



myneegg

MY NEST EGG LTD

PENSION DECLARATION

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Personal Pension Declaration

I apply to become a member of the Scheme and agree to be bound by the rules of the Scheme as set out in the Terms and Conditions which may be amended from time to time.

I have read and understood the Terms and Conditions and Key Features documents that together form the legally binding agreement to open my pension account.

I understand a trustee is appointed for the SIPP and owns the cash and investments within my SIPP but holds them for my benefit. I acknowledge that the trustee has appointed Seccl Custody Limited to have custody of my cash and investments.

If I do not understand any point within the linked documents and declarations, or have any questions, I will get in touch with my adviser before proceeding.

I authorise:

- Seccl Custody Limited to administer and arrange my investments held within my pension that I or my financial adviser may request on my behalf. I also authorise Seccl Custody Limited to transfer money to and from bank accounts for the purposes of facilitating my pension.
- Any correspondence or documentation to be sent to the message hub in respect of my pension instead of by post (unless legally required to do so).

I confirm that:

- Seccl Custody Limited has not provided me with any advice under the terms of the Financial Services and Markets Act 2000.
- I have read the Privacy statement contained in the Terms and Conditions Document and give my permission for my personal data to be processed as described in this statement and the General Data Protection Regulations.
- I will tell you in writing within 30 days if:
 - 1) There is a change to my name, permanent residential address or residency status;
 - 2) I am made bankrupt; or
 - 3) There are any changes to the information provided in my application as soon as I am aware that what is stated is no longer true and complete.

Transfer-in Declarations – these apply to any transfers into this pension plan from an existing pension scheme

I authorise, instruct and apply to the current provider(s) to transfer sums and assets from the plan(s), as listed in my application directly to the Seccl Personal Pension Plan and to provide any instructions and/or discharge required by any relevant third party to do so.

I accept that in order to comply with regulatory obligations, Seccl Custody Limited and the current provider(s) may need to verify my identity and residential address



and may use credit reference agency searches and ask for my documents to verify my identity and address.

Until this application is accepted and complete, Seccl Custody Limited's responsibility is limited to the return of total payment(s) to the current provider(s).

When payment is made to Seccl Custody Limited as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

I have read the information provided or made available to me by the current provider(s) in connection with the transfer(s) and have considered if there are any benefits or options I may lose as a result of the transfer(s).

I confirm that I have provided only true and accurate information in applying for the transfer(s). I understand that Seccl Custody Limited and the current provider(s) cannot accept responsibility, and are not liable, for any losses resulting from untrue, incorrect or misleading information that I provide, or from any failure on my part to comply with any aspect of this application.

I authorise Seccl Custody Limited, the current provider, any contributing Employer and any Financial Adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Seccl Custody Limited.

I accept that the benefits to be provided by the Seccl Personal Pension Plan may be in a different form and of a different amount from those which would have been payable by the current provider, and there is no statutory requirement on the Seccl Personal Pension Plan to provide for survivor's benefits out of the transfer payment.

I understand that where any benefits being transferred are in capped drawdown they will only be accepted on the basis that they will be immediately converted to flexi-access drawdown. I also understand that if I draw any income via flexi-access drawdown I will become subject to the Money Purchase Annual Allowance, if I am not already subject to it. I hereby instruct that any capped drawdown benefits are converted to flexi-access drawdown upon receipt.

Contribution Declarations

If contributions are to be paid I declare that:

- I am under age 75 and a relevant UK individual under section 189 of the finance act 2004.
- The total of the client contributions paid to this Scheme and to other registered pension schemes, in respect of which I am entitled to tax relief, under section 188 of Finance Act 2004, will not exceed, in any tax year, the higher of:
 - 1) The basic amount in that tax year (currently £3,600 gross); or

- 2) 100% of my relevant UK earnings (as defined in section 189 of Finance Act 2004 in that tax year).

I will give notice to Seccl Custody Limited as scheme administrator if an event occurs, as a result of which I will no longer be entitled to relief on contributions, under section 188 of Finance Act 2004. I will give this notice by the later of:

- End of the tax year in which the event occurs; and
- 30 days after the event.

I understand and acknowledge that:

- If I have Enhanced or Fixed Lifetime Allowance protection this will be lost if a contribution is made to this pension plan or any other pension plan and it is my responsibility if this occurs.
- I understand that it is my responsibility to inform HMRC through my self-assessment tax return of the pension contributions made to all pension schemes and that contributions in excess of the annual allowance or money purchase annual allowance (MPAA) will normally mean I will be subject to a tax charge at my marginal rate of tax.
- Once contributions have been received into my pension plan, they can only be refunded in line with HMRC rules or if I cancel my pension plan within the 30 day cancellation period.

I understand that:

- Checks will be carried out to establish proof of my identity and residence, and those of a third party or my employer, where contributions are to be paid by either of them. Should these checks prove unsatisfactory, I will be required to provide proof of identity that is deemed satisfactory before my pension account opening can be accepted.
- If I enter into an adviser charges agreement, I authorise and request Seccl Custody Limited to pay adviser charges on my behalf from the funds held in my account, until otherwise instructed.
- Adviser charges will only be paid if my financial adviser is authorised by the Financial Conduct Authority and has agreed to the financial adviser terms of business.

I declare that, to the best of my knowledge and belief, all the information I have supplied including any other documents completed in relation to my application, and the statements made in this declaration are, to the best of my knowledge and belief, correct, complete and not misleading.

If you have any questions or see incorrect details displayed, please do not hesitate to get in touch.