



WITHDRAWAL/CLOSURE FORM

– For use with the Collective Investment Account (CIA)

NOTE

- Please read the accompanying 'Questions and Answers' document; it will help you complete this form and clarify whether any additional documents are needed (for example proof of identification).
- Complete the details in each applicable section carefully; we cannot be held responsible for any consequences if they are incorrect. Errors or omissions by you or your financial adviser will not be corrected retrospectively.
- If, in our view, your instruction is not clear, we will be unable to proceed until we have contacted you for clarification and this could delay your withdrawal/closure.

If you have any questions about how to complete this form, please call us on **0808 171 2626** or send us an e-mail at **ask@omwealth.com**



THIS FORM CANNOT BE USED FOR:

- our 'Bed & ISA' facility (for which there is a separate form)
- withdrawals from any other Old Mutual Wealth products (for which there are also separate forms)
- re-registering your CIA funds to another provider or into your name; you will need to contact the other provider or fund manager to instigate re-registration.



5 WORKING DAYS

Although we normally pay proceeds five working days after we have sent your instructions to the fund managers, please be aware that delays can occur.

More information about what can delay your instruction is in the **Questions and Answers** document – see Q3.



DOCUMENTS WE MIGHT REQUIRE

- Proof of your residential address if it is different from the address we have on our records or it has changed within the last 12 months.
- Proof of identification and your signature if not already provided by you or your financial adviser.
- Proof of the bank account ownership if not already provided, for the bank account into which your money is to be paid.
- Trust documents - for trust investments, if the trustees signing the form differ from those we have on our records.

More information about what documents we can accept is in the **Questions and Answers** document – see Q4.



GIVING US YOUR INSTRUCTIONS

- **By post:** send the form to Old Mutual Wealth, Old Mutual House, Portland Terrace, Southampton SO14 7AY
- **By email:** send a scanned copy of the form to ask@omwealth.com **NOTE:** We cannot accept photographs of instructions.
- **By PROMPT:** our tool for financial advisers to upload documents direct to us; advisers can contact us for further details.
- **YOU MIGHT NOT NEED TO SEND US A FORM.** We can accept your request by telephone in the following circumstances:
 - your withdrawal is up to £25,000, and
 - your CIA is in your sole name, not jointly held or in the name of a trust, company, club, charity or pension scheme, and
 - the money will be paid into the bank account used to pay for the investment (if you invested by cheque or direct debit) or we have valid proof that the bank account is the payee's.

To request a withdrawal by telephone, call us on **0808 171 2626**.



TAX

- **Capital Gains Tax** - Selling funds from your CIA may give rise to a liability to Capital Gains Tax. We recommend you consult a financial adviser or tax specialist to understand how selling your investments may affect you.
- **Non UK tax** - if you are subject to tax in any country outside the UK, please contact your tax specialist, to understand whether you will be liable for tax in that country.



SEEK ADVICE

Whatever the reason for selling your investment(s), we recommend that you consult your financial adviser before you do so.

Your adviser will be able to explain your options, help you decide the most suitable route and advise you about any tax implications.

Please tick/complete this form, as applicable, using BLOCK CAPITALS and blue or black ink.

1 CIA DETAILS

CIA number **100517390**

▶ we will use this number when carrying out your instruction; if you give an incorrect number, there could be tax consequences (eg if it's the number for a bond or a different CIA); if you give an ISA number by mistake, HMRC rules prevent us from putting the withdrawn money back into the ISA.

Full names of investor

1. **ELLJESS INVESTMENTS LTD EXECUTIVE PENSION SCHEME**

Permanent residential/registered address of investor

**MARCHANTS BARN, MARCHANTS CLOSE, HURSTPIERPOINT,
WEST SUSSEX** Postcode **BNX 9U2**



If your address is different from the one we have on our records or it has changed within the last 12 months, we will need proof of the new address, for instance a recent original bill showing the new address, eg phone, electricity, gas, water, etc but not a mobile phone bill.

Telephone number

07811 444 212

E-mail address

geoss.owen@btinternet.com

Full names of joint investors ▶ if applicable

2. **GEOFFREY OWEN JONES**

3. **LISA JANE JONES**

4.

