

Unsecured Income Form

for the Suffolk Life MasterSIPP

where protected rights are held by Suffolk Life Annuities Limited

This is a legally binding document between you and Suffolk Life. It is part of a set for plans where protected rights are held by Suffolk Life Annuities Limited, all of which should be read together. Please ensure you read the correct documents:

- » UI/ASP Key Features
- » Personal Illustration
- » Schedule of Fees
- » Schedule of Allowable Investments
- » Terms and Conditions
- » **Unsecured Income Form**

The letters 'SIPP' are rendered in a large, white, three-dimensional font. They are positioned on a light grey surface and cast soft shadows to the right, giving them a sense of depth and weight.

SUFFOLKLIFE
THE INTELLIGENT APPROACH

Please use this form when you want to begin taking benefits from part or all of your Suffolk Life MasterSIPP.

This form is not intended for annuity purchase.

Please complete this form using black ink and block capitals.

Where protected rights assets are held by Suffolk Life Annuities Limited and you also have non-protected rights at Suffolk Life, fees are charged for each of the non-protected rights and the protected rights plans. You may be able to benefit from lower fees by electing to move your assets into one plan under the Suffolk Life MasterSIPP where all assets are held by Suffolk Life Trustees Limited. We strongly advise you to consult your adviser before making any decision. Suffolk Life is unable to give you advice on the suitability of such a decision.

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Section 1

Investor's details

Title	Mr / Mrs / Miss / Ms / Other	<input type="text"/>	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Forename	<input type="text"/>			
Middle name(s)	<input type="text"/>			
Surname	<input type="text"/>			
Plan number(s)	<input type="text"/>			
Are you married or in a registered civil partnership?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
If yes, spouse's/registered civil partner's date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	Day / Month / Year			

If you have both protected rights benefits and non-protected rights benefits, please ensure that you insert below the number of the plan(s) from which you wish to take benefits.

If you have not done so already, you will need to provide evidence of your age and any change of name before benefits can be taken. Appendix A can be used by your adviser for this purpose.

- Suffolk Life will not give you advice about the suitability or otherwise of crystallising all or part of your benefits by the taking of a pension commencement lump sum and/or drawing an unsecured income.

We strongly advise you to seek financial advice before proceeding.

Please tick **A** or **B** below, as appropriate.

- A** *Prior to crystallising benefits I have taken advice from an authorised adviser.*
- B** *Having considered the matter, I will not be seeking financial advice and accordingly I wish to deal with Suffolk Life on an execution-only basis on making the application to crystallise benefits. As an execution-only client I confirm that I have received a relevant unsecured income key features document, including a personal illustration.*
- [Please go on to section 3.](#)

Section 2

Adviser declaration

- *This section should be completed by a regulated UK adviser/intermediary*

Name of authorised individual	<input type="text"/>			
Full name of regulated organisation	<input type="text"/>			
Regulator's reference number for organisation	<input type="text"/>	Regulator's reference number for individual	<input type="text"/>	
Address	<input type="text"/>			
	Postcode			
Contact numbers	Telephone	<input type="text"/>	Fax	<input type="text"/>
Email address	<input type="text"/>			

All required non-regulatory correspondence will be sent to this address. Copies can also be sent to the investor at his/her request.

If the regulated organisation is an appointed representative or part of a network, please give details below.

Name of principal or network	<input type="text"/>
Regulator's reference number for principal or network	<input type="text"/>

Please could you confirm whether you have provided advice to your client on taking benefits from their Suffolk Life MasterSIPP

I have provided advice to my client on taking benefits.

I have not provided advice to my client on taking benefits but I have explained the risks of unsecured income.

Section 2

2 (continued)

Nature of initial advice How was the sale transacted? Face to face in UK At distance

Declaration • *I / We confirm that we have verified that all relevant literature including this application is the latest available version.*
To check, please visit www.suffolklife.co.uk/applications

Name

Position in organisation

Signed

Date

Section 3

Unsecured income agreement

- This agreement is between you and Suffolk Life in respect of the plan(s) stated in section 1. It encompasses full and phased benefit crystallisation (taking of benefits) and is supplemental to the terms and conditions of the Suffolk Life MasterSIPP.
- The agreement is dated at the day on which we designate funds to provide benefits, whether by the payment of a lump sum to you or the creation of/addition to unsecured pension fund for each plan from which an unsecured income can be taken.

