CLIENT AGREEMENT AND PROFILE FOR TRUSTS, CHARITIES, COMPANIES AND SIMILAR ENTITIES

Agreement documents

This document is part of a suite of documents which make up our Agreement with you. These documents consist of an Agreement Pack and a Contractual Pack as follows:

Agreement Pack
Client Agreement and Profile (this document)
Schedule of Charges
Schedule of Interest Rates

Contractual Pack
Terms of Business
Summary of Conflicts of Interest Policy
Summary of Best Execution Policy

If any of the documents are missing, please request them from your Investment Manager as you will need to confirm receipt of them later in this document.

As part of our personal service we ask you to provide details of your personal and financial circumstances to enable us to ensure our services are suitable for you and to manage your investments in line with your requirements. If your circumstances or your requirements change in the future, we ask that you notify your Investment Manager in writing.

If at any time you need more space for your responses, please use the Client notes Section on Page 24.

If there is anything you do not understand, or you have any questions, please contact your Investment Manager before you sign and return this document.

If you would prefer, your Investment Manager would be pleased to help you complete it.

1 ENTITY CORRESPONDENCE INFORMATION

Please complete

Name of entity[1]

McGrane Haulage LTD
UK occupational Pension Scheme 2.

Address[2]

32 EastBridge Street
Enniskillen
Co. Fermanagh
United Kingdom

Postcode

BT74 7BT

Correspondence or business address
(if different from above)

Postcode

Primary contact

Please enter the name of the individual who will have the most contact with your Investment Manager.

The personal details of this individual must also be included in Section 4 – Authorised officer information.

Primary contact name

Michael Mc Grane

1 Enter the name of the trust, charity, company or similar entity.

2 Please enter the registered address if you are completing a company or similar entity Agreement.

2 Trust specific information

Complete for trusts or similar entities.
For company and similar entities please go to Page 8.

Type of trust

- [ ] Discretionary
- [ ] Bare trust
- [ ] Life interest
- [ ] Accumulation and maintenance
- [ ] Charity
- [x] Other

Details of other (if appropriate)

Charity number (if appropriate)[1]

Purpose of trust
Please describe why the trust has been created (eg to provide income to fund scholarships).

Pension Fund Income

Financial year end

D D M M

Description of the trust's investment powers

See attached Trust Instrument.

Is trustee capital gains tax allowance available?
(if applicable)

- [x] Yes
- [ ] No

Percentage (if different from standard)

%

Client classification
We are required to classify clients into categories. Please tick the box of any of the statements below that apply to the trust.

If you tick two or more of the boxes, please contact your Investment Manager as you may need different paperwork and an explanation of the effect of a new classification and the options available to you.

- [ ] The trust has turnover (eg income) of greater than EUR 40 million[2]
- [ ] The trust has total assets (eg all assets including property) of greater than EUR 20 million[2]
- [x] The trust has own funds (eg trust assets after liabilities) of greater than EUR 2 million[2]

1 Only for charitable incorporated entities.
2 If you are unsure of the exchange rate, please consult your Investment Manager.

2 Trust specific information continued

Complete for trusts or similar entities.

Trust beneficiaries (if applicable)

Beneficiary 1

Title

☐ Mr ☐ Mrs

☐ Ms ☐ Miss ☐ Other (please specify)

Surname

Forename(s)

Date of birth

Address

Postcode

Life interest trust beneficiary (if applicable)

☐ Capital ☐ Income

Beneficiary 2

Title

☐ Mr ☐ Mrs

☐ Ms ☐ Miss ☐ Other (please specify)

Surname

Forename(s)

Date of birth

Address

Postcode

Life interest trust beneficiary (if applicable)

☐ Capital ☐ Income

2 Trust specific information continued

Trust beneficiaries (if applicable) continued

Beneficiary 3

Title

☐ Mr ☐ Mrs

☐ Ms ☐ Miss ☐ Other (please specify)

Surname

Forename(s)

Date of birth

Address

Postcode

Life interest trust beneficiary (if applicable)

☐ Capital ☐ Income

Beneficiary 4

Title

☐ Mr ☐ Mrs

☐ Ms ☐ Miss ☐ Other (please specify)

Surname

Forename(s)

Date of birth

Address

Postcode

Life interest trust beneficiary (if applicable)

☐ Capital ☐ Income

If there are additional beneficiaries, please enter their details in the Client notes Section on Page 24.