Tick below to indicate whom we should contact if we have any queries about your instruction:

☒ My/Our financial adviser OR ☐ Me/Us, using the contact details above

2 CLOSE YOUR ACCOUNT

☐ Tick here to close your account

NOTE

- All funds will be sold and your account will then be closed.
- We cannot guarantee the amount the sale(s) will raise because prices fluctuate daily.

NOW GO TO SECTION 4

3 WITHDRAW FROM YOUR ACCOUNT

NOTE

- You must leave at least £1,000 in your account to keep it open after the withdrawal.
- If you select option A, the amount you withdraw must not equate to more than 90% of the account's value.
- See Q6 in the Questions and Answers document.

• **MPS investors** – withdrawals must come from across all funds, please select option **A OR B**

• **Other investors** – withdrawals can come from some or all funds, please select option **A, B OR C**

SELECT ONE OF THE FOLLOWING

A

I want to withdraw

£ **50,000**

from all funds

▶ we will sell from all funds proportionally by their values



NOW GO TO
SECTION 4

OR

B

I want to withdraw

%

from all funds

▶ we cannot guarantee the amount this will raise as it will depend on fund prices



NOW GO TO
SECTION 4

OR

C

I want to withdraw
from a specific fund(s)

▶ you can choose to sell from one or more of your funds.

Provide the details on the next page



NOW GO TO
PART Ci) OVERLEAF

3 WITHDRAW FROM YOUR ACCOUNT *(continued)*

PART Ci)

► DO NOT COMPLETE THE TABLE BELOW IF YOU SELECTED OPTIONS A OR B ON THE PREVIOUS PAGE

[illegible]

- If you want to sell an entire fund write 100% in the percentage column.
- Any monetary amount you enter must equate to 90% or less of the fund's value; this is in case changes in prices cause the value to be lower than the value you want to withdraw.
- If you choose to withdraw from specific funds, those funds must contain £1 or more. This rule does not apply if you choose a proportional or full withdrawal.
- If you specify a percentage, we cannot guarantee the value of the proceeds because fund prices fluctuate daily.
- Selling specific funds could cancel any automatic rebalancing instruction currently in place for your CIA in which case we will need a new instruction to start it again. You can obtain an automatic rebalancing form from your financial adviser or by contacting us.
- If you do not specify the amount to sell in £ or % we will sell the entire holding of your selected funds.
- If you ask for one or more entire funds to be sold, and the balance up to a required amount to be taken from another fund(s), we will sell the first fund, then when we know the amount raised, we will carry out a second sale and so on, until the amount requested has been raised. We will confirm details and release the proceeds of each transaction separately. This means you will receive more than one payment to make up the amount requested.

NOW GO TO SECTION 4

4 PAYEE'S DETAILS

Please tick/complete this section to tell us whom to pay (see Q8 in the accompanying 'Questions and Answers' for guidance). We will assume option (i) if you do not state otherwise.

- (ii) ☐ **Pay the following beneficiary** ► complete the beneficiary's details below and enclose proof of his/her identification

Beneficiary's name

Beneficiary's address

Beneficiary's date of birth ► he/she must be at least 18 years old

				(ddmmyyyy)
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- (iii) Pay the following financial institution, financial adviser, accountant or solicitor**

Client Money Account

Client Money Account

- (iv) Invest the proceeds in the following Old Mutual Wealth product

Product name ▶ *submit your application for the product at the same time as this form*

Product number or application reference ► if known

5 PAYEE'S BANK DETAILS

You must complete this section if you picked options i), ii) or iii) in section 4.

Bank or building society name and address ▶ must be in the UK

ALLIED IRISH BANK, VANTAGE POINT, HARDMAN STREET
MANCHESTER

Postcode M3 3PL

Bank/Building society account number

04919088

Name of bank/building society account holder ▶ i.e. the payee

ELLJESS INVESTMENT

Branch sort code

23 - 83 - 96

Building society roll number ▶ if applicable



We need to see proof that this is the bank account of the payee, if we have not already seen it.*

Tick as applicable

☐ I have previously provided proof of ownership of this bank account

☒ I enclose proof of ownership of this bank account

*The Questions and Answers document explains what we can accept as proof of ownership – see Q4. If we do not have the required proof, we will make payment by cheque instead.