General

- 1 The number of units of your plan from which you have not yet taken benefits (i.e. the number of remaining uncrystallised units) is specified in section 5. Those remaining uncrystallised units are of equal value.
- 2 You must elect for either full or phased crystallisation of your benefits.
- 3 If you opt for full crystallisation of your benefits, you elect that the number of uncrystallised units stated in section 5.1 and/or 5.2 be applied to an unsecured pension fund.
- 4 If you opt for phased crystallisation of your benefits you elect for either partial crystallisation or targeted annual income. For targeted income after the first year's designation we will require you to complete a further unsecured income form each time you wish to designate further units of your plan.

If you opt for partial crystallisation of your benefits you understand that you will only need to nominate one of the three options in section 5.1b and 5.2b if applicable. If you specify a number of units to be crystallised, you elect that these units will be applied to an unsecured pension fund from which unsecured income can be taken. If you specify a value to be crystallised or a value for a pension commencement lump sum, you agree that we may increase this amount in order to apply a whole number of units to the unsecured pension fund from which unsecured income can be taken.

If you opt for a targeted annual income from your benefits this will be made up of a combination of a pension commencement lump sum and the maximum taxable income. Please note that the maximum taxable income is 120% of the basis amount derived from Government Actuary's Department (GAD) tables at the date of this agreement.
- 5 You elect to receive the maximum available pension commencement lump sum from each plan, provided it does not exceed 25% of the lower of the current lifetime allowance and the value of the unsecured pension fund(s) (subject to any protection and legal requirements), unless you confirm in writing to the contrary.

For the avoidance of doubt, after payment of the pension commencement lump sum (if any), the unsecured pension fund shall continue to be divided into the same number of units that were designated.
- 6 You must for each plan specify the initial gross annual income to be paid as unsecured income, the frequency of such income payments, the date of the first payment and the bank account to which it should be paid. The bank account should be a personal account in your own name and the payments must comply with the terms and conditions as modified by this agreement.
- 7 You can at any time, on giving us written notice, vary the payments provided for in clause 6 but subject always to the SIPP bank account having sufficient cleared funds ten working days prior to the payment date and any other terms and conditions as modified by this agreement. You may similarly vary the target income from your benefits or the payment frequency provided for in clause 4.

- 8 All unsecured income designations for your plan will be held in one arrangement and one maximum limit set for this arrangement. If in the future you elect to designate any further uncrystallised units of your plan this limit will need to be recalculated.
- 9 The date used for the valuation of your unsecured income designation(s) is the latest of:
- the date on which we receive your completed unsecured income application form;
 - the date of receipt of the final transfer in/contribution set out in your initial application form from which you wish to take benefits; or
 - the date that you reach the minimum retirement age.
- Lifetime allowance charge** 10 We will deduct any lifetime allowance charge (see section 4) payable from your plan(s) on the date that the funds are designated. If you are crystallising non-protected rights and protected rights benefits at the same time, we will crystallise your protected rights benefits first for the purposes of the lifetime allowance calculation unless you inform us to the contrary.
- Lump sum recycling** 11 Lump sum recycling is defined in Schedule 29 of the Finance Act 2004 and basically is where a tax-free lump sum is paid by a registered pension scheme and:
- as a result of this the amount of the contributions from all sources is more than 30% of the contributions that might have been expected based on previous contributions; and
 - the recycling was pre-planned; and
 - the amount of the total tax-free lump sum paid in the previous 12 months exceeds 1% of the standard life time allowance; and
 - the cumulative amount of the additional contributions exceeds 30% of the tax-free lump sum payment.
- This is not a full definition and if you require further information then please discuss this with your financial or tax advisers.
- If any tax charge arises on the scheme administrator as a result of recycling your pension commencement lump sum(s), these charges shall be payable from your Suffolk Life MasterSIPP. If there are insufficient funds in your plan(s) to meet these charges you agree to reimburse Suffolk Life for any shortfall.
- Fees** 12 The creation of each unsecured income designation within each plan and each later designation of any remaining uncrystallised units of your benefits to the unsecured income fund shall bear the unsecured income designation fee. The fees payable for income withdrawal, including that for an unsecured income designation, are as stated in the current Suffolk Life MasterSIPP schedule of fees for plans where protected rights are held by Suffolk Life Annuities Limited. The relevant Suffolk Life MasterSIPP schedule of fees is available on our website or on request. For the avoidance of doubt, all income withdrawal fees are in addition to other pension administration fees and investment administration fees set out in the Suffolk Life MasterSIPP schedule of fees for plans where protected rights are held by Suffolk Life Annuities Limited.
- Pension commencement lump sums and lifetime allowance lump sums will be paid by CHAPS, a same day telegraphic transfer to the bank/building society account detailed in section 5.3. This will incur a fee, currently £30 plus VAT where appropriate, in line with the relevant Suffolk Life MasterSIPP schedule of fees.
- Transfer** 13 You can at any time, on giving us written notice, transfer all or each of your unsecured pension funds to another pension scheme prepared to accept your unsecured pension fund.
- Annuity purchase** 14 You can at any time, on giving us written notice, exercise the right to purchase a pension annuity under the open market option in respect of each or any of the units making up each unsecured income fund, subject to the legal requirement that all protected rights benefits within the SIPP (whether crystallised or uncrystallised) must be annuitised together. You acknowledge that under current legislation each unsecured income fund must either be used to buy a pension annuity by age 75 or converted to an alternatively secured pension at that date. Annuities purchased with protected rights benefits must follow a prescribed basis.
- Warning** 15 You understand that unsecured income has risks as well as rewards, particularly if the investment performance of the unsecured income fund is disappointing or if too much income is withdrawn. Consequently, it will rarely be clear (except with the benefit of hindsight) whether unsecured income will or will not be ultimately beneficial for you.
- 16 When a conventional annuity is purchased, the amount of income which will be received by a particular annuitant who remains alive reflects an element of cross-subsidy from those who bought annuities but have died. An investor in good health who elects instead for unsecured income will receive no such subsidy, but instead retains a substantial portion of the original fund as a death benefit. The absence of such a mortality subsidy can have a substantial cumulative effect over a period of time, especially in male single life cases. This effect accelerates with age.