3 COMPANY SPECIFIC INFORMATION

Complete for companies or similar entities.

Outline of the company's business

Haulage + Transport Company

Financial year end

31 12

Residence of the company

☒ UK ☐ Other

If other, please specify the country of residence

Company registration number

NI601886

Charity number[1]

Tax rate (if appropriate)

NIL %

Authorised share capital

£100

Issued share capital

£ 100

Names of shareholders who hold greater than 10% of the share capital

Name

Philip Michael McGrane

Name

Pauric Terence McGrane

Name

Name

If the company is part of a group, please supply details of the group structure[2]

NO

Client classification

We are required to classify clients into categories. Please tick the box of any of the statements below that apply to the company.

If you tick two or more of the boxes, please contact your Investment Manager as you may need different paperwork and an explanation of the effect of a new classification and the options available to you.

☐ The company has turnover (eg sales) of greater than EUR 40 million[3]

☐ The company has fixed and current assets of greater than EUR 20 million[3]

☒ The company has own funds (eg shareholder equity) of greater than EUR 2 million[3]

1 Only for charitable incorporated entities.

2 If it is easier, please provide an organisation chart.

3 If you are unsure of the exchange rate, please consult your Investment Manager.

4 Authorised officer information

Please complete

In this Section please enter the details of entities and officers who need to be identified as being associated with this Agreement either as corporate trustees, trustees, directors or other authorised officers. It is essential that anyone who is to provide instructions to Rathbones or have signatory authority for the Fund is listed here.

Corporate trustee 1 (if applicable)

Company registration number

Company name

Address

Postcode

Telephone

Corporate trustee 2 (if applicable)

Company registration number

Company name

Address

Postcode

Telephone

Please note that the corporate trustee entity will need to have its identity verified as described in Section 13.4. Furthermore, all appropriate corporate trustee directors should be listed overleaf and will need to have their identity verified.

4 AUTHORISED OFFICER INFORMATION CONTINUED

Trustee/Director 1
Or role of other authorised officer

[ ] Trustee [X] Director
[ ] Other (please specify)

Title
[X] Mr [ ] Mrs
[ ] Ms [ ] Miss [ ] Other (please specify)

Surname
Mc Grane

Forename(s)
Pauric Terence

Date of birth
25 07 1987

[ ] Tick here if this authorised officer will be providing Rathbones directly with instructions.

Address
Inver Glebe
Inver PO
Co. Donegal
Ireland

Postcode

Telephone
Home

Work

Mobile

Fax

Email address
1 info@mcgranehaulage.com
2

Employment status
[ ] Retired [X] Employed
[ ] House wife [ ] Not employed
[ ] Part time [ ] Self employed

Current or previous occupation
Director of Mc Grane Haulage

Trustee/Director 2
Or role of other authorised officer

[ ] Trustee [X] Director
[ ] Other (please specify)

Title
[X] Mr [ ] Mrs
[ ] Ms [ ] Miss [ ] Other (please specify)

Surname
Mc Grane

Forename(s)
Philip Michael

Date of birth
23 09 1984

[ ] Tick here if this authorised officer will be providing Rathbones directly with instructions.

4 AUTHORISED OFFICER INFORMATION CONTINUED

Address

Inver Glebe
Inver PO
Co. Donegal
Ireland.

Postcode

Telephone

Home

Work

Mobile

Fax

Email address

1 info@mcgranehaulage.com

2

Employment status

- [ ] Retired
- [x] Employed
- [ ] House wife
- [ ] Not employed
- [ ] Part time
- [ ] Self employed

Current or previous occupation

Trustee/Director 3
(Or role if not authorised officer)

- [x] Trustee
- [ ] Director
- [ ] Other (please specify)

Title

- [x] Mr
- [ ] Mrs
- [ ] Ms
- [ ] Miss
- [ ] Other (please specify)

Surname

Mc Grane

Forename(s)

Michael

Date of birth

23 12 1958

- [ ] Tick here if this authorised officer will be providing Rathbones directly with instructions.

