Onshore Bond

Individual trustee(s) application form

Trustees must normally be UK resident. Please contact us for more information.
The minimum initial investment is £10,000.

How to fill in this form

This form should be completed by you as:

- a trust managed by individual trustees
- part of your financial adviser's application to open a new Onshore Bond on your behalf.

We may need some extra documents to support your application, depending on your request. You'll find details of anything we need in the checklist at the end of this form, under 'What happens next'. Please complete all sections that apply to you, as missing information may delay your application. In some circumstances, we may also contact you to ask for additional documents.

The Onshore Bond Terms and Conditions along with the Adviser charge agreement (within this form) are important and you should take the time to read them. Please contact your adviser for a copy of the Terms and Conditions or if you're uncertain about the nature of the Adviser charge agreement or how to complete it.

Discretionary Discounted Gift Trust applications

If this application form is from the trustees of a Discretionary Discounted Gift Trust and you've submitted an underwriting form, please don't date or submit this application form until after we tell you the underwriting decision. To avoid any potential gift with reservation issues neither the settlor or their spouse (or civil partner) must be the lives assured.

What do I need to send with this application?

Please provide the following documents. If you don't, it will delay your application:

- Certified copy of the Trust Deed
- Any deeds of amendments/appointments/resignations (if applicable)
- Certified copies of the documentation used to verify the identity of the trustees/beneficiaries/settlor (if applicable)
- Evidence showing source of wealth and source of funds (we cannot proceed until this evidence is received)
- Will and Grant of Probate (if applicable)
- Trust Registration Service document (see below)

Trust Registration

As your policy is written into a trust, there may be an action to register the trust with HM Revenue & Customs ("HMRC"). Registration is the trustee's responsibility. Failure to register or maintain trust details on HMRC's Trust Registration Service (TRS) may result in HMRC penalties. **https://www.gov.uk/guidance/when-hmrc-will-issue-a-penalty-charge-for-not-registering-or-maintaining-a-trust**. We will process your application without delay, however, as part of our checks, we may ask to see evidence that this has been done. This must be received within 90 days of registering the trust. You can find more information about the Trust Registration Service ("**TRS**") on the **Government website**. If you're unsure about what you need to do, you should speak to a legal or financial adviser.

How to obtain TRS information

We can only accept the proof of registration document as evidence which is described in **gov.uk/hmrc-internal-manuals/trust-registration-service-manual/trsm70040**. The Lead trustee can obtain the correct form by following the steps below:

An evidence of registration document can be obtained by logging back into the TRS using the government gateway **gov.uk**. Navigate your way to **Manage your trust's details**.

- Enter the Government Gateway ID for the trust. Enter the password.
- You may be prompted to answer security questions about the trust.
- Follow the on-screen prompts to complete the login process.
- There will be a question asking 'what you want to do next?'; select **'Get evidence of the trust's registration'** and follow on screen instruction to save/print this document.

Section 1/ Trust details

Name of trust (as stated on the Trust Registration Service document)	
Date trust created	D D M M Y Y Y Y
Country of establishment	
Correspondence address (should be the address of the trust or a trustee)	
	Postcode
Trust email	
Trust phone number	

Section 1/ Settlor details

Is Settlor **One** also a trustee Yes ☐ No ☐ Is Settlor **Two** also a trustee? Yes ☐ No ☐

If the settlor is also a trustee, only enter their details once in the Settlor section below. All settlors and trustees must normally be UK resident.

	Settlor One (if deceased we do not need their details)	**Settlor Two** (if deceased we do not need their details)
Title (Mr/Mrs/Miss/Ms/Mx/Dr/ Other – please state)		
Forename(s)		
Surname		
Home address		
Town/city		
Postcode		
National insurance number		
Date of birth	D D M M Y Y Y Y	D D M M Y Y Y Y
Occupation (Settlor(s) who are also trustees must provide details of their occupation)		
Income (Settlor(s) who are also trustees must provide total income from all sources including pensions and benefit payments)		
Nationality		
Settlor's email address		
Telephone number		
Do the settlors require read-only, online access?	Yes ☐ No ☐	Yes ☐ No ☐

Section 1/ Trustee details

This is for individual trustees. If there is a Corporate Trustee, please add their details in the next section.

