

# Investment Funds Application

SELF-DIRECTED

Explicit Pricing

Digital Version

Please complete using black ink and BLOCK CAPITALS and return to Garrison, 5-7 Landress Lane, Beverley, HU17 8HA.

The disclosure documentation applicable to this transaction is: **0415SDE**

**This form is to be used for Self-directed Explicit Pricing Model clients only.**

## Personal Details (Please complete this section in full)

Existing Cofunds Client Reference 

For joint holders, add the details overleaf.

Mr/Mrs/Ms/Miss/Other	Surname	Male <input type="checkbox"/>	Female <input type="checkbox"/>
Full first name(s)			
Current permanent residential address			
			Postcode

Time at this address  yrs  mths

Please read the following sentence and confirm by ticking the box if applicable. If you can't confirm and tick the box, please complete the Individual FATCA Self-Certification form that can be issued to you by your intermediary.

I confirm that I am solely UK resident for tax purposes and not a US citizen

Daytime tel no.

If at current address for less than 2 years, please supply previous address and time there

	Postcode

Email Address

I don't want to provide my email address

I don't have an email address

Time at this address  yrs  mths

(If more than one previous address in the last 2 years, please provide full details including the time at each address on a separate sheet of paper and staple securely to this application form).

Is this email address:

Personal  Shared  Work

Date of birth  /  /

If you do not wish to receive promotional material via e-mail, please tick this box

Country of birth
Nationality
Dual nationality
Employment status
Occupation
Employer name

## Third Party Details (Please complete if relevant)

Please complete this section if the person funding all or part of this investment is not the applicant listed above. A Confirmation of Verification of Identity (CVI) will also be required.

Existing Cofunds Client Reference 

Mr/Mrs/Ms/Miss/Other
Surname
Full first name(s)
Date of birth <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>

Current permanent residential address
Postcode

Relationship to applicant

**Account Designation** (you can designate an account here using a maximum of 8 alpha/numeric characters)

If you wish to specify a unique designation for this account, please ensure that the designation reference does not make a meaningful word. Only the named applicants of this investment will be recognised as the beneficial owners. If the section is not completed we will not designate this account. If you are funding this investment from a Cofunds Cash Account please ensure this designation is identical to that of the Cash Account.

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**Joint Holder**

I confirm that I am solely UK resident for tax purposes and not a US citizen

All correspondence will be sent to the 'primary' holder. The joint holder must have the same investment services as the primary holder.

Mr/Mrs/Ms/Miss/Other	Surname	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	Male <input type="checkbox"/>	Female <input type="checkbox"/>
Full first name(s)		Country of birth			
Current permanent residential address		Nationality			
		Dual nationality			
		Employment status			
		Occupation			
		Employer name			
Time at Current Permanent Residential Address		If at current address for less than 2 years, please supply previous address and time there			
<input type="text"/> yrs	<input type="text"/> mths				
		Postcode	Time at this address		
			<input type="text"/> yrs	<input type="text"/> mths	

(If more than one previous address in the last 2 years, please provide full details including the time at each address on a separate sheet of paper and staple securely to this application form).

**Segmentation** (For intermediary use only)

Only complete this section if the client is not currently segmented or if you wish to change their segment. All clients trading through Cofunds must be assigned to a segment.

Please enter the FULL name of the segment as known by Cofunds using BLOCK CAPITALS

We will update your client's segment to the one entered above. Please note: if you change your clients segment this may alter the charge model your client is assigned to.

If the chosen segment has a Fund Sale Instruction applied your client must be made aware of this. Should you wish to take a charge, please ensure that the applicable charge model is assigned to the segment entered. Please note: the client will only be assigned to the charge model where it is set as mandatory for the chosen segment.

**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.

## Nominated bank to receive income or withdrawal payments

Complete this section if you have not provided us with your nominated bank account details. If you are an existing customer, only complete this section if you would like to change your nominated bank account details. Any change to your nominated bank account will not be applied to your regular monthly investments. You can only have one nominated bank account at any given time.

Bank or Building Society name			
Address			
Postcode		Name of account holder	
Account Number	Sort Code	Building Society roll no. (if applicable)	

Please note: you will need to verify this bank account before it can be used in conjunction with your Cofunds account. If you are paying by cheque, no further action is required. If not, please send us a void cheque or a bank statement that is no more than three months old.

## Investment Selection - I / we wish to invest in the funds indicated:

### I wish to invest in the funds indicated.

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 by visiting [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, Cofunds will select the commission-free share class fund, where available.

Company	Fund Name	Inc*	Acc*	Lump Sum*	Monthly*
			OR	£	£
			OR	£	£
			OR	£	£
			OR	£	£
			OR	£	£
N/A		N/A		£	£
<b>Total investment amount</b>				£	£

**Your Cheque** - should be made payable to "Cofunds Limited – re (your name)" for the amount specified. Cheques must either be drawn on your own or your joint account or the account of the person details in the third party section of the application. 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.

**\*ACC/INC (Accumulation or Income units.)** - If you do not specify ACC or INC, and have not completed the Income section, Cofunds will invest into accumulation units/shares where available.

**Your monthly savings** - 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.

**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.

## How will you fund your investment? - Complete appropriate box(s)

Cheque £  Monthly Direct Debit £  Cofunds Cash A/C £

Please ensure that the joint holders and any designation on this application match this cash account. If you wish to pay by Direct Debit please return a completed Direct Debit Mandate.