Address

32 East Bridge St.,
Enniskillen
Co. Fermanagh
United Kingdom

Postcode

BT74 7BT

Telephone

Home

Work

Mobile

Fax

4 AUTHORISED OFFICER INFORMATION CONTINUED

Trustee/Director 3 continued

Email address

1 info@mcgranetransport.com

2

Employment status

- [ ] Retired
- [x] Employed
- [ ] House wife
- [ ] Not employed
- [ ] Part time
- [ ] Self employed

Current or previous occupation

Director of Tod McGrane + Son Ltd

Address

32 East Bridge St,
Enniskillen,
Co. Fermanagh
United Kingdom

Postcode

BT74 7BT

Telephone

Home

Work

Mobile

Fax

Email address

1 Carmel@mcgranetransport.com

2

Employment status

- [ ] Retired
- [x] Employed
- [ ] House wife
- [ ] Not employed
- [ ] Part time
- [ ] Self employed

Current or previous occupation

Director of Tod McGrane + Son Ltd

Trustee/Director 4

Or role (if other authorised officer)

- [x] Trustee
- [ ] Director
- [ ] Other, please specify

Title

- [ ] Mr
- [x] Mrs
- [ ] Ms
- [ ] Miss
- [ ] Other (please specify)

Surname

McGrane

Forename(s)

Carmel

Date of birth

26 04 1955

- [ ] Tick here if this authorised officer will be providing Rathbones directly with instructions.

If there are additional corporate trustees, trustees, directors or other authorised officers whose details need to be provided please enter these in the Client notes Section on Page 24.

5 Portfolio suitability

Please answer EVERY question in this Section.
Rather than leaving any response blank please enter 0 or nil as appropriate.

In this Section we ask you about your entity's financial situation and the education, knowledge and experience of financial investments of the trustees, directors or other authorised officers. We appreciate that some of the questions may appear intrusive but please understand that your responses will help to determine whether the services we propose are both affordable and suitable.

5.1 Income, assets and liabilities

Please note that the questions below relate to the trust or company and not to the trustees or directors.

Turnover/Income

Investment income

- [x] £0
- [ ] £1 – £10,000
- [ ] £10,001 – £20,000
- [ ] £20,001 – £50,000
- [ ] £50,001 – £100,000
- [ ] £100,001 – £150,000
- [ ] £150,001+

Other

- [ ] £0
- [x] £1 – £10,000
- [ ] £10,001 – £20,000
- [ ] £20,001 – £50,000
- [ ] £50,001 – £100,000
- [ ] £100,001 – £150,000
- [ ] £150,001 +

If other, please specify

Annual expenditure

- [ ] £0
- [ ] £1 – £10,000
- [ ] £10,001 – £20,000
- [ ] £20,001 – £50,000
- [ ] £50,001 – £100,000
- [ ] £100,001 – £150,000
- [ ] £150,001 +

Please list any regular annual investments or financial planning commitments.

NIL

Assets

Long term cash deposits

£ 50,000

Property (approximate value)

£ NIL

Other investments including portfolios managed elsewhere

£ NIL

Other financial assets

£ NIL

Liabilities

Commitments (eg mortgages, loans)

£ NIL

Other assets and liabilities

NIL

5 PORTFOLIO SUITABILITY CONTINUED

Please complete the following for the trustees, directors or other authorised officers as a group or, where appropriate, for those who will actively liaise with Rathbones in relation to the Portfolio.

5.2 Investment experience

What is the approximate average length of time the trustees/directors/authorised officers have been participants in financial markets?