Lifetime allowance

Before taking benefits (crystallising) from your plan(s) we are required to test the value of your plan(s) against the lifetime allowance. (Details of the current lifetime allowance can be found on our website.)

We will not be able to pay your benefits unless this section is completed and the requested documents received.

Please tick the relevant boxes and give details as appropriate, including details of your Suffolk Life MasterSIPP and all other schemes.

- I have not taken any benefits from any registered pension scheme.

[Go to lifetime allowance charge section below](#)

- I am in receipt of benefits which commenced before 6 April 2006 (A-Day).

Have you put any other benefits into payment since A-Day?

Yes No Date of first post A-Day crystallisation

Please give the following details at today's date or, if you have put other benefits into payment since A-Day, the date given above.

Total annual maximum income entitlement from SIPPs with Suffolk Life	£ <input type="text"/>
Total annual maximum income entitlement from any other unsecured income funds	£ <input type="text"/>
Total annual income being received from defined benefit employer sponsored schemes	£ <input type="text"/>
Total annual income being received from annuities	£ <input type="text"/>

- I have taken benefits from any scheme after 5 April 2006.

Please give the following detail.

Total percentage of lifetime allowance used excluding any pre A-Day designations. %

Amount of pension commencement lump sum paid to you from any scheme.

Amount	Date

FOR ENCLOSURE

Please provide a copy of the most recent statement(s) from the provider(s) responsible for the benefits indicating the percentage of the lifetime allowance used to date.

We will also require details of any benefit crystallisation events not covered by these statements.

- I have enhanced protection and enclose a copy of the certificate from HM Revenue and Customs.
- I have a lifetime allowance enhancement under primary protection and enclose a copy of the certificate from HM Revenue and Customs.
- I have a lifetime allowance enhancement in respect of a pension credit or overseas transfer and enclose a copy of the certificate from HM Revenue and Customs.
- I will be crystallising benefits from another scheme at the same time as my Suffolk Life MasterSIPP and enclose details of which scheme I am taking benefits from first. I also confirm I have sent the same information to the other scheme.

Lifetime allowance charge

If the total value of your benefits taken, both now and previously, exceeds your personal lifetime allowance, please indicate how you would like the excess benefits to be paid. The excess, called the chargeable amount, will be subject to a lifetime allowance charge.

- If benefits are taken as a as a lifetime allowance excess lump sum, then a 55% lifetime allowance charge is payable.
- If benefits are taken as unsecured income then a 25% lifetime allowance charge is payable and the income is taxed at your marginal rate.

Please indicate below how you wish to take the benefits from any chargeable amount.

As a lifetime allowance excess lump sum As unsecured income

A combination of both, as follows: % as lump sum % as income

Unsecured income details

- Once a plan is fully crystallised, any further contributions or uncrystallised transfers will require the establishment of a new plan. If you would like to crystallise both non-protected and protected rights benefits please complete both section 5.1 and 5.2.

