

FOR CUSTOMERS WHO PURCHASED THEIR INVESTMENT BEFORE 31 DECEMBER 2012  
TAX YEAR 2018/2019

# TRANSACTION FORM.

Use this form to add money or make changes to your IPS investment.

Please complete in **BLOCK CAPITALS** using black ink and return to: Investor Portfolio Service, PO Box 1112, Chelmsford CM99 2UX

**Please ensure you've read the current version of the following Product Documents before you make any investment decisions:**

- **Key Investor Information Document (KIID)** - you can find these at [nationwide.onlineips.co.uk/content/investments.aspx](http://nationwide.onlineips.co.uk/content/investments.aspx)
- **Investing with IPS**
- **IPS Terms and Conditions**
- **Important Fund Information**
- **Nationwide Self Directed Customer Agreement**
- **Nationwide Self Directed Tariff of Charges.**

If you don't understand any point please ask for further information. You can contact us on **0345 272 0089** and we'll be happy to help. Call charges will vary. We may record and monitor calls.

We'll use your address, email address and phone number collected in Section 1 of this form to contact you about your investments. We will not use them to send you information on Aegon products or services.

**Important information** – Any money you add to your investment using this form will be invested in commission-free share class funds. These funds do not qualify for a loyalty bonus. If you switch out of or change the share class of a fund that qualifies for a loyalty bonus this will stop.

Please note: For accounts where you are the primary holder, any commission-included funds that you hold will be converted to commission-free funds after this transaction has completed. This is not applicable to the following transaction types: reducing a regular investment, share class conversion, or change of unit/share type. We'll send you information about this change and what it means. You'll have the opportunity to cancel your transaction should you wish to.

What would you like to do? Please tick the relevant box(es) below:

- Add money** – please complete sections 1, 2, 7, 8 and 11
- Set up or amend a regular investment** – Please complete sections 1, 3, 7, 8 and 11
- Switch funds** – Please complete sections 1, 4, 7, 8 and 11
- Change unit/share class (commission-included to commission-free)** – Please complete sections 1, 5 and 11
- Change unit/share type (Accumulation or Income)** – Please complete sections 1, 6, 7, 8 and 11
- Start/stop receiving an income** – Please complete sections 1, 7, 8 and 11

## SECTION 1. Personal details – complete this section in full

### Part 1.1 First investor

Existing IPS customer reference	<input type="text"/>	Contact telephone number	<input type="text"/>
Mr/Mrs/Ms/Miss/Other	<input type="text"/>	Date of birth	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Forename(s) in full	<input type="text"/>	Please tick Male <input type="checkbox"/> Female <input type="checkbox"/>	
Address	<input type="text"/>	Do you have a National Insurance number? Yes <input type="checkbox"/> No <input type="checkbox"/>	
	<input type="text"/>	If Yes, please provide your National Insurance number	<input type="text"/>
	Postcode <input type="text"/>		
Account holding designation*	<input type="text"/>		
Tax residency	<input type="checkbox"/> I confirm that I am solely UK resident for tax purposes and not a US citizen.		
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 Self-Certification form available from Customer Services.		
	Please note, there may be times when we need further identification from you. We'll contact you if this is the case. Please see the Using IPS document for more information on our identification process and why we may need additional information. You can find this document online at <a href="http://www.onlineips.co.uk/investments/library/UsingIPS.pdf">http://www.onlineips.co.uk/investments/library/UsingIPS.pdf</a>		

\*Complete if you wish to add a personal reference to your investment (UT and OEIC only) or you're adding to an existing investment with a designation. If you're paying for this investment from money in your IPS Cash Account, please ensure that this designation is identical to that of the cash account.

**SECTION 1. Personal details – complete this section in full** continued

**Part 1.2 Joint holders (not available for ISA investments).**

Existing IPS customer reference

Mr/Mrs/Ms/Miss/Other

Surname

Forename(s) in full

Address

Postcode

Contact telephone number

Date of birth

D	D	M	M	Y	Y	Y	Y
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Please tick Male  Female

Do you have a National Insurance number? Yes  No

If Yes, please provide your National Insurance number

Tax residency

Please read the following sentence and confirm by ticking the box if applicable.

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

If you can't confirm and tick the box, please complete the Individual Self-Certification form available from Customer Services.