- [ ] More than 10 years
- [ ] 6 – 10 years
- [x] 5 years or less

5.3 Investment services used

For the individuals listed in Section 4 who will be providing instructions to Rathbones, please tick which of the following professional services they have previously used:

- [ ] Having their investments managed for them by a professional on a discretionary basis
- [ ] Having their investments managed by a professional on a non-discretionary basis
- [x] Managing their own investments subject to the receipt of advice from a professional
- [ ] Managing their own investments and directing a broker to deal for them
- [ ] None of the above

5.4 Educational background

Please give details of the level at which the trustees/directors/authorised officers completed their formal education. Indicate the number of trustees/directors/authorised officers for each level:

- [x] Secondary school level
- [ ] Higher education/degree
- [ ] Professional/post graduate qualifications

6 OVERALL INVESTMENT POLICY

Please answer EVERY question in this Section.

Rathbones' investment policy seeks to respond to the financial needs you outline. We need to ascertain your broad investment Objectives, knowledge and experience of financial instruments and the degree of risk that is acceptable to you. We generally look to build diversified portfolios, invested across a range of asset classes but predominantly in equities and bond markets.

The majority of our clients are looking to invest over the medium to long term and accordingly would expect the value of their investment Portfolios and the level of income produced to fluctuate.

With regard to risk, whilst the aggregate Portfolio should perform in accordance with your parameters, individual securities within a Portfolio may experience higher or lower fluctuations in value.

6.1 Proposed investment period

Over what period are you seeking to invest your capital before requiring it for an alternative purpose?

- [x] More than 10 years
- [ ] 6 – 10 years
- [ ] 3 – 5 years
- [ ] 2 years or less

6.2 Why are you investing?

Please do not leave this question blank.

In order to derive a suitable investment strategy for you we need to understand the reasons behind your decision to invest. In as many or as few words as you wish, please use the space below to provide a general explanation of why you are investing. This could be as simple as 'investing for long term growth' or 'to provide an income for the charity'. In addition, we also need details of any specific purpose(s) for which the Portfolio is likely to be used eg purchasing property.

General explanation

Occupational Pension Scheme

Specific purpose

Pension Fund Growth

We recognise that your circumstances may change over time, affecting the Portfolio strategy that we agree with you. Over the lifetime of your Portfolio it is likely that we will agree strategy variations with you to meet your changing requirements. Should your circumstances or goals alter, we therefore ask that you provide your Investment Manager with any information you feel may impact on the strategy agreed, so that they may consider it when managing or advising on your investments or providing services to you.

For trusts, current UK legislation (the Trustee Act 2000) imposes a requirement on trustees to have in place a policy statement providing guidance to Investment Managers which we request that you provide.

6 OVERALL INVESTMENT POLICY CONTINUED

6.3 Asset classes that may be used in your Portfolio

We need to establish your understanding of how various different asset classes may be used in the construction of your Portfolio, to ensure it is suitable for your circumstances. In signing this form you are agreeing that we may incorporate the full range of asset classes within your Portfolio as part of managing it in accordance with your specified Investment Objective(s) and Risk Profile(s).

Traditionally, the portfolios we manage have contained equities (both individual and in collective managed funds), fixed interest stocks (such as Government gilts and corporate bonds) and cash. Historically, equity based investment has delivered the best long term returns and therefore, it often forms a considerable part of our client portfolios; however, it is the asset class that can exhibit the greatest up or down movement in value, which is called volatility. Consequently, you should consider this when deciding your Investment Objective(s) and Risk Profile(s).

In recent years, we have been able to include a wider range of investments in portfolios that are sometimes referred to as alternative assets. These are designed to reduce volatility and, hence, risk. There are many different types of alternative assets, but two we use most often are known as fund of hedge funds and structured products, though we may also invest in areas such as commodity or property funds.

Please confirm the following

We approve of and understand how different asset classes may be used in the construction of our Portfolio including equities (both individual and in collective managed funds), fixed interest stocks (such as Government gilts and corporate bonds), cash, hedge funds, structured products, property funds and commodity funds, as described in the paragraphs above, the Terms of Business and the Guide to Discretionary Investment Management.

☒ Yes ☐ No

If your answer is **'No'** to the above question, it is unlikely that Rathbones will be able to assist you with your investment needs **without placing some restriction on the asset classes in and diversification of your Portfolio.**

Should this be the case, you should discuss this with your Investment Manager and if necessary agree restrictions in Section 6.4 of this form.