	Trustee one	Trustee two
Title (Mr/Mrs/Miss/Ms/Mx/ Dr/Other – please state)		
Forename(s)		
Surname		
Home address		
Town/city		
Postcode		
National insurance number		
Date of birth	D D M M Y Y Y Y	D D M M Y Y Y Y
Nationality		
Trustee's email address		
Telephone number		
Is read-only, online required?	Yes ☐ No ☐	Yes ☐ No ☐

	Trustee Three	Trustee Four
Title (Mr/Mrs/Miss/Ms/Mx/ Dr/Other – please state)		
Forename(s)		
Surname		
Home address		
Town/city		
Postcode		
National insurance number		
Date of birth	D D M M Y Y Y Y	D D M M Y Y Y Y
Nationality		
Trustee's email address		
Telephone number		
Is read-only, online required?	Yes ☐ No ☐	Yes ☐ No ☐

Section 1/ Corporate Trustees

Name of company	
Company reference number	
Company's registered address	
Telephone number	
Email	

Section 1/ Trust information

Nature of Trust (for example Flexible, Discretionary, Bare or Will Trust)	
If Flexible or Discretionary please state classes of beneficiaries, for example Children, Grandchildren	
If Bare Trust please state names of beneficiaries (if more than four please include on a separate sheet of paper).	

Section 2: Beneficiaries

This will only need to be completed where Beneficiaries are not deceased.

As part of our Customer Onboarding journey we complete verification checks on all beneficiaries (if not deceased).

In order to complete these checks, we require the following details for all beneficiaries (if not deceased).

If there are more than three beneficiaries please use a separate piece of paper and tick this box ☐ to let us know. Trustees can add additional beneficiaries in the future.
Please note, if this is a Discretionary Trust, named beneficiaries are not always required.

Beneficiary 1

Full name

Date or birth D D M M Y Y Y Y

Full residential address

Beneficiary 2

Full name

Date or birth D D M M Y Y Y Y

Full residential address

Beneficiary 3

Full name

Date or birth D D M M Y Y Y Y

Full residential address

Please be aware that by providing these details you are giving consent for Aviva to complete the required verification checks.

Verification for beneficiaries and settlors if not deceased

Examples of acceptable documentation are stated below:

If these initial checks fail the automated verification checks, we will require the following documentation to manually perform the due diligence checks.

One Government issued document with full name, photograph, date of birth and address.

The following are acceptable documents:

- Valid current signed passport
- Valid photo-card driving licence (full or provisional)
- Firearms certificate/shotgun licence
- Northern Ireland Electoral Identity card
- National Identity cards issued by EEA States and Switzerland

Examples of acceptable documentation are stated below if the beneficiary is under the age of 18.

- Birth certificates
- Passport
- NHS Medical card
- Child benefit documentation
- Child tax credit documentation or recent benefits confirmation letter
- A Junior ISA statement dated within the last year.

Please contact us to confirm if you are unable to provide us with any of the above verification documents noted and we will look to provide alternative documentation options.

Section 3: Lives Assured (must be aged between 0-89)

Life Assured 1

Title	
First Name	
Surname	
Date of Birth	D D M M Y Y Y Y
Relationship to policyholder	
Address (lives assured may be non-UK residents and they don't need to sign this application form)	 Postcode

Life Assured 2

Title	
First Name	
Surname	
Date of Birth	D D M M Y Y Y Y
Relationship to policyholder	
Address (lives assured may be non-UK residents and they don't need to sign this application form)	 Postcode

Section 3: Lives Assured (must be aged between 0-89) continued

Life Assured 3

Title	
First Name	
Surname	
Date of Birth	D D M M Y Y Y Y
Relationship to policyholder	
Address (lives assured may be non-UK residents and they don't need to sign this application form)	 Postcode

