

Client name:



Client reference:

# Declaration

Please note that this document forms part of your application for the Nucleus wrap and, together with the terms and conditions of the Nucleus wrap and your application, constitutes a legally binding contract between you and Nucleus Financial Services Limited. Please also note that throughout this declaration Nucleus Financial Services Limited and the providers of any of the accounts in the Nucleus wrap will be referred to collectively as 'Nucleus'. The defined terms in this document are references to the defined terms in the terms and conditions of the Nucleus wrap.

If anyone forgets to add a date to their signature, we'll treat the day we receive this form as the signing date.

## Completing the form

Please read the declarations below and tick the boxes  to indicate the items relevant to your application. Please sign and date this declaration, as indicated, at the end of this form. If your declaration is incomplete or inaccurate this may have to be returned and could delay investment. If you are unclear about anything, please contact the Client relations team.

## Returning the form

Please return the completed form via Jira messaging or by post to:

 Nucleus,  
PO Box 26968,  
Glasgow,  
G2 9DY

If you have any questions please contact our client relations team on 0131 223 9535, or by email on [client.relations@nucleusfinancial.com](mailto:client.relations@nucleusfinancial.com).

## Additional Support

We recognise that personal circumstances, life altering events, or health issues could mean that you need some extra support. If there is anything we can do to help make dealing with us easier, please speak to one of our team and we'll work with you to put the right help in place. For more information on the types of support we can offer, visit [nucleusfinancial.com/supporting-customers](https://nucleusfinancial.com/supporting-customers).

## This Declaration applies to individual clients.

### General Declaration

- I authorise Nucleus to accept investment instructions from my adviser and confirm that this authorisation will remain in place until I advise Nucleus in writing to the contrary.
- I have read and agree to be bound by the terms and conditions of the Nucleus Wrap as amended from time to time.
- I confirm acceptance of the Nucleus fees as set out in the terms and conditions of the Nucleus wrap.
- I accept that Nucleus will normally correspond with my adviser.
- I am not a US national. I am not resident in the United States of America and I am not subject to US tax reporting. I will notify Nucleus immediately, in writing, in the event that I become resident in the United States of America or subject to US tax reporting. I accept that in such circumstances, Nucleus reserves the right to terminate its services under this contract.
- I am not a politically exposed person as defined in the Money Laundering Regulations 2007 as amended from time to time.
- I understand that Nucleus provides its Services in conjunction with my adviser and Nucleus is not permitted to provide investment advice or any advice on the merits of using its services or any assets available through these services. I accept that Nucleus does not recommend or endorse any assets available through its services.
- I understand that Nucleus will from time to time deliver to me documentation relating to transactions I have entered into and valuations of my investments. Nucleus will send me these documents in a durable medium which may include electronic transmissions if appropriate.
- I authorise Nucleus to hold my cash subscription, plan investments, interest, distributions and any other rights or proceeds in respect of those investments and any other cash element in my Nucleus account(s).
- I have received, read and accept the key features and the terms and conditions for the Nucleus wrap, together with the key features, accompanying illustration(s) and any policy documents for the account(s) I am applying for.

## Residency

- I am resident in the United Kingdom or, if not so resident, either perform duties which, by virtue of Section 28 of 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 civil partnership with, a person who performs such duties. I will inform Nucleus Financial Services Limited if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
- I confirm that I have provided my adviser with confirmation of my tax residency status and which country/countries I am tax resident in.
- I will inform Nucleus promptly of any change to my tax residency status.
- I understand that if I become a non UK resident, Nucleus reserves the right to ask me to leave the Nucleus Wrap.
- I understand that Nucleus may be required to disclose this information to relevant third parties.

## Client categorisation (please tick one box)

I can confirm that I wish to be categorised as a:

Retail client

Professional client

Retail clients receive the highest level of FCA protection including access to the Financial Ombudsman Service and Financial Services Compensation Scheme. It is therefore important to remember that if you elect another option you may be entitled to lesser compensation and regulatory protection.

## Data Protection

I understand that the information in my application and any supplementary information provided by me and/or my adviser, will be used by Nucleus to:

- set up and administer the Nucleus wrap and associated accounts
- use and disclose such information or data for the purposes of providing the services and exchanging information with another contracting party (for any such party's legitimate purposes or use)
- send me information relating to your account(s).

## Account selection

Please ensure you tick the boxes alongside the relevant accounts being applied for:

### Nucleus General account

I apply for a Nucleus General account.