6.4 Restrictions on discretionary management

If you would like to place any restrictions on where your money should be invested (eg areas or companies to avoid due to moral, ethical, political, corporate views etc, or existing holdings that should not be sold) please provide details below:

6 Overall investment policy continued

6.5 Investment Objective

In Section 7 you will be asked to indicate the Investment Objective for each of your Funds. The possible options are:

a **Capital growth priority**
Income requirement will not be a prime consideration and emphasis will be placed on investments considered to have longer term growth potential.

b **Balanced between capital growth and income**
A combination of (a) and (c) designed to produce growth both in capital and income (albeit at a lower level of growth and income than might be achieved in (a) or (c)).

c **Income priority**
Income considerations will be given priority over and above the long term prospects for capital growth, which may result in the erosion of the purchasing power of capital.

6.6 Risk Profile

In Section 7 you will be asked to indicate the Risk Profile for each of your Funds. The possible options are:

a **Lower**
Investments will normally comprise leading UK companies, unit and investment trusts, including those investing in major international markets, and possibly, where income is important, fixed interest securities.

b **Medium**
In addition to those included in (a), investments might include any UK company as well as large overseas listed companies. The Portfolio could therefore include a proportion of medium sized or smaller UK companies and have a greater exposure to international markets.

c **Higher**
In addition to (a) and (b), investments might include a greater exposure to more volatile markets and to securities without an official listing with the objective of achieving higher than normal capital and/or income returns. This policy would inevitably involve higher risks.

7 Fund opening

Please note that ALL Funds opened below will be managed on a DISCRETIONARY basis unless indicated otherwise in Section 7.1.

Please tick one Investment Objective and one Risk Profile for your Fund. Please do not leave this Section blank.

Investment Objective

- [ ] Capital growth priority
- [x] Balanced between capital growth and income
- [ ] Income priority

Risk Profile

- [x] Lower
- [ ] Medium
- [ ] Higher

7.1 Investment management service

Our preferred approach to working with our clients is to provide a discretionary investment management service whereby your Investment Manager takes responsibility for making all of the decisions about the investments in your Portfolio at their discretion, based on your requirements.

If you require the Fund requested above to be managed on a non-discretionary basis, please refer to Section 3 – Non-discretionary investment management service in the Terms of Business and discuss this with your Investment Manager before confirming the details below.

Additional main Funds may be requested beyond that which has already been selected above (for example, 'B' Funds). For each additional Fund, the following information is required: how the Fund(s) will be managed (discretionary or non-discretionary), the Investment Objective, Risk Profile and purpose. This should also be discussed with your Investment Manager before confirming the details below.

8 Portfolio income

Please complete

In this Section you have the opportunity to decide what you would like done with income generated within your Portfolio. You may choose for it to be retained in your Portfolio for subsequent reinvestment or have it paid out periodically either wholly or as a fixed amount.

If you require:

- all of the income generated to be **retained for reinvestment**, please tick the *Retain for reinvestment* box;
- all of the income generated to be **paid out** monthly or quarterly, please tick the *All income* box and tick *Monthly* or *Quarterly* as appropriate;
- a fixed amount to be **paid out** monthly or quarterly, please enter the value to be paid out in the *Fixed amount* box and tick *Monthly* or *Quarterly* as appropriate.

	Retain for reinvestment	Pay out		Period[2]	
		All income	Fixed amount	Monthly	Quarterly
Main Fund	☒	☐	£	☐	☐

1. If you require a fixed amount to be paid out and insufficient income is generated by the Fund during the period, a capital withdrawal will need to take place.
2. If you choose to have income paid out please select how regularly this should occur by ticking the *Monthly* or *Quarterly* boxes as appropriate.

9 BANK DETAILS

Please complete

Please provide appropriate bank details so that payments can be made to you. If you prefer to have payments made to an overseas bank account please provide details in Section 9.2.

9.1 Bank account

Name of bank or building society

____

Account name

____

____

Bank account number

| | | | | | | | |

Bank sort code

| | | – | | | – | | |

Building society roll number

| | | | | | | | | | | | | | | | |

9.2 Overseas/International bank account

Name of bank

____

Bank address/country

____

____

____

____

____

Account name

____

____

SWIFTBIC/Bank code

| | | | | | | | | | | | | | | | |

Account number (outside Europe)

| | | | | | | | | | | | | | | | |

IBAN (within Europe)

| | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | |

Reference (if required)

| | | | | | | | | | | | | | | | |

10 Connected persons

Please complete where appropriate.

