Schroders Personal Wealth (ACD) General Investment Account – Subscription Form

Individual Investor Application Form

You should complete this form if you would like to invest in a new or existing General Investment Account.

- If you have any queries or support needs when completing this form, please call +44 (0)344 822 8910.
- Please fully complete sections 1, 2, 4, 6 and 8, (sections 3 and 7 if relevant) in BLOCK CAPITALS with a BLACK ballpoint pen in the white spaces or mark [X] in the boxes.
- To make a monthly investment, please also complete section 7 and keep a copy of the Direct Debit Guarantee.
- If you are making a lump sum investment please send a cheque with your completed application form.
- Cheques must be made payable to: Schroders Personal Wealth (ACD).
- Cheques will only be accepted from a UK bank account in GBP only.
- Third party cheques will not be accepted.

Return your completed application form and cheque (if applicable) to: Schroders Personal Wealth (ACD), PO Box 13482, Chelmsford CM99 2GN.

1 Your details

- We cannot accept 'care of' or 'PO Box' addresses.	
First/Sole	Joint
Existing Schroders Personal Wealth (ACD) Investor	Existing Schroders Personal Wealth (ACD) Investor Yes
Schroders Personal Wealth (ACD) Investor ID (if marked "yes" above)	Schroders Personal Wealth (ACD) Investor ID (if marked "yes" above)
Title Mr Mrs Miss Ms Other title	Title Mr Mrs Miss Ms Other title
Gender Female Male	Gender Female Male
Surname	Surname
Forename(s)	Forename(s)
Residential address	Residential address
Postcode	Postcode
Country of address	Country of address
Country of birth	Country of birth
Date of birth D D M M Y Y Y	Date of birth
	Schroders We Change

personal wealth | Lives

1 Your details continued

Your nationality(s)	Your nationality(s)
Daytime telephone number and email address	Daytime telephone number and email address
Telephone (day)	Telephone (day)
Email	Email
Please state below if you would like to have a specific name for this account	nt e.g. tuition fees (20 characters maximum).
Account designation (if any)	
To be completed by Financial Advisers (mark [X] only)	Broker stamp required for validity (not transferable)
Advised investment	
OR	
Non-advised (execution only) investment	
	Schroders Personal Wealth (ACD) Agent ID:
	Schroders Fersonal Wealth (ACD) Agent ID:

2 Investment choice

- Select which fund(s) you wish to invest in from the list below, and enter the fund name(s) and share class in the section below.
 - SPW Balanced Solution,
 - SPW Cautious Solution,
 - SPW Discovery Solution,
 - SPW Dynamic Solution.
- If you choose to have income shares then please also complete section 3.
- Income shares are not offered in SPW Balanced Solution.

	Incom-		Accumulation Shares	Lump sum (Initial £1,000 & subsequent £100 po	er fund)	Monthly savings (Minimum is £50 per fund)
Fund		or		£	and/or	£
Fund		or		£	and/or	£
Fund		or		£	and/or	£
Fund		or		£	and/or	£
Fund		or		£	and/or	£
Fund		or		£	and/or	£
Fund		or		£	and/or	£
Please collect my monthly payment on the D day Income	of each	n mor	nth.			
 Please complete this section for your income to be pa If this section is not completed and you have chosen I We cannot make a payment into an account which is 	ncome	share	es in section 2, t	· ·	ncomple	ete.
Name of Bank/Building Society			Name of	f bank/building society acco	ount hold	ler
Bank's/Building Society's address				Society roll number (if appli	•	
			Account	number	Soi	rt Code
Postcode						

4 Country of residence for tax purposes and related Taxpayer Identification Number ("TIN") or equivalent number

Please complete the following table indicating (i) where the account holder is tax resident and (ii) the account holder's TIN for each country indicated. If the account holder is a US citizen or US tax resident, please include United States in this table along with his/her US Tax Identification Number. If the account holder is tax resident in more countries than allowed for in the table below please use a separate sheet.