Life Assured 4

Title	
First Name	
Surname	
Date of Birth	D D M M Y Y Y Y
Relationship to policyholder	
Address (lives assured may be non-UK residents and they don't need to sign this application form)	 Postcode

If there are more than four lives assured please note their details on a separate piece of paper and tick this box to let us know. ☐

Section 4: Payment details

Single payment

IMPORTANT - DO NOT SEND PAYMENTS until we have set up the Onshore Bond and given you the account number. This is because we must complete detailed due diligence and, under regulations, there may be issues with returning payments if your application is rejected. So in the meantime just tell us how you want to make the payment. You'll find more information in the 'What happens next' section at the end of this form.

Amount £

Note: The minimum initial investment is £10,000.

How will you send us the payment when we're ready? Cheque ☐ Direct credit ☐

Source of wealth

Source of wealth has been confirmed and evidence is attached.
I/We understand that the application cannot be processed without this. ☐

We must have evidence of source of wealth. This could be a copy of a will, copy of a bank statement or evidence of a property sale. But if you have something else which evidences source of wealth, please provide a copy.

Source of wealth describes the origin of a person's total wealth and how they accumulated their overall net worth over time.

Please state source of wealth in this box. Examples include Inheritance from family, proceeds from selling a business, long-term employment income, investment in real estate or stocks, or something else.

Source of funds

Source of funds has been confirmed and evidence is attached.
I/We understand that the application cannot be processed without this. ☐

We must have evidence of source of funds. This could be a copy of a bank account/trustee bank account, or a headed email or letter from the relevant solicitor confirming the funds are currently held for them and the amount. But if you have something else which evidences source of funds, please provide a copy.

Source of funds refers to the specific origin of the money used in a particular transaction or business relationship.

Please state source of funds in this box. Examples could include a bank transfer from a salary account, proceeds from a recent property sale, a loan from a financial institution, or something else.

Asset selection

Please select either model portfolio(s) or individual assets, or a selection of both.

Asset/Model portfolio name	ISIN/Sedol	Single Investments £/%

Please continue on a separate sheet if required, and tick this box so we know you've done so ☐

Section 5: Regular withdrawals and natural income

Regular withdrawals

Withdrawal amount per payment £

Frequency of withdrawals (tick one) monthly ☐ quarterly ☐ half-yearly ☐ yearly ☐

For regular withdrawals, please state the first withdrawal date required. Please tick one of the following dates of the month:

1st ☐ 7th ☐ 14th ☐ 21st ☐ 28th ☐

Important note

In order for us to verify the bank account for withdrawal requests we will need to see a copy of the relevant bank statement and it should include:

- Customer's name (forename, middle name or initials, surname)
- Account number & sort code
- Dated within the last 6 months
- Active transaction history covering a minimum of 5 days
- The customers address must be visible.

Bank account details for regular withdrawals to be paid into:

Account holder's name

Sort code ☐☐ / ☐☐ / ☐☐ Bank account number

Withdrawal option Pro-rata ☐ Asset-specific ☐

If 'Asset specific' has been chosen, please indicate your asset choice below:

Asset name	ISIN/Sedol	Withdrawal amount £

Please continue on a separate sheet if required, and tick this box so we know you've done so ☐

Natural income for Onshore Bond can only be reinvested.

Section 6: Tax residency

Please confirm all the trustees on this application are resident for TAX PURPOSES in the UK.
(Please note: The UK is England, Northern Ireland, Scotland and Wales)

If a trustee is a US citizen or holds a US passport or green card, they will also be considered tax resident in the US even if they live outside the US.