Please note that the names you provide as Connected Persons are for reporting purposes only. Rathbones retains discretion on the reports which can be sent to any of these persons taking into account instructions you may provide in Section 11, Page 23.

Reporting is available as described in Section 11, Page 23.

Accountant

Company name

Title

☐ Mr ☐ Mrs

☐ Ms ☐ Miss ☐ Other (please specify)

Surname

Forename(s)

Address

Postcode

Telephone

Email

Solicitor

Company name

Title

☐ Mr ☐ Mrs

☐ Ms ☐ Miss ☐ Other (please specify)

Surname

Forename(s)

Address

Postcode

Telephone

Email

10 CONNECTED PERSONS CONTINUED

Please complete where appropriate.

Financial Adviser/Intermediary

Company name

Title

☐ Mr ☐ Mrs

☐ Ms ☐ Miss ☐ Other (please specify)

Surname

Forename(s)

Address

Postcode

Telephone

Email

Other Connected Person

Relationship

Scheme Administrator

Company name (if applicable)

Bespoke Pension Services Ltd

Title

☒ Mr ☐ Mrs

☐ Ms ☐ Miss ☐ Other (please specify)

Surname

Mc Closkey

Forename(s)

Gavin

Address

Daws House

33-35 Daws Lane

London

Postcode

WW7 4SD

Telephone

02476010285

Email

info@bespokepension services.co.uk.

If there are additional Connected Persons, please enter the details in the Client notes Section on Page 24.

11 REPORTING

Please complete
For all clients

Periodic reports are available to clients and Connected Persons in printed format and/or online. We ask you to indicate below which individual should receive which reporting option.

Please note that, if you or a Connected Person selects the Online Portfolio Service rather than the printed options, a valid email address must be provided in Sections 4 and/or 10.

	Online Portfolio Service valuations	Printed valuations	Online Portfolio Service Taxation Papers	Printed Taxation Papers (tick one box only)[1]	Annual Regulatory Report[2]	Contract notes[3]
Trustee/Director 1						
Trustee/Director 2						
Trustee/Director 3			X	X	X	
Trustee/Director 4	X	X				
Accountant						
Solicitor						
Financial Adviser/Intermediary						
Other Connected Person		X				

Valuation frequency

Please tick one of the following boxes to indicate how frequently valuations are to be received[4].

- [ ] Six monthly – March and September
- [ ] Six monthly – April and September
- [x] Six monthly – June and December
- [ ] Three monthly

1 Please note that printed Taxation Papers will not be sent if you have selected the Online Portfolio Service option. Printed Taxation Papers will only be sent to one recipient, either an authorised officer as listed in Section 4 or a professional adviser, so please tick only one of the printed Taxation Papers boxes.

2 By default, the Annual Regulatory Report will be sent only to an authorised officer as listed in Section 4.

3 For discretionary Funds, by default, individual contract notes will not be provided. Details of all contract notes will be included in the online and printed valuations. However, if individual contract notes are required as well, please place ticks in this column to indicate who should receive them and these will be provided in a timely manner. Should you specifically require dispatch on a T+1 basis, please contact your Investment Manager. For all other Funds, these will be sent to the Fund holder.

4 Unless otherwise stated this will default to six monthly – 31 March and 30 September for charities and six monthly – 5 April and 30 September for trusts, companies and similar entities.

12 Client notes

Please attach additional sheets as necessary and specify the number of sheets in the box below.

☐ If additional sheets have been used please specify the number.

13 Client verification – Entity

Please ensure that all copies provided are clearly legible.

This page does not apply to Bare Trusts except for footnote 1 below.

Please note that a minimum of two trustees, directors or other authorised officers must sign this document for it to be valid. They must be listed in Section 4 and must provide identity verification documents as per this Section.

Please note that the information provided below applies to UK clients only and is not comprehensive.