Please note, there may be times when we need further identification from you. We'll contact you if this is the case. Please see the Using IPS document for more information on our identification process and why we may need additional information. You can find this document online at <http://www.onlineips.co.uk/investments/library/UsingIPS.pdf>

Existing IPS customer reference

Mr/Mrs/Ms/Miss/Other

Surname

Forename(s) in full

Address

Postcode

Contact telephone number

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Please tick Male  Female

Do you have a National Insurance number? Yes  No

If Yes, please provide your National Insurance number

Tax residency

Please read the following sentence and confirm by ticking the box if applicable.

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

If you can't confirm and tick the box, please complete the Individual Self-Certification form available from Customer Services.

Please note, there may be times when we need further identification from you. We'll contact you if this is the case. Please see the Using IPS document for more information on our identification process and why we may need additional information. You can find this document online at <http://www.onlineips.co.uk/investments/library/UsingIPS.pdf>

Existing IPS customer reference

Mr/Mrs/Ms/Miss/Other

Surname

Forename(s) in full

Address

Postcode

Contact telephone number

Date of birth

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Please tick Male  Female

Do you have a National Insurance number? Yes  No

If Yes, please provide your National Insurance number

Tax residency

Please read the following sentence and confirm by ticking the box if applicable.

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

If you can't confirm and tick the box, please complete the Individual Self-Certification form available from Customer Services.

Please note, there may be times when we need further identification from you. We'll contact you if this is the case. Please see the Using IPS document for more information on our identification process and why we may need additional information. You can find this document online at <http://www.onlineips.co.uk/investments/library/UsingIPS.pdf>

## SECTION 2. Paying for your investment – Lump sum

I am paying for my investment by:

(tick one)

**Cheque (enclosed)**

or

**Money held in my IPS Cash Account**

For investment by monthly Direct Debit, please complete 'Paying for your investment – Monthly', Section 3 below.

Please see our 'Investing With IPS' document for the minimum amounts for lump sum and monthly investments.

Make any cheque payable to Investor Portfolio Service and include your name on the payee line (for example, Investor Portfolio Service – J Smith).

### Part 2.1 Fund selection – ISA and unit trust/OEIC

Please write the name(s) of the fund provider and fund you want to invest in and select a unit type (ACC – accumulation, INC – income). If you don't specify ACC or INC, we'll automatically allocate accumulation units/shares where available.

Fund management company/Fund name (e.g. Legal & General Sterling Income I Fund)	ISA		Unit trusts and OEICs	
	Select unit/share type Delete as appropriate	Lump sum £	Select unit/share type Delete as appropriate	Lump sum £
	ACC / INC	£	ACC / INC	£
	ACC / INC	£	ACC / INC	£
	ACC / INC	£	ACC / INC	£
	ACC / INC	£	ACC / INC	£
	ACC / INC	£	ACC / INC	£
<b>Total investment amount</b>		<b>£</b>		<b>£</b>

## SECTION 3. Paying for your investment – Monthly

Please tick the option(s) that apply to you:

**Change how an existing Direct Debit is invested. This includes changing the amount, fund(s) or unit/share type. Please complete section 3.1 only. This should show your total monthly investment and replaces any existing instruction.**

**Set up a new monthly investment. Please complete sections 3.1 and 3.2**

**Change Direct Debit details or collection date only. Please complete section 3.2 only.**

### Part 3.1 Fund selection – ISA and unit trust/OEIC

Please write the name(s) of the fund provider and fund you want to invest in and select a unit type (ACC – accumulation, INC – income). If you don't specify ACC or INC, we'll automatically allocate accumulation units/shares where available.

Fund management company/Fund name (e.g. Legal & General Sterling Income I Fund)	ISA		Unit trusts and OEICs	
	Select unit/share type Delete as appropriate	Monthly (Your total monthly investment in the fund) £	Select unit/share type Delete as appropriate	Monthly (Your total monthly investment in the fund) £
	ACC / INC	£	ACC / INC	£
	ACC / INC	£	ACC / INC	£
	ACC / INC	£	ACC / INC	£
	ACC / INC	£	ACC / INC	£
	ACC / INC	£	ACC / INC	£
<b>Total regular investment amount</b>		<b>£</b>		<b>£</b>

## SECTION 3. Paying for your investment – Monthly continued

### Part 3.2 Direct Debit instruction

Please fill in the Direct Debit instruction below. Please tell us the date you'd like your Direct Debit collected each month (any day from 1st to 28th). When this doesn't fall on a business day, your Direct Debit will be collected on the next business day. If you don't choose a preferred day, your Direct Debit will be collected on the 8th of each month.