All trustees are resident for tax purposes in the UK only ☐

One or more trustees are resident elsewhere for tax purposes ☐

If you answered one or more trustees are resident elsewhere above, please list the countries in which these trustees are resident for tax purposes, together with any tax reference number(s)/Tax Identification Numbers (TINs), if relevant. Where you don't have a reference number, please explain why. **We will not normally accept trustees resident outside of the UK. Please get in touch with your Aviva contact if you have any queries.**

Trustee	Country/Countries of tax residence	Tax identification/registration number or reason for not providing

The UK Government has been and will be agreeing a number of inter-governmental agreements to share tax information, where applicable with the tax authorities of other jurisdictions. The requirement to collect certain information about each customer's tax arrangements is part of UK legislation and as a financial services company we are legally obliged to collect it. Please be aware that UK law also obliges us to provide certain information to the tax authorities regarding this application in the event that this section is not completed.

We are asking for your tax residency and tax ID numbers (where applicable) and will record this on our records now, but will only disclose this information to the relevant tax authorities if and when we are required to do so under UK law, and this may be exchanged with other tax authorities as required.

As stated above, tax regulations require us to collect certain information about each policyholder's tax status. In certain circumstances, we'll be obliged to share this information with HMRC. The information is as follows:

- your name, address, jurisdiction of tax residence, Tax Identification Number (TIN) and date of birth
- your account/policy number and that the account/policy is with Aviva, the balance or value of your account/policy at the end of the year or at the date it was closed
- the gross amount of interest, dividends, proceeds from sale or redemption or other amounts paid or credited to you or your account/policy during the year.

In accordance with those agreements, the UK Government will receive information from governments of other territories about non-uk citizens.

If you have any questions about your tax residency status please talk to your financial adviser.

Section 7: Adviser charge agreement

1. Payment of adviser charges

1.1 We'll pay to your financial adviser the adviser charge in accordance with this agreement or as otherwise directed by you and your financial adviser.

1.2 The adviser charge that you have agreed to pay your financial adviser is a matter between you and your financial adviser. When we pay an adviser charge to your financial adviser, this is a payment we are making because you have asked us to do so and on your behalf. We don't assess the suitability or amount of the adviser charge you have agreed to pay.

1.3 If you have any queries about your adviser charge, including whether you're entitled to a refund, you should ask your financial adviser.

1.4 If, subject to the terms of this agreement, an adviser charge is stopped, not paid or is re-credited to your Onshore Bond, you may remain liable to reimburse your financial adviser. You should check the terms of your arrangement with your financial adviser.

1.5 The payment of an adviser charge is separate to any charges that you may be required to pay Aviva in respect of your Onshore Bond.

1.6 We'll only pay an adviser charge to your financial adviser's firm account or as otherwise directed by your financial adviser.

1.7 Once we have received your instruction to pay an adviser charge, we'll not be able to stop the payment if you subsequently ask us to do so.

1.8 We'll tell your financial adviser if you instruct us to alter or stop the payment of any adviser charges.

1.9 Where there is insufficient cash to cover the payment of either an ongoing charge, we reserve the right to sell investments to cover these charges. You can find further information about this in your Onshore Bond Terms and Conditions.

2. Calculation of your adviser charge

2.1 Initial adviser charge – we'll deduct the amount which you have agreed with your financial adviser to cover the cost of any initial advice from your payment(s) before we invest them.

2.2 Ongoing adviser charge – we'll deduct the amount which you have agreed with your financial adviser to cover the cost of any ongoing advice from your Onshore Bond. If the amount you have agreed is a percentage of your Onshore Bond then this will be calculated based on the daily value of your Onshore Bond on the date the calculation is carried out, this means the amount of ongoing adviser charge deducted, will vary. Ongoing adviser charges are classed as regular withdrawals and count toward the 5% tax deferred allowance.

3. Cancelling the Onshore Bond

3.1 If you decide to cancel your Onshore Bond within the cancellation period we'll still pay the initial adviser charge to your adviser.

4. Change in financial adviser

4.1 You should let us know as soon as possible if you change your financial adviser. If you change your financial adviser, we will stop paying further adviser charges to that adviser. If you change your financial adviser and you wish to pay adviser charges to a new financial adviser, you'll need to complete a new adviser charge agreement.