For overseas clients and UK clients unable to provide the verification documents listed below, your Investment Manager will be pleased to explain what is required.

13.1 Getting your documents certified

We are required to verify the identity and address of every prospective client, both individuals and entities, by obtaining suitable certified documents. Certification may be performed either by a Rathbones staff member or a third party as follows:

Rathbones certification
You can bring the appropriate original documents (see below) with you to a meeting with your Investment Manager who will take a copy of the originals and complete the certification process for you.

Third party certification
If you prefer, certification can be performed by a professional who is governed by anti-money laundering regulations such as an accountant, banker, financial adviser, postmaster or solicitor. They will need to view the original document and write the following words on a copy of each document to be certified:

'I certify that this is a complete and true copy of the original document which I have seen'

The professional should then sign underneath the words they have written and also write their name, the date they signed and the name and address of the company they work for.

13.2 Trust/Company agreements

Please provide an original or certified copy of the following documents.

- Copy of minutes appointing Rathbones as investment manager

The following document is required when not all of the trustees/directors are signing the form.

- Copy of resolution confirming full authority of signatories to sign on behalf of the applying entity (for trusts and charitable trusts this should be signed by a quorum of trustees)

13.3 Trust agreements

Please provide an original or certified copy of the following documents. Not applicable to company agreements.

- Trust deed
- Trust investment policy statement[2]
- Trust accounts or latest financial statements (if applicable)
- Details of additional trustees
- All deeds of appointment and retirement of all trustees not mentioned in the original trust deed

13.4 Company agreements

Please provide an original or certified copy of the following documents. Not applicable to trust agreements.

- Copy of certificate of incorporation
- Memorandum and articles of association
- Latest financial statements
- Details of additional directors

13.5 Trade union agreements

None of the above documents are required. Instead please provide the following.

- Trade union rules book

13.6 Charity agreements

If the charity is governed by a trust deed, please refer to Section 13.3 above. If the charity is registered with Companies House, please refer to Section 13.4 above.

1 If this agreement is for a Bare Trust and there is a trust deed available, we ask that you provide it.

2 Current UK legislation (the Trustee Act 2000) imposes a requirement on trustees to have in place a policy statement providing guidance to Investment Managers which we request that you provide.

13 Client verification – Individual

13.7 Identity verification

For EACH individual listed in Section 4 who will be providing instructions on the Portfolio, please verify their identity by providing ONE of the following. Either the original to be certified by Rathbones or a copy certified by a third party.

- Current passport
- Current full UK driving licence[1]
- HMRC tax notification[2]
- Government based correspondence[3]

For UK based company agreements only, please provide one identification verification document from the following list for all shareholders with a shareholding of 25% or more (10% or more for non UK based):

- Current passport
- Current full UK driving licence[1]
- HMRC tax notification[2]
- Government based correspondence[3]

For trust agreements only, please provide one identification verification document from the following list for all named beneficiaries of trust income (not relevant for charitable trusts):

- Current passport
- Current full UK driving licence[1]
- HMRC tax notification[2]
- Government based correspondence[3]

13.8 Address verification

For EACH individual listed in Section 4 who will be providing instructions on the Portfolio, please verify their address by providing ONE of the following. Either the original to be certified by Rathbones or a copy certified by a third party. Please note that documents used to verify identity may NOT also be used to verify address.

- Recent utility or council tax bill[4]
- Current full UK driving licence[1]
- Bank, building society, credit union statement/passbook[5]
- Mortgage statement from recognised lender[2]

For company agreements only, please provide one address verification document from the following list for all shareholders with a shareholding of 25% or more (10% or more for non UK based):

- Recent utility or council tax bill[4]
- Current full UK driving licence[1]
- Bank, building society, credit union statement/passbook[5]
- Mortgage statement from recognised lender[2]

For trust agreements only, please provide one address verification document from the following list for all named beneficiaries of trust income (not relevant for charitable trusts):

- Recent utility or council tax bill[4]
- Current full UK driving licence[1]
- Bank, building society, credit union statement/passbook[5]
- Mortgage statement from recognised lender[2]

13.9 Additional documentation

Each individual listed in Section 4 who has NOT met their Investment Manager prior to opening their Portfolio AND who will be providing instructions on the Portfolio should also provide ONE ADDITIONAL document from the following. Either the original to be certified by Rathbones or a copy certified by a third party.