Preferred collection date of   each month (please choose 1st to 28th).

#### INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY – TO PAY BY DIRECT DEBIT



Name and full postal address of your bank/building society

  
  
  


Bank/building society account number

Branch sort code

Service user number

     

Name(s) of account holder(s)

  


#### INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY

Please pay Cofunds 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 and, if so, details will be passed electronically to my bank/building society. Banks and building societies may not accept Direct Debit instructions for some types of account.

Signature

Date



Signature (Joint holder)

Date



Please see 'Investing with IPS' for your Direct Debit Guarantee.

## SECTION 4. Fund switching

Please complete below to select the funds you want to switch.

(If you want to complete a unit trust/OEIC to ISA switch please complete a separate unit trust/OEIC to ISA application form.)

Please tell us the funds you're switching out of, and what funds to switch into. Indicate the unit/share type in the column (ACC – accumulation, INC – income). If you don't specify ACC or INC, we'll automatically allocate accumulation units/shares where available.

If you have an existing regular investment, you can also change the funds you're investing into in the 'monthly investment' column. If you want to set up a new regular investment, please complete Section 3 on page 3 – don't fill in the monthly investment columns in part 4.2.

**Part 4.1 Funds you want to switch out of.** Name the fund(s) you are switching out of and how much to switch. Please write the full name clearly and in BLOCK CAPITALS.

Fund management company/Fund name (e.g. Legal & General Sterling Income I Fund)	ISA		Unit trusts and OEICs	
	Select unit/ share type  Delete as appropriate	Percentage to sell	Select unit/ share type  Delete as appropriate	Percentage to sell
<input type="text"/>	ACC / INC	%	ACC / INC	%
<input type="text"/>	ACC / INC	%	ACC / INC	%
<input type="text"/>	ACC / INC	%	ACC / INC	%
<input type="text"/>	ACC / INC	%	ACC / INC	%
<input type="text"/>	ACC / INC	%	ACC / INC	%

## SECTION 4. Fund switching continued

### Part 4.2 Funds you want to switch into. Name which funds you want to switch into, and the proportion to invest into each.

Fund management company/Fund name (e.g. Legal & General Sterling Income I Fund)	ISA			Unit trusts and OEICs		
	Select unit/ share type <small>Delete as appropriate</small>	Percentage to switch in <small>(Must total 100%)</small>	Monthly investment	Select unit/ share type <small>Delete as appropriate</small>	Percentage to switch in <small>(Must total 100%)</small>	Monthly investment
	ACC / INC	%	£	ACC / INC	%	£
	ACC / INC	%	£	ACC / INC	%	£
	ACC / INC	%	£	ACC / INC	%	£
	ACC / INC	%	£	ACC / INC	%	£
	ACC / INC	%	£	ACC / INC	%	£
Total investment amount		100%	£		100%	£

### Further information

Use this box to confirm anything else about your instruction that we need to know.

## SECTION 5. Share class conversion

Complete this section to convert any commission-included share class funds you hold into the commission-free share class version. Please note:

- We will only convert the products where the person detailed in Part 1.1 is the primary holder.
- If the commission-free share class version of the fund you've asked to convert is not available we will not be able to change that fund. We will change all other funds.

Please select option 1 or option 2 below:

**Option 1**

please tick

**Please convert ALL the products I hold for which I am the primary holder.**

OR

**Option 2**

please tick

**Please convert the following funds. (You must be the primary holder of the product.)**

Fund management company/Fund name (e.g. Legal & General Sterling Income I Fund)	ISA <small>(Select unit/share type)</small>	Unit trusts and OEICs <small>(Select unit/share type)</small>
	ACC / INC	ACC / INC
	ACC / INC	ACC / INC
	ACC / INC	ACC / INC
	ACC / INC	ACC / INC
	ACC / INC	ACC / INC
	ACC / INC	ACC / INC
	ACC / INC	ACC / INC

## SECTION 5. Share class conversion continued

### Regular Contributions:

Convert the existing regular contributions for the funds/products specified above.

Do not convert the existing regular contribution.

If you DO NOT tick one of these boxes we will convert the existing regular contributions for the funds/products specified.