Country of tax (and citizenship		Tax Identification Number	If no TIN a	available enter Reason A, B or C, plus explanation where B is chosen Explanation
Reason A Th	a country where the acc	ount holder is liable to pay tax c	loos not issu	TINs to its residents
	*	wise unable to obtain a TIN or		
	TIN is required. (Note: quire the TIN to be disclo	,	horities of th	e country of tax residence entered above do not
		•		visiting the following web address: /tax-identification-numbers/#d.en.347759
If the account h	older is not resident in any	country for tax purposes, please	e mark [X] in	this box:
Declara	itions and sig	gnature		
the information I understand the relationship with I acknowledge provided to the countries in who	am the account holder (in provided on this form is leat the information supplied the Schroders Personal Withat the information cone tax authorities of the collich the account holder by Schroders Personal Western in provided in the account holder by Schroders Personal Western in provided in the account holder by Schroders Personal Western in provided in the account holder by Schroders Personal Western in provided in the account holder by Schroders Personal Western in provided in the account holder by Schroders Personal Western in the provided in the pro	, to the best of my knowledge a ed by me is covered by the full ealth (ACD), including those set tained in this form and informat untry in which this account(s) is nay be tax resident pursuant to	and belief, ac provisions o tting out hov tion regardin s/are maintai intergovernr	Ider) of all the account(s) to which this form relates. I declare that ccurate and complete. If the terms and conditions governing the account holder's wit may use and share the information supplied by me. If the account holder and any Reportable Account(s) may be ined and exchanged with tax authorities of another country or mental agreements to exchange financial account information. It is well as the information in this
Name (please	orint full name)		7	
Signature				
Date	DD	MMYYYY	′	

4 Country of residence for tax purposes and related Taxpayer Identification Number ("TIN") or equivalent number continued

(for joint applicants)

Date

Please complete the following table indicating (i) where the account holder is tax resident and (ii) the account holder's TIN for each country indicated.
If the account holder is a US citizen or US tax resident, please include United States in this table along with his/her US Tax Identification Number.
If the account holder is tax resident in more countries than allowed for in the table below please use a separate sheet.

Country of tax residence	- 11 20 2 5 1		available enter Reason A, B or C, plus explanation where B is chosen
(and citizenship if US)	Tax Identification Number	Reason	Explanation
Reason A The country where the a	ecount holder is liable to pay tax	door not iccu	a TINe to ite recidente
•	herwise unable to obtain a TIN or		
		•	e country of tax residence entered above do not
require the TIN to be dis		.110111165 01 111	e country of tax residence efficied above do not
·	·		
Guidance on the issuance and use of	•		visiting the following web address: (tax-identification-numbers/#d.en.347759
www.oecd.org/tax/automatic-exc	nange/crs-implementation-and	-assistance/	tax-identification-numbers/#d.eff.347739
If the account holder is not resident in	any country for tax purposes, pleas	e mark [X] in	this box:
If the account holder is not resident in	any country for tax purposes, pleas	e mark [X] in	this box:
		e mark [X] in	this box:
		e mark [X] in	this box:
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D D M M Y Y Y

5 Glossary of Terms

Below you will find specific terms and their definitions that appear in this document.

Tax Regulations – The term "tax regulations" refers to regulations and Intergovernmental Agreements implementing automatic exchange of information between the UK and the US (sometimes referred to as FATCA) and the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (as enacted in the EU under a Directive referred to as DACII) which excludes the US.

FATCA – The Foreign Account Tax Compliance provisions (commonly known as FATCA) contained in the US Hire Act 2010. Note this is implemented under an Intergovernmental Agreement between the UK and the US.

Reportable Person – For FATCA purposes is an individual who is a US Citizen or US tax resident. For CRS purposes a Reportable Person is one who is tax resident in a jurisdiction other than the one where the account is held and where the jurisdiction of tax residence has entered into an Automatic Exchange of Information Agreement. In certain circumstances (including if we do not receive a valid self-certification from you upon request) we may be obliged to share information on your account with HMRC if certain information on your account suggests a foreign tax residency and this has not been successfully refuted.

US Person - US Person

The term "US Person" for FATCA means:

- a US citizen or US tax resident individual,
- a partnership organised in the United States or under the laws of the United States or any State thereof,
- a corporation incorporated in the United States or under the laws of the United States or any State thereof,
- a trust if:
 - iii. a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and
 - iv. one or more US persons have the authority to control all substantial decisions of the trust.

Reportable Payment – Any distribution from the fund, including accumulation distributions or redemption of shares from the fund. Note a redemption includes a liquidation of your investment during the first 14 days.

Reportable Information – In addition to your name, address, tax residence and tax identification number, the value or balance of your accounts and any Reportable Payments received in a calendar year, will be reported to HMRC as required under the Tax Regulations.