### Nucleus Isa account

I apply to subscribe for a stocks and shares Isa for the 2026/27 tax year and each subsequent year until further notice. 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 payment, and will not subscribe/make payment more than the overall subscription/payment limit in total to any combination of permitted Isas in the same tax year

I authorise Nucleus Financial Services Limited to make on my behalf any claims to relief from tax in respect of Isa investments.

### Nucleus Pension account

I declare that:

- I accept that in order to comply with regulatory obligations the receiving provider and the current provider named in this application 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.
- the total contributions to any registered pension schemes in respect of which I am entitled to income tax relief will not exceed the higher of (a) the basic amount set out in section 190(4) of the Finance Act 2004 (currently £3,600), or (b) my relevant UK earnings, in a tax year.
- If an event occurs, as a result of which I am no longer entitled to tax relief on my contributions, I will tell the scheme administrator in writing no later than:
  - a). 5th April in the year of assessment in which this event occurs; or
  - b). If later, within 30 days of the occurrence of the event.
- the particulars set out in my application and herein that relate to me, and the declarations in this form are, to the best of my knowledge and belief, correct and complete.
- I acknowledge and accept that if I pay more into my pension than I'm entitled to under HMRC rules and tax relief is claimed on those payments, I may be liable to tax charges and interest.
- I request that the benefits described in or arising from this application be provided for me under the Nucleus Pension account (the 'scheme') and in consideration of its acceptance I undertake to be bound by the rules of the scheme in force from time to time. I understand that a copy of the rules is available on request.

- I request the issue of one or more arrangements under the scheme each of which is held by Nucleus Trustee Company Limited as a separate trust fund distinct from other arrangements under the scheme. I understand that details of the arrangements that will be issued in respect of this application are available on request; and
- I undertake to inform the scheme administrator in writing (within 30 days) if:
  - a). I cease to be UK resident.
  - b). I contribute on aggregate more than 100% of my UK relevant earnings, or the amount of my annual allowance if less, to this and any other pension scheme in any tax year.
  - c). I become subject to the money purchase annual allowance.
  - d). My application for transitional protection is approved;
  - e). I cease to have UK relevant earnings.
  - f). I begin to have UK relevant earnings again.
  - g). There is a change in my employment status.
  - h). There is a change in my permanent residential address.
  - i). I apply for an enhanced transitional protection in respect of a pension benefit or overseas transfer.
  - j). I lose or give up the right to transitional protection; or
  - k). I receive benefits from another pension arrangement and to detail the size and nature of those benefits.

I am not subject to the money purchase annual allowance.

I am subject to the money purchase annual allowance.

Money purchase annual allowance commencement date (if applicable)

I acknowledge that if I am subject to the money purchase annual allowance I may be liable to tax charges if my pension contributions to money purchase schemes exceed £10,000 in a tax year.

## Expression of wishes (please tick one option only)

To ensure the scheme administrator can allocate death benefits as soon as possible following your death we recommend that you use this form to provide details of who you would like to receive any such benefits. You can amend your choice at any point in time. Your expression of wishes will remain in force until you notify us, in writing, of any changes you wish to make. If you want to nominate more than four potential beneficiaries please use additional copies of this page.

Please note: if you disclose personal information about a third party in this form, please ensure you have their permission and have informed them of the purposes for which their information will be processed, before doing so.

I wish the scheme administrator to pay any death benefits to the beneficiaries and in the proportions as follows:

Beneficiary	Relationship	
Address	Date of birth	
	Percentage payable to beneficiary	%
Beneficiary	Relationship	
Address	Date of birth	
	Percentage payable to beneficiary	%
Beneficiary	Relationship	
Address	Date of birth	
	Percentage payable to beneficiary	%
Beneficiary	Relationship	
Address	Date of birth	
	Percentage payable to beneficiary	%

I would like the scheme administrator to consider paying the death benefits to a trust and enclose a certified copy of the trust deed with my application.

I understand that if the scheme administrator chooses a beneficiary who is not named in this expression of wishes, drawdown income would normally only be available in limited circumstances. Therefore in order to allow the scheme administrator to pay drawdown income to as wide a range of beneficiaries as possible and for the purposes of the relevant tax legislation, I nominate any individual who is eligible to receive a lump sum on my death under the rules of the scheme.

**This expression of wishes is not binding on the scheme administrator but will help it when considering who is to receive benefits upon your death.**

## Declaration between transferring parties (pension transfers only)

In this declaration between transferring parties 'you' means administrator/trustee or insurance company or other pension provider of any scheme, contract or arrangement.