## SECTION 6. Change unit/share type

If you would like to change your unit/share type please complete the below.

Fund management company/Fund name (e.g. Legal & General Sterling Income I Fund)	ISA		Unit Trusts and OEICs	
	Current type of unit/share (Delete as appropriate)	New type of unit/share (Delete as appropriate)	Current type of unit/share (Delete as appropriate)	New type of unit/share (Delete as appropriate)
	ACC / INC	ACC / INC	ACC / INC	ACC / INC
	ACC / INC	ACC / INC	ACC / INC	ACC / INC
	ACC / INC	ACC / INC	ACC / INC	ACC / INC
	ACC / INC	ACC / INC	ACC / INC	ACC / INC
	ACC / INC	ACC / INC	ACC / INC	ACC / INC

## SECTION 7. Nominated bank account

You need to provide the details of your bank/building society account so we can make any payments by BACS. This is a quick and secure method of transferring money.

We may use these details to pay you the proceeds of any future withdrawals.

If you've selected income units/shares please complete the 'Income options' section below.

Name and full postal address of your bank/building society




Postcode

Name(s) of account holder(s)



Bank/building society account number

Branch sort code

Roll number (if applicable)

**This account must be held, or jointly held, by the named applicant(s). We can't make payments to a third party. If any of these details change in the future, please contact us.**

## SECTION 8. Income options – If you've chosen any INC units/shares

Complete this section if you've chosen income units/shares (INC).

Tick one:

**Receive the income.** Any income will be paid to you. Income received from your investments in INC units/shares will be paid into your IPS cash account and then paid to your nominated bank account on the next monthly payment date.

**Reinvest into the fund.** Income received from your investments in INC units/shares will be used to buy more units/shares in the fund.

**Hold in my IPS Cash Account.** Income received from your investments in INC units/shares will be paid into your IPS Cash Account for you to withdraw or invest in future.

If you have selected to 'Reinvest into the fund' this will be applied to all funds you hold in your account.

If you don't already hold income units/shares in this product and you don't tick one of these boxes we will select the 'Reinvest into the fund' option by default.

If you already hold income units/shares within this product and you don't tick one of these boxes we will apply your existing income options to all funds within this product.

## SECTION 9. Service Charge

This section confirms the Service Charge you agree to pay Nationwide Building Society. We will facilitate payment of this from your IPS Cash Account in line with the IPS Terms and Conditions.

**ANNUAL SERVICE CHARGE: 0.50%**

**By signing the declaration and authority I agree to pay a Service Charge, as set out within the Nationwide Self Directed Customer Agreement and Nationwide Self Directed Tariff of Charges, of 0.50% each year of my investment's value to Nationwide Building Society. Please calculate and pay this on a monthly basis from my IPS Cash Account.**

You'll find more information on the Service Charge in the Nationwide Self Directed Tariff of Charges.

It's important that you have enough money in your IPS Cash Account each month to pay the Service Charge and any other fees and charges you have. One way to do this is to add money to your IPS Cash Account in advance through one of the following methods:

- by sending us a cheque;
- by bank transfer from your Nominated Bank Account;
- by using part of the income received from your investments held on IPS.

Another way is to use our Sale for Regular Payment service.

## SECTION 10. Sale for Regular Payment mandate

The Sale for Regular Payment service helps you make regular payments by selling units from your investments when you don't have enough money in your cash account to cover them.

**By signing the declaration and authority when there are insufficient funds in my IPS Cash Account, I authorise you to sell units from my IPS investments in line with the IPS Terms and Conditions each month to provide the funds required to pay my Service Charge.**

I am aware that:

- For ISAs and all unit trusts/OEICs held on an individual basis, units will be sold from the largest value commission-free fund across those products.
- For all joint unit trusts/OEICs units will be sold from the largest value commission-free fund in that product only.
- This will result in the reduction of my capital.
- I will permanently lose the ISA tax benefits on any ISA units sold.
- This may give rise to a capital gains tax liability on my unit trust/OEIC.
- Units will be sold in the same way to pay for my Platform Fee when there are insufficient funds in my IPS Cash Account to pay it.
- This replaces any existing Sale for Regular Payment instruction.
- I can complete a 'Sale for Regular Payment' form to choose which product you sell units from.

## SECTION 11. Declaration and authority

### FOR ALL ISA APPLICANTS

I apply to subscribe for a Cofunds stocks and shares ISA for the tax year 2018/2019 and each subsequent tax year unless I instruct you otherwise.