6 DECLARATION AND AUTHORITY

The declaration below is made by each person authorising the withdrawal/closure.

I hereby:

- authorise and request Old Mutual Wealth to carry out the instructions detailed on this form
- confirm that you have brought to my attention the importance of reading the accompanying 'Questions and Answers' before completing the form
- (if not a trustee) confirm that I am entitled to the legal and beneficial interest in the investments to be sold
(if a trustee) confirm that no notice of assignment or mortgage affecting any beneficial interest has been received by the trustees.
- confirm that there is no bankruptcy order against the investor, or beneficiary (if applicable)
- confirm that the investor, or beneficiary (if applicable), is not an undischarged bankrupt and/or not deemed to be insolvent in accordance with the meaning of the Insolvency Act 1986 or Enterprise Act 2002.
- (if payment is being made to a beneficiary) confirm that the beneficiary is entitled to receive payment under the terms of the trust
- confirm that payment to the payee in section 4 will discharge Old Mutual Wealth from all liabilities and claims arising from this transaction
- accept that the instructions in this form will be carried out under the Terms and Conditions of the CIA.

All investors including trustees and/or assignees (where applicable) **MUST SIGN THIS AUTHORITY.**

NOTE

For trust investments, if the trustees signing this form differ from those we have on our records, we will need to see all trust documents showing the trustee changes before we can carry out the request. The documents can be the originals, or copies certified as true copies, for example by your financial adviser or a solicitor.

1. Signature

Print full name

GEOFFREY JONES

Date (dd/mm/yyyy)

15 / 12 / 2018

Capacity ▶ eg investor, trustee, signatory, attorney

2. Signature

Print full name

LISA JONES

Date (dd/mm/yyyy)

15 / 12 / 2018

Capacity ▶ eg investor, trustee, signatory, attorney

3. Signature

Print full name

Date (dd/mm/yyyy)

/ / 20

Capacity ▶ eg investor, trustee, signatory, attorney

4. Signature

Print full name

Date (dd/mm/yyyy)

/ / 20

Capacity ▶ eg investor, trustee, signatory, attorney

▶ continue on a separate sheet if there is insufficient space here for all signatures

REASONS FOR SELLING ► completion of this section is optional

At Old Mutual Wealth, we are keen to improve our products and services and we value your feedback. Please take a few moments to answer the questions below to help us understand your decision to sell your Old Mutual Wealth investment.

Q1 Did you seek advice from a financial adviser before deciding to sell? ► please tick one

☐ Yes

☐ No

Q2 What is the main reason for deciding to sell your investment? ► please tick one of the following:

☐ Poor fund performance

☐ Customer service experience

☐ Payments/charges too high or not as expected

☐ To invest in a different product

☐ Money required for another purpose

☐ No specific reason

Q3 If you are going to use the money from this sale to invest in another product, is it: ► please tick one of the following:

☐ an Old Mutual Wealth product?

☐ another company's product? ► It would help us if you state the name of the company here

Reset form

www.oldmutualwealth.co.uk

Please be aware that calls and electronic communications may be recorded for monitoring, regulatory and training purposes and records are available for at least five years.

Old Mutual Wealth is the trading name of Old Mutual Wealth Limited which provides an Individual Savings Account (ISA) and Collective Investment Account (CIA) and Old Mutual Wealth Life & Pensions Limited which provides a Collective Retirement Account (CRA) and Collective Investment Bond (CIB).

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Registered Scheme Administrator Ltd
48 Chorley New Road
Bolton
BL1 4AP

Dear Sirs

Re: Account Name – Elljess Investments Ltd Executive Pension Scheme
Account details - 23-83-96 04919088

We are pleased to confirm that the account for the above named client has been opened under the details shown above.

Yours faithfully

Kevin Maynard
Business Channels
AIB Group (UK) p.l.c.