**Income - Only complete this section if you have chosen income (INC) units/shares - Please tick one option**

- Reinvest any income** - This will only apply to commission-free share classes, any commission-included share classes will continue to pay income in accordance with your previous instructions.
- Consolidated Monthly Income** - Income generated will be added to your Cofunds Cash Account and paid to your nominated bank account on a monthly basis.
- Cofunds Cash Account** - Income generated will be added to your cash account pending future investment or withdrawal.

**Notes:**

1. The option you choose will be applied to all income units/shares on this application.
2. If you are taking regular withdrawals from your cash account you may only select the 'Cofunds Cash Account' or 'Reinvest any income' options.
3. If you do not select one of these options we will select a default based on the information we hold. If you already hold income units/ shares within this product we will select your existing income option for all new funds. If you do not we will select 'Reinvest any income'.

**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 £

**Cheque payments:** See 'Investment Funds - Investment Selection' - Your Cheque to confirm whose account it must be drawn against and how to present your cheque.

**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 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.

## Declaration and Authorisation

Before you sign the following Declaration, please take time to carefully read the documents to which it refers. These documents will form the legally enforceable agreement between Cofunds Limited, Garrison Investment Analysis Limited ("Garrison") and yourself. If you do not understand anything in these documents, contact us and we will be pleased to assist. Please retain copies for your reference. If you are missing any of the documents referred to in this declaration, please contact Garrison on 0845 129 8840 or 01482 861455 for a free copy.

### I confirm that:

- I have viewed the Terms & Conditions of the Cofunds Platform (Self-Directed Explicit Pricing Model) and by signing this application I agree to be bound by them.
- I have viewed the relevant product key features/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 & Conditions of the Cofunds Platform (Self-Directed Explicit Pricing Model) 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 & Conditions of the Cofunds Platform (Self-Directed Explicit Pricing Model) form my/our customer agreement with Cofunds Ltd.
- I understand that instructions may be delayed or rejected if this application for is not complete in all respects.
- You may undertake a search with a reference agency for the purposes of verifying my/our identity. To do so, the reference agency may check the details I/we supply against any particulars on any database (public or otherwise) to which they have access. They may also use my/our 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/our 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 of Fund Manager directly.

### Convert all accounts (only applicable if this section has been completed on the application)

- I understand that it is Cofunds normal business practice to process my conversion following receipt of my assets from my previous Fund/Plan Manager. The instruction to convert is then passed to the Fund/Plan Manager who will convert and confirm back to Cofunds upon completion. Cofunds will then reflect the change(s) to my accounts. This process is subject to change dependent on volumes and individual Fund/Plan Manager processing procedures. I authorise Cofunds to convert on my behalf as outlined here.
- 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 any funds re-registered that are not available to me through my intermediary to the commission free share class equivalent that is 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.

### I confirm that:

In addition to the documents mentioned above, I acknowledge that:

- Having read the Garrison Business Terms and having had the opportunity to raise any questions with Garrison, I agree to be bound by those Terms.
- My client agreement with Garrison is formed by this application (provided it is accepted), the Garrison Business Terms and any other supplementary agreement I may have signed with Garrison.
- Garrison will 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 acknowledge that Garrison may, without prior notice, be required by governmental or tax authorities in the United Kingdom to pass on information about me or my account. I undertake to advise Garrison promptly of any change in circumstances which causes the information contained in this application form, including my tax residency, to become incorrect or incomplete, and to provide Garrison with an updated declaration within 30 days of such change in circumstances.



### Data Protection

Cofunds Limited is a registered Data Controller and a fully owned subsidiary of Legal & General Group 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 Legal & General 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 hereby instruct Cofunds to pay my intermediary the Service Charge as specified on this form and in my Fees and Charges Schedule from my relevant payment account. Cofunds will accept authority from the primary holder only, in most circumstance. 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 the relevant payment account, I authorise Cofunds to sell enough of my platform assets to pay the Service Charge in accordance with the relevant Terms & Conditions of the Cofunds Platform or Customer Agreement applicable to my investment/assets.

### Please note that joint holders must sign this application.

 Primary Holder Signature	Date	/	/
 Secondary Holder Signature	Date	/	/

Garrison Investment Analysis Limited use the services of Cofunds Limited (Cofunds).

Issued and approved by Cofunds Limited, One Coleman Street, London, EC2R 5AA. Registered in England and Wales No. 3965289. Authorised and regulated by the Financial Conduct Authority (FCA) under FCA Registration No. 194734.

Garrison Investment Analysis Limited is a wholly owned subsidiary of Charles Stanley Group PLC and is registered in England No. 1880462. Registered Office: 25 Luke Street, London, EC2A 4AR. Authorised and regulated by the Financial Conduct Authority (FCA). FCA Register No. 114956, see [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) for registration details.

# Direct Debit Mandate

## My Investment Account - Investment by Direct Debit for Monthly Savers

### Instruction to your Bank or Building Society to pay Direct Debits

Please fill in the 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

Branch sort code

Reference number (office use only)

Originator's identification no.

### Instruction to your Bank or Building Society

Please pay Cofunds Limited Direct Debits from the account detailed on 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, will be passed on electronically to my Bank/Building Society. Banks and Building Societies may not accept Direct Debit instructions for some types of account.

Issued and approved by Cofunds Limited.  
Authorised and regulated by the Financial Conduct Authority,  
FR007DDGB 09/13



Name	
Address	
	Postcode
Signature	Date

## Please Retain

### The Direct Debit Guarantee

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme are monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Cofunds Limited will notify you five working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Cofunds Limited or your Bank or Building Society, you are guaranteed an immediate full refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to Cofunds Limited.
- Please ensure you detach and retain this guarantee.