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

- I hereby consent to Nucleus obtaining details from you, the administrator/trustee or insurance company or other pension provider of any scheme, contract or arrangement of which I am or have been a member in connection with the transfer and authorise the giving of such details to Nucleus.
- I consent and authorise you to transfer funds from the account(s)/plan(s) as detailed on the online application directly to Nucleus. Where you have asked me to give you any original documentation in return for the transfer of funds and I am unable to do so, I promise to accept responsibility for any claims, losses and expenses of any nature which you may incur as a result of having made the transfer(s) as detailed on the online application.
- I authorise you to release all necessary information to Nucleus to enable the transfer of funds to Nucleus.
- I authorise you to obtain from and release to the adviser named in this application any additional information that may be required to enable the transfer of funds.
- Until this application is accepted and complete, Nucleus' responsibility is limited to the return of the total payment(s) to the current provider(s).
- Where the payment(s) made to Nucleus represent(s) all of the funds under the account(s)/plan(s) as detailed on the online application, then payment made as requested will discharge the current provider of all claims and responsibilities in respect of the account(s)/plan(s) as detailed on the online application and where payment(s) made to Nucleus represent(s) part of the funds under the account(s)/plan(s) as detailed on the online application then the current provider will be discharged of all claims and responsibilities only in respect of part of the account(s)/plan(s) represented by the payment(s).
- I promise to accept responsibility in respect of any claims, losses and expenses that Nucleus and the current provider may incur as a result of any incorrect information provided by me in this application or of any failure on my part to comply with any aspect of this application.
- If an employer is paying contributions to any of the plans as detailed on the online application, I authorise you to release to that employer any relevant information in connection with the transfer of funds from the relevant plan(s).

I have read and understood the 'declaration between transferring parties' section detailed above.

I have read guidance from the Financial Conduct Authority or the Pensions Regulator on the risks and warning signs of pension scams before making this app.

## Nucleus Onshore Bond account

I apply for the Nucleus Onshore Bond account on the terms and conditions as set out in the Nucleus Onshore Bond account terms and conditions. I declare that:

- The Nucleus terms and conditions and the policy schedule, will form the basis of the contract between me and Countrywide Assured Plc.
- I am aged 18 years or over.
- I understand the taxation law can change and Countrywide Assured Plc can provide no guarantee as to the tax treatment of this policy in the future.
- I understand that future tax changes may be retrospective.
- I confirm that I am not relying on advice from Countrywide Assured Plc or any of their representatives.

Please remember that failure to disclose any material facts (even if they are outside the scope of the questions asked) may result in the contract being ineffective even if Countrywide Assured Plc accept the application. Material facts are those that Countrywide Assured Plc would regard as likely to influence the assessment of your application. If you are in any doubt as to whether a fact is material, you should disclose this to Nucleus at the time of application.

## Nucleus Offshore Bond

I apply for the Nucleus Offshore Bond account, provided by RL360 Insurance Company Limited, and confirm I have completed the required application form.

## Fees

I authorise Nucleus to pay my adviser the fees set out in the table below:

Fee type (£ or %)	General	Isa	Pension	Onshore Bond	Offshore Bond
Annual adviser fee					
Initial fee: Lump sum					
Initial fee: Regular contribution				n/a	n/a
Initial fee: Lump sum (employer)	n/a	n/a		n/a	n/a
Initial fee: Regular contribution (employer)	n/a	n/a		n/a	n/a
Initial fee: transfer from	n/a			n/a	n/a

If different initial fees are being taken from different transfers please ensure these are input in separate lines. Multiple transfers with the same fee can be put on one line (state "All").

If you have agreed to pay ongoing adviser charges on a flat fee basis, please note:

Charges accrue daily and are calculated using an annual rate, so the amount deducted each month may vary depending on the number of days in that period. As a result, the monthly payment may be slightly higher or lower than expected.

## Signature

I hereby declare that the contents of this declaration are true and accurate and have been completed to the best of my knowledge, information and belief. I can confirm that I have read and understood the general declaration, client categorisation and data protection sections detailed in this declaration. I acknowledge that it is a serious offence to make false statements. False statements made in this declaration could lead to prosecution.

Under Legislation, as the child is 16/17 years old at point of opening the pension, they must sign the Relief at Source (RAS) declaration.

Signature

Print name

Date

Where the Sipp account is opened for a minor age 16 or 17

Signature

Print name

Date

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0131 226 9535, or via the Relay UK service on 18001 0131 226 9535.