I would like to crystallise: Non-protected rights [Please go on to section 5.1](#) Protected rights [Please go on to section 5.2](#)

5.1 Non-protected rights benefits

Number of remaining uncrystallised units

Uncrystallised units are of equal value. A whole number of units must be applied to unsecured income. The target values may therefore be subject to rounding up.

Please select one of the following three options to indicate how you wish to take benefits from your non-protected rights benefits unsecured income fund.

A Full crystallisation

- I wish to crystallise all the uncrystallised units of the non-protected rights plan and take my full entitlement to a pension commencement lump sum. [Please complete the taxable income information below.](#)

B Partial crystallisation

- I wish to crystallise some of the uncrystallised units of the non-protected rights plan. [Please select one of the options below:](#)

i Number of units of the plan to be crystallised

or

ii Value of fund to be crystallised £

or

iii Value of pension commencement lump sum to be taken £

[Please complete the taxable income information below.](#)

Taxable income

Initial gross income required Maximum Nil Other If other, please specify amount £

Type of income payment Single Regular If regular, please give details below.

Frequency of income payments Monthly Quarterly Half-yearly Yearly

Date of first payment Month/Year

C Targeted income

This is to be made up of the maximum annual taxable income and the maximum pension commencement lump sum to reach the amount entered below.

- I wish to take the following targeted annual income:

£ Gross Net of basic rate tax Net of higher rate tax

Monthly Quarterly Half-yearly Yearly

Date of first payment Month/Year

We will continue to pay the same amount of taxable income in future years until you inform us to the contrary. If you require further pension commencement lump sums in the second and future years, you will need to contact us for the relevant form.

[Please go to section 5.2 if you are also crystallising protected rights.](#)

5.2 Protected rights benefits

Number of remaining
uncrystallised units

Uncrystallised units are of equal value. A whole number of units must be applied to unsecured income. The target values may therefore be subject to rounding up.

Please select one of the following three options to indicate how you wish to take benefits from your protected rights benefits unsecured income fund.

A Full crystallisation

- I wish to crystallise all the uncrystallised units of the protected rights plan and take my full entitlement to a pension commencement lump sum. Please complete the taxable income information below.

B Partial crystallisation

- I wish to crystallise some of the uncrystallised units of the protected rights plan. Please select one of the options below:

i Number of units of the plan to be crystallised

or

ii Value of fund to be crystallised £

or

iii Value of pension commencement lump sum to be taken £

Please complete the taxable income information below.

Taxable income

Initial gross income required Maximum Nil Other If other, please specify amount £

Type of income payment Single Regular If regular, please give details below.

Frequency of income payments Monthly Quarterly Half-yearly Yearly

Date of first payment Month/Year

C Targeted income

This is to be made up of the maximum annual taxable income and the maximum pension commencement lump sum to reach the amount entered below.

- I wish to take the following targeted annual income:

£ Gross Net of basic rate tax Net of higher rate tax

Monthly Quarterly Half-yearly Yearly

Date of first payment Month/Year

We will continue to pay the same amount of taxable income in future years until you inform us to the contrary. If you require further pension commencement lump sums in the second and future years, you will need to contact us for the relevant form.

5.3 Personal bank account to receive the lump sum and income payments

We are only able to make payments to a personal account in your own name which includes joint accounts.

Bank or building society	<input type="text"/>		
Address	<input type="text"/>		
		Postcode	<input type="text"/>
Sort code	<input type="text"/>		
Account in the name(s) of	<input type="text"/>		
Account number	<input type="text"/>	Roll number	<input type="text"/>

Payments may only be made to a UK bank account or to an account that can accept BACS or CHAPS payments.

Please speak to your bank if you have any questions as to whether your account is suitable.

All income payments will be made on the last business day of the month. We require 10 working days' notice to establish or amend income payments. For monthly payments, if there is insufficient time to set up your first payment you will receive a double payment on the next payment date.

We also need sufficient cleared funds in your SIPP bank account ten working days prior to each payment date as otherwise the payment will not be made. It is your responsibility to ensure sufficient funds are available in the SIPP bank account.

Benefits payable on death

- Please read the declaration before entering details of beneficiaries.