4.2 If your financial adviser tells us that it has transferred its business to another authorised firm which will take responsibility for providing you with ongoing service, we'll transfer all future adviser charges to the new firm.

4.3 On a change of financial adviser, we may provide details of the adviser charges paid under this agreement to your new financial adviser to the extent required to enable your new financial adviser to provide you with advice and services in connection with your Onshore Bond and entering into this agreement is your consent to allow us to do so.

5. Termination of this agreement

5.1 You can terminate this agreement at any time by giving us 30 days' notice. We'll then cancel the adviser charge agreement at the next available opportunity. You don't have to give us any reason why you're terminating the agreement and we'll not charge you for doing so.

6. Keeping you informed

6.1 We'll provide you with written confirmation when we set up the arrangements to pay the adviser charges you have instructed us to pay to your financial adviser. We'll ask you to check the information that we provide to you. You'll need to contact your adviser if you believe there are any errors.

6.2 We'll also provide you with a statement every three months which will set out all of the adviser charges paid over this period.

7. Miscellaneous

7.1 This agreement does not give any rights to any person other than you and us. No other person shall have any rights under the Contracts (Rights of Third Parties) Act 1999 to rely on any terms under this agreement.

7.2 This agreement is to be governed by and interpreted in accordance with the laws of England. The courts of England will have jurisdiction over any dispute arising from this agreement.

Section 7: Adviser charge agreement continued

Initial adviser charge

Complete this section if you have agreed a charge for advice with your adviser from your lump sum payments. This charge will only be deducted once.

Contribution type	Contribution amount £	Deduction amount £ or %
Single payment	**£**	**£** or **%**

Ongoing adviser charge

Complete this section if you have agreed to pay your adviser for ongoing advice. Ongoing adviser charges are classed as regular withdrawals and count toward the 5% tax deferred allowance. The payment is triggered on the monthly anniversary of the first account being set up.

Deduction amount £ or %
£ or **%**

Section 8: Cash Management

If there is insufficient cash in your client's Transactional Cash account to pay charges, we'll disinvest funds to create the additional cash needed.

Any disinvestment for Aviva or Adviser charges will include an additional amount which is 10% of the charge due. This aims to cover any market movements between the disinvestment date and the charge date.

If Cash Management is enabled on your client's account, we'll disinvest **six** times the value calculated, subject to a minimum amount of £60. This aims to provide sufficient cash to meet future charges and allow other transactions to process in a timely manner which can otherwise be delayed by frequent disinvestments.

Read more about the process and fees and charges included if Cash Management is enabled in our **guide**, LF10309.

If Cash Management is not enabled on your client's account, any disinvestment will be subject to a £10 minimum amount.

Enable Cash Management for your client's agreed fees and charges payment strategy? Yes ☐ No ☐

Section 9: Financial crime

To verify your identity and prevent financial crime, your information may be used by any company within the Aviva group. It may also be shared with third parties who provide services to us, and any other organisations, where required to by law and regulation.

We may record any searches carried out. These, and any suspicion of financial crime, may be used to help other companies with verification and identification. The search isn't a credit check and your credit rating shouldn't be affected.

Section 10: Privacy Notice

Aviva Life & Pensions UK Limited is the provider of Onshore Bond and is responsible for your Personal Information (known as the controller).

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at **aviva.co.uk/privacypolicy** or requesting a copy by writing to us at:
The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR.
If you're providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better (e.g. what kind of content or products would be of most interest) and to predict the likelihood of certain events arising (e.g. to assess risk or the likelihood of fraud).

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this, including your right to request that certain automated decisions we make have human involvement, can be found in the 'Automated Decision Making' section of our full privacy policy.

We may use Personal Information we hold about you across the Aviva group for marketing purposes, including sending marketing communications in accordance with your preferences. If you wish to amend your marketing preferences please contact us at **contactus@aviva.com** or by writing to us at:
The Data Protection Team, Aviva, PO Box 7684, Pitheavlis, Perth PH2 1JR.
More information about this can be found in the 'Marketing' section of our full privacy policy.

