**BCP GPS SELECT BOND 4 Warning:** Past performance is not a reliable guide to future performance. **Warning:** The value of your investment may go down as well as up; you may get back less than you invest. **Warning:** If you invest in this product, at maturity you could lose 5% (Growth Version) or 10% (Growth Plus Version) of the money you invest. **Warning:** If you encash before maturity, capital security will not apply on the portion of your investment being encashed. The encashment amount may be more or less than the capital secure amount. **Warning:** The return on your investment in this product may be affected by changes in currency exchange rates. **Warning:** If BNP Paribas were to default, you will lose some or all of your investment and potential return.

**BCP GLOBAL EQUITY ABSOLUTE RETURN BOND 7 Warning:** Past performance is not a reliable guide to future performance. **Warning:** The value of your investment may go down as well as up; you may get back less than you invest. **Warning:** If you invest in this product, at maturity you could lose 5% (Growth Version) or 10% (Growth Plus Version) of the money you invest. **Warning:** If you encash before maturity, capital security will not apply to the portion of your investment being encashed. The encashment amount may be more or less than the capital secure amount. **Warning:** The return on your investment in this product may be affected by changes in currency exchange rates. **Warning:** If BNP Paribas were to default, you will lose some or all of your investment and potential return.

## CONFIRMATION OF ELIGIBILITY & IDENTITY (NEW AND EXISTING CLIENTS)

Further to the money laundering provisions of the Criminal Justice (Money Laundering & Terrorist Financing) Act 2010 as amended clients must provide with their application (1) copy of a valid passport or full drivers licence certified by one of the following: Garda Siochana/Accountant/Solicitor/Notary Public/Embassy-Consular Staff Member/Authorised Financial Service Provider and (2) original address verification (eg Utility Bill) dated within the last 6 months. Please note that this applies to new and existing clients.



BCP Asset Management DAC

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BCP Asset Management DAC, trading as BCP, is regulated by the Central Bank of Ireland.

BNP Paribas is a French credit institution (bank) authorised and supervised by the European Central Bank ('ECB') and the Autorité de Contrôle Prudentiel et de Résolution (ACPR) (the French Prudential Control and Resolution Authority), regulated by the Autorité des marchés financiers (the French financial markets regulator) (AMF) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in the UK for its activity conducted in the UK. Redmayne-Bentley LLP is authorised and regulated by the Financial Conduct Authority (FCA).

Investec Bank plc (Irish Branch) is authorised by the Prudential Regulation Authority in the United Kingdom and is regulated by the Central Bank of Ireland for conduct of business rules.