Declaration

- *On my death I wish the person(s) (if any) nominated in sections 6.1 and 6.2, if they are then living, to be the beneficiary(ies) of my unsecured income fund(s).*
- *I accept that this nomination is only an expression of wishes and I understand that whilst the scheme administrator will pay due consideration to those wishes they have absolute discretion as to the beneficiaries and to the proportion of benefits paid to each beneficiary unless otherwise provided by law.*
- *I understand that I can change the nominations in sections 6.1 and 6.2 at any time and that the scheme administrator will refer to the latest completed form held.*

6.1 Spouse/registered civil partner/financial dependant(s) as beneficiary(ies)

Non-protected rights death benefits may be payable to your spouse or registered civil partner and/or a person or persons who is/are financially dependent on you.

Protected rights benefits must provide an income for a surviving spouse or registered civil partner. If there is no spouse or registered civil partner, the benefits can be paid to a person or persons who is/are financially dependent on you.

[If none of the above apply go on to section 6.2.](#)

On your death the person(s) named below will be given the following options:

- 1 To take their share of the residual value of each fund in cash after deduction of 35% tax, except in respect of protected rights benefits
- 2 To take over their share of each unsecured income fund or convert it to an alternatively secured pension fund if the dependant is over the age of 75
- 3 To purchase a pension annuity with their share of each unsecured income fund

Each beneficiary can choose his/her own option from 1, 2 and 3 above or any combination of the three. Further details of these options are contained in the notes below and also in the relevant unsecured income key features document.

The beneficiary(ies) Please give details below of the beneficiary(ies). If you wish to nominate more than three, continue on a separate sheet and attach it to this form. [Then go on to section 6.2.](#)

Name

Address

Postcode

Relationship to investor

Non-protected rights benefits

 %

Protected rights benefits

 %

Date of birth

Name

Address

Postcode

Relationship to investor

Non-protected rights benefits

 %

Protected rights benefits

 %

Date of birth

6.1 (continued)

Name

Address

Postcode

Relationship to investor

Non-protected rights benefits

 %

Protected rights benefits

 %

Date of birth

Notes to section 6.1

- If the person(s) named in this section is/are under the age of 18 years at the date of your death then the scheme administrator will not accept his or her instructions (e.g. choice of benefit option). Instructions will normally be sought from the child's legal guardian(s) under such circumstances.
- A pension annuity on the life of a child must usually cease at his or her 23rd birthday.
- The person(s) named in this section is/are not obliged to take an unsecured income or alternatively secured pension from us and may transfer the fund to another provider. The open market option is available for annuity purchase.
- You are able to split the death benefits available under each unsecured income fund(s) between the beneficiaries in 6.1 and 6.2 unless they relate to protected rights benefits and you have a surviving spouse or registered civil partner.

6.2 Other beneficiaries

This section applies, in the event of your death, if:

- 1 You have not completed section 6.1; or
- 2 All of the beneficiaries you have named in section 6.1 die before you; or
- 3 All of the beneficiaries you have named in section 6.1 no longer qualify as financial dependants.

In these instances the residual value of each unsecured income fund will become payable generally in cash after deduction of 35% tax; or

- 4 If you wish to split the benefits payable on death between beneficiaries in section 6.1 and this section.

Any lump sum payments in respect of protected rights benefits may have inheritance tax implications.

The beneficiary(ies)

If you wish to nominate more than three, continue on a separate sheet and attach it to this form.

Name

Address

Postcode

Relationship to investor

Non-protected rights benefits

 %

Protected rights benefits

 %

Name

Address

Postcode

Relationship to investor

Non-protected rights benefits

 %

Protected rights benefits

 %

Name

Address

Postcode

Relationship to investor

Non-protected rights benefits

 %

Protected rights benefits

 %

Investor's declaration (including adviser remuneration)

Before signing the declaration for your own benefit and protection you should read carefully the following documents for plans where protected rights are held by Suffolk Life Annuities Limited.:

- this declaration;
- Section 3 (unsecured income agreement) of this form
- UI/ASP Key Features;
- Schedule of Fees;
- Terms and Conditions; and
- Schedule of Allowable Investments.

These documents together form the agreement upon which we intend to rely. If you do not understand any point then please ask your adviser or us for further information.

Data protection statement

We, Suffolk Life, take your privacy very seriously. We use the personal information collected via this form and any other information that you provide to us for the purposes of:

1. Providing you with our products and services and dealing with your enquiries and requests;
2. Administering your plan including the payment of benefits;
3. Carrying out market research, statistical analysis and customer profiling; and
4. Sending you information (by post, telephone or email) about our products and services.

By signing below, you agree to receive the information as described in 4 above, unless you tell us otherwise by ticking this box

We may need to transfer your information to countries outside the European Economic Area in order to provide our services to you.