- Personal portfolio statement from a UK investment manager (not older than 3 months)
- Bank, building society, credit union statement/passbook, (not older than 3 months). Credit card statements are not acceptable[6]

13.10 Non UK resident trust beneficiaries

Please provide the following

- A certified copy of either a non UK resident life tenant's passport or document, which includes an overseas Tax Identification Number (TIN)

1. Either the UK photocard licence or a current full old style paper licence. The paper counterpart of the photocard licence is not acceptable. Old style provisional licences are also not acceptable.
2. Not older than 12 months.
3. With relevant reference details eg. date of birth or National Insurance number.
4. Not older than 3 months for utility bills (mobile telephone bills are not acceptable). The local authority council tax bill must be for the current year.
5. Not older than 3 months (credit card statements not acceptable).
6. Please note that if this proof has already been used to verify the client's address then it may NOT also be used as additional verification.

14 Declarations and signature(s)

We have received the documents making up the Rathbone Investment Management Limited Agreement and Contractual Packs as described on Page 3 of this document and confirm we have agreed to Rathbone Investment Management Limited managing and/or advising on the investments and maintaining as Banker Capital, deposit and Income Accounts on our behalf, subject to the Terms of Business and other documents as referred to in the Terms of Business which make up our Agreement.

We confirm we are aware of the cancellation or withdrawal rights referred to in the Terms of Business (in Section 1 – Our Agreement and our services, under the subheadings, Cancellation rights and Withdrawal rights) under which our Funds are to be managed by Rathbone Investment Management Limited.

We accept that the information supplied in this form is only to enable Rathbone Investment Management Limited to manage or advise on our investment Portfolio in accordance with its Terms of Business.

We acknowledge that Rathbone Investment Management Limited is not our general financial adviser or pensions adviser, and any tax information provided is in the context of the investment advice and services offered. Rathbone Investment Management Limited is the principal trading company and a Subsidiary of Rathbone Brothers Plc, and is a bank.

We have read all of this Client Agreement and Profile and we confirm that we have provided full and accurate information on our personal and financial circumstances in order that you may manage or advise on our investments accordingly. We understand the service that is being provided and that Rathbone Investment Management Limited may decline to act on our behalf in the event that the information provided is incomplete.

We consent to Rathbone Investment Management Limited's dealing and best execution arrangements and acknowledge that on some occasions when Rathbone Investment Management Limited passes an order to another party for execution, the counterparty may execute the trade outside a regulated market or exchange.

We consent to the use of our Personal Data by Rathbone Investment Management Limited and its group companies (including but not limited to Rathbone Brothers Plc, Rathbone Unit Trust Management, Rathbone Trust Company, and Rathbone Pension and Advisory Services), in accordance with the Terms of Business, and the Data Protection Act 1998.

We confirm that we have full authority to sign on behalf of the company/trust and if all directors/trustees[1] do not sign a resolution authorising us will be provided.

If there is anything you do not understand, please contact your Investment Manager before you sign and return this Agreement and associated forms.

Please note that a minimum of two trustees/directors or other authorised officers as listed in Section 4 and who have had their identity verified as per Section 13 must sign this document.

Trustee/Director[1]

Signed Pauric M'Grane

Name Pauric Terence McGrane

Date 22.7.13

Signed Philip Michael M'Grane

Name Philip Michael M'Grane

Date 22.7.13

Signed C. M'Grane

Name CARMEL M'GRANE

Date 22.7.13

Signed M McGrane

Name Michael Mc GRANE.

Date 22.7.13

1. Or other authorised officer as described in Section 4 – Authorised officer information.

If there are additional signatories and signatures, please enter these in the Client notes Section on Page 24.

Investment manager notes

Investment Manager

Extension

Time

Date

Notes

Signed

Page ☐ **of** ☐

Investment manager notes

Investment Manager

Extension

Time

Date

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Signed

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RATHBONES
Established 1742