Your Personal Information may be shared with other Aviva group companies and third parties (including service providers and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the 'Data Rights' section of our full privacy policy or by contacting us at **dataprt@aviva.com**

Section 11: Client declaration (trust)

- We confirm all trustees are resident in the UK for tax purposes or if this is not the case that the non-UK resident trustee(s) has/have completed section 6.
- We confirm that as trustees we have satisfied ourselves that investments in the Onshore Bond and the making of any fund switches or the taking of withdrawals are in accordance with the terms of the trust and don't breach any of the trust's powers.
- We declare and confirm that our powers under the above named trust are sufficiently wide to allow trust monies to be used in this manner.
- We'll advise Aviva immediately of any material changes to the trust (e.g. change of trustee or their details).
- We'll notify Aviva immediately if any information relating to this application changes in the future.
- We instruct Aviva to set up and pay initial adviser charges and/or ongoing adviser charges as we have agreed with our financial adviser, in accordance with the terms and conditions of this agreement.
- We agree that the Onshore Bond Terms and Conditions apply to this investment.
- We have been provided with Aviva's fair processing notice (For Onshore Bond GN01671) which sets out how Aviva will collect, process and may share personal information relating to me and beneficiaries under the trust. We further confirm that we have provided this information to the beneficiaries.

Please note: Aviva recommends that the trustees take independent legal advice if in doubt about their powers or the terms of the trust. Aviva can't be held responsible in such circumstances.

All trustees must sign and date this declaration. If the settlor is also a trustee, they must sign both sections as a settlor and as a trustee. The date of this application must be on or after the date the trust was created.

We confirm we have read and agreed to the above Client declaration and have authority to act on behalf of this trust.

	First Settlor	**Second Settlor**
Print name		
Signature		
Date	D D M M Y Y Y Y	D D M M Y Y Y Y

	First trustee	**Second trustee**
Print name		
Signature		
Date	D D M M Y Y Y Y	D D M M Y Y Y Y

	Third trustee	**Fourth trustee**
Print name		
Signature		
Date	D D M M Y Y Y Y	D D M M Y Y Y Y

Section 12: Adviser declaration

For adviser use only

Adviser name	
Adviser reference number	
Adviser signature & date	D D M M Y Y Y Y
Firm name	
Firm reference number	

I confirm that:

I am submitting this application for an Onshore Bond for my client on behalf of the above named firm.

My client(s) has/have been provided with:

(a) **a key features illustration** for the Onshore Bond, which includes the product and fund charges and demonstrates the effect of these charges on their investment

(b) **a key features document** for the Onshore Bond

(c) **Terms and conditions** for the Onshore Bond

(d) **Key investor information document/Key Information document/Underlying investment option document** for each fund selected where applicable

(e) the Aviva Platform fair processing notice for Onshore Bond (GN01671) is available in the literature library on our adviser website.

My client(s) has/have received advice from and has/have authorised the above named firm to deal in investments and issue instructions to Aviva on their behalf.

My client(s) understand/s the charges of the Onshore Bond, and also the nature of any risks inherent to the product.

What happens next?

When we've processed the application, we'll send any trustees who've requested their login details a link so they can access all of the information online.

As the adviser, you'll get told the new Onshore Bond account number and will be able to send us a single payment at this point. It's important when you do send us the payment, you quote the account number.

Once we receive and process the payment we'll also write to the trust with:

- a confirmation schedule
- a charges schedule
- an illustration of the Onshore Bond
- the right to cancel

Remember to include the following if applicable:

- Evidence of Source of wealth and funds
- certified copy of the Trust Deed
- certified copies of documentation used to verify the trustees

Where do you need to send this declaration?

Please check you have all corresponding documentation and email it, along with this declaration to:

onshorebond@aviva.com

Need this in a different format?

Please get in touch if you require this form (**LF40077**) in large print, braille, as audio, or in a different colour.

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