We will disclose your information to other companies within the Suffolk Life group of companies, regulatory bodies, law enforcement agencies, the current and future owners of our business and suppliers we engage to process data on our behalf.

Declaration

- *I confirm, where a pension commencement lump sum is payable, that I will not be recycling the lump sum as described in clause 11 of section 3 (the unsecured income agreement).*
- *I accept the terms of the unsecured income agreement contained within this application which amend the terms and conditions of the Suffolk Life MasterSIPP.*
- *I wish the scheme administrator to pay any death benefit in accordance with section 6 of this application and agree to the declaration therein.*
- *I declare that to the best of my knowledge and belief the statements made in all sections of this unsecured income form (whether in my handwriting or not) are correct and complete.*
- *I understand that once all units have been applied to unsecured income and no uncrystallised units remain:*
 - *any further contributions or uncrystallised transfers will require the establishment of a new plan; and*
 - *any further crystallised transfers will require the establishment of a new sub-plan for each transfer.*
- *I have supplied all the necessary information and documentation requested in section 4 to enable Suffolk Life to carry out the lifetime allowance test.*
- *I have read the data protection statement above.*
- *I authorise Suffolk Life to pay my adviser (detailed in section 2) a fee / commission, plus VAT if applicable, of:*
 £ / % *of the designated fund(s) before payment of the pension commencement lump sum. Any flat rate fees will be assumed to apply to each plan from which you are designating funds.*

HM Revenue & Customs warning

It is a serious offence to make false statements. The penalties are severe. False statements could lead to prosecution.

Signature of investor

Date

A copy of the scheme rules is available from our website or on request.

A copy of this completed application form is available on request from Suffolk Life Pensions Limited.

Certificate Verification Form¹

Please complete a separate copy of this form for each certificate verified.

Registration district	<input type="text"/>		
Parish (if specified) & county	<input type="text"/>		
Entry number	<input type="text"/>		
Name of Registrar ² /official witness ²	<input type="text"/>		
Marriage/registered civil partnership only			
Date of ceremony	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of groom/registered civil partner	<input type="text"/>		
Date of birth or age of groom/registered civil partner	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of bride/registered civil partner	<input type="text"/>		
Date of birth or age of bride/registered civil partner	<input type="text"/>	<input type="text"/>	<input type="text"/>
Birth certificate only			
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
Place of birth	<input type="text"/>		
Registered name ³	<input type="text"/>		
Sex	<input type="text"/>		
Date of registration	<input type="text"/>	<input type="text"/>	<input type="text"/>
<ol style="list-style-type: none"> 1. Only information contained in the certificate may be recorded on this form. Where information for a particular field is not recorded, please state 'not recorded on certificate'. 2. In some cases the signature may be illegible (and the name is not printed). If this is the case, please state 'signature illegible'. This does, at least, confirm that the Registrar has signed the certificate. 3. Where a newborn baby has not been given a first name, it will be acceptable to refer to the surname and gender. 			
I/we certify that I/we have examined the certificate(s) of			
Client's name	<input type="text"/>		
Client's address	<input type="text"/>		
	Postcode		
And that the said certificate contains the information as recorded above. A copy is kept on the client file for my/our information to which you may request access.			
Signed	<input type="text"/>	Date	<input type="text"/>
Full name	<input type="text"/>	Position	<input type="text"/>
Verified by (signature of compliance officer)	<input type="text"/>		
Full name	<input type="text"/>		
Company address	<input type="text"/>		
	Postcode		
Regulator's reference number of organisation	<input type="text"/>		

www.suffolklife.co.uk

Suffolk Life is the trading name of Suffolk Life Pensions Limited (registered in England and Wales number 1180742) and Suffolk Life Annuities Limited (registered in England and Wales number 1011674).

Both companies are authorised and regulated by the Financial Services Authority.

Suffolk Life Pensions Limited is the operator and scheme administrator of the Suffolk Life MasterSIPP.

Suffolk Life Trustees Limited (registered in England and Wales number 6341296) is the trustee.

Suffolk Life Annuities Limited is an insurance company that provides the trustee investment plans to the trustee to hold commercial property investments or into which protected rights benefits can be invested.

The registered address of all companies is 153 Princes Street, Ipswich, Suffolk, IP1 1QJ, United Kingdom.

Tel: 0870 414 7000 Fax: 0870 414 8000

Telephone calls to Suffolk Life are recorded for training, monitoring and fact verification purposes.

TBS631 March 2010

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