

Client name:

Client reference:



Declaration

Nucleus client relations, PO BOX 26968, Glasgow G2 9DY.

Please complete and sign this form before sending it to us at the above address.

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

This Declaration applies to individual clients.

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.

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.

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 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.

Tax residency

- 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 understand that Nucleus may be required to disclose this information to relevant third parties.
- I will inform Nucleus promptly of any change to my tax residency status.

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).

Declaration continued

Account selection

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

Nucleus General account

Nucleus Isa account

I apply to subscribe for a stocks and shares Isa for the _____ 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 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 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 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 am eligible to make contributions to a UK pension plan and receive basic rate tax relief up to the greater of £3,600 (gross) or 100 per cent of my UK taxable earnings (subject to a maximum of your current annual allowance).
- 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 I may be liable to tax charges if my pension savings to money purchase schemes exceed £10,000 per year.

Declaration continued

Expression of wishes (please tick one option only)

To ensure there is no delay in the payment of pension death benefits we would recommend that you advise us of beneficiaries entitled to same. 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.

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

Beneficiary	Proportion	%
Beneficiary	Proportion	%
Beneficiary	Proportion	%
Beneficiary	Proportion	%

I wish to place my benefits under trust and enclose a copy of the trust deed with my application. I understand that if the plan is subject to a valid trust, Nucleus will make payment of the benefits to the trustees of that trust.

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 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.

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.

Declaration continued

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").

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.

Signature

Print name

Date