#### I declare that:

- all subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I have not subscribed/made payments, and will not subscribe/make payments more than the overall subscription/payment limit in total to a cash ISA, a stocks and shares ISA, an innovative ISA, and a Lifetime ISA in the same tax year;
- I have not subscribed, and will not subscribe, to another stocks and shares ISA in the same tax year that I subscribe to this stocks and shares ISA;
- I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a registered civil partnership with a person who performs such duties. I will inform Cofunds if I cease to be so resident or to perform such duties or to be married to, or in a registered civil partnership with a person who performs such duties.

Please note: Details about residence are available from your tax office or on HM Revenue & Customs' website.

#### I authorise Cofunds:

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and
- to make on my behalf any claims for tax relief in respect of ISA investments.

### FOR ALL APPLICANTS

#### I declare that:

- I am 18 years of age or over;
- The information given in this application is full and accurate to the best of my knowledge and belief and I will inform Cofunds Limited without delay of any change in my circumstances affecting any of the information in this form.

### IMPORTANT PLEASE READ: DATA PROTECTION

How we treat your personal information: At Aegon, we're committed to protecting and respecting your privacy. We collect your personal information so that we can verify your identity, set up your account and provide ongoing administration. We need this information to carry out our obligations and to provide you with the products and services under the terms of your contract with us.

We work with carefully selected suppliers that carry out certain functions on our behalf. We only share the appropriate level of personal information necessary to enable our suppliers to carry out their services and they need to keep the information safe and protected at all times. Our suppliers must only act on our instructions and can't use your personal information for their own purposes.

First applicant

Date

First joint holder\*

Date

Second joint holder\*

Date

Third joint holder\*

Date

The personal information we collect may be transferred to, and stored at a destination outside the European Economic Area (EEA). This could be to other companies within the Aegon Group or to our service providers. Where any such processing takes place, appropriate controls are in place to make sure your information is protected.

We may disclose your information to credit, fraud and financial crime agencies to enable us to verify your identity and help make decisions regarding the ongoing administration of your investments. This will be undertaken during the application process and on an ongoing basis, for you and anyone you're linked with financially or other members of your household. Our enquiries or searches may be recorded.

You can find more information on how we use and share your personal information, including how long we keep it and details of your rights at [www.nationwide.onlineips.co.uk/docs/your-personal-information.pdf](http://www.nationwide.onlineips.co.uk/docs/your-personal-information.pdf) or by contacting us.

#### Service Charge:

- I agree to the Service Charge specified in section 9 of this application form, as defined in the Nationwide Self Directed Customer Agreement and Nationwide Self Directed Tariff of Charges documents. I authorise Cofunds to collect this fee from my IPS Cash Account and pay it to Nationwide on my behalf. If there is insufficient money in my IPS Cash Account, I authorise Cofunds to sell enough of my assets to pay the Service Charge in accordance with the IPS Terms and Conditions.
- I confirm that I have received the Nationwide Self Directed Customer Agreement and Nationwide Self Directed Tariff of Charges documents.
- I agree that my signed application form and the Nationwide Self Directed Customer Agreement and Nationwide Self Directed Tariff of Charges documents form the basis of my agreement with Nationwide.

#### I confirm that:

- I understand that a copy of the completed application form and/or Terms and Conditions is available on request.
- I have been provided with the Terms and Conditions of the IPS Platform and by signing this application form I agree to be bound by them.
- I confirm that I have received the Product Documents and Key Investor Information Documents (KIID) relating to my investment.
- I understand that I will pay the IPS Platform Fee for use of the IPS service and I authorise Cofunds to collect this fee from my IPS Cash Account. If there is insufficient money in my IPS Cash Account, I authorise Cofunds to sell enough of my assets to pay the fee in accordance with the Terms and Conditions.
- I understand that my signed application form and the Terms and Conditions form the basis of my agreement with Cofunds.

\*Where applicable. Unit trusts and OEICs only.



Please send your completed application to: **Investor Portfolio Service, PO Box 1112, Chelmsford CM99 2UX**

#### Cofunds Limited

Registered in England and Wales No. 3965289  
Registered office: Level 43, The Leadenhall Building,  
122 Leadenhall Street, London, EC3V 4AB

We are authorised and regulated by the Financial Conduct Authority.

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