6 Declaration

Please read through the declaration and, if you agree with it, sign and date the appropriate boxes below.

Money Laundering

I understand that Schroders Personal Wealth (ACD) may need to use credit reference/information agencies in order to satisfy Schroders Personal Wealth (ACD) statutory money laundering obligations. These agencies may keep a record of this enquiry.

I/We understand that this application will be effected at the ruling buying price at the next valuation point after Schroders Personal Wealth (ACD)'s receipt of my/our application form and that for lump sum investments a contract note giving details of the shares purchased will be issued no later than the next valuation day following the valuation point. I/We acknowledge that I/we may request the latest Managers' Report and Fund Prospectus, and that these are available from Schroders Personal Wealth (ACD)'s offices. I/We understand that any monies held as client money on my/our behalf will be held in a client money account which is a noninterest bearing account.

I/We understand and accept that this application is subject to the current applicable Schroders Personal Wealth (ACD) Prospectus and Terms and Conditions. I/We also confirm that I/we have been provided with the relevant Key Investor Information Document(s) and Supplementary Investor Information Document for each fund.

I/We declare that:

- a. I/We are not a US Person and that I/we are not applying as the proxy-holder of a person who is a US Person or I/we are a US Person but only acting as a nominee distributor for underlying investors who are not a US Person;
- I/We have not been solicited to purchase Shares while physically present within the US;
- at the time I/we placed our order to buy Shares I/we were outside of the US;
- d. I/We will not transfer any of the Shares or any interest therein to a US Person;

e. if our underlying Investor status as a non-US person should change, I/we will immediately inform you. In such event, I/we agree that Schroders Personal Wealth (ACD) shall be entitled to (but shall not be obligated to) repurchase, or to require to us to sell our Shares to a person designated by Schroders Personal Wealth (ACD).

If you are completing this form as an individual or individuals, please ensure you complete the Individual Self-Certification in section 4.

Please note that we are unable to accept your application unless a valid Individual Self-Certification is completed which accompanies this application form.

First applicant's signat	ure	
Joint holder's signatur	e (if applicable)	
Date	DD MM YY	Y

How we use your information

For the purposes of the General Data Protection Regulation, the data controller in relation to any personal data you supply is Schroders Personal Wealth (ACD). Information you supply may be processed for the purposes of investment administration by Schroders Personal Wealth (ACD), by third parties who provide services to Schroders Personal Wealth (ACD) and by your financial adviser, and such processing may include the transfer of data out of the European Economic Area.

You can find out more about how we use your personal information by visiting our website to view our full privacy notice on spw.com/privacy-policy

7 Instruction to your bank or building society to pay by Direct Debit

- Please only complete this section if you wish to invest by Direct Debit. For joint bank or building society accounts please ensure both account holders sign the instruction.
- Your Direct Debit will be collected on the date of your choice as stated in section 2.



Please fill in the whole form including official use box using a ballpoint pen and send it to:	Service user number 7 8 6 1 9 2				
Schroders Personal Wealth (ACD)					
PO Box 13482	FOR Schroders Personal Wealth (ACD) OFFICIAL USE ONLY This is not part of the instruction to your bank or building society.				
Chelmsford					
CM99 2GN					
Name(s) of account holder(s)					
Bank/building society account number					
	Instruction to your bank or building society Please pay Schroders Personal Wealth (ACD) Direct Debits from the				
Branch Sort Code	account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Schroders Personal Wealth (ACD) and, if so, details will be				
Name and full postal address of your bank or building society	passed electronically to my bank/building society.				
To: The Manager Bank/building society					
Address	Signature(s)				
Postcode	Date DDMMYYYY				
Reference					
Banks and building societies may not accept Direct Debit Instructions for som	ne types of account.				



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Schroders Personal Wealth (ACD) will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Schroders Personal Wealth (ACD) to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Schroders
 Personal Wealth (ACD) or your bank or building society, you are entitled
 to a full and immediate refund of the amount paid from your bank or
 building society
 - If you receive a refund you are not entitled to, you must pay it back when Schroders Personal Wealth (ACD) asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required.
 Please also notify us.

8 Your preferences

Marketing

- We would like to keep you up to date with information about the range of products and services available from Schroders Personal Wealth*.
- Please mark [X] in the boxes below to let us know you are happy for us to send you further details. If you change your mind you can update your choice at anytime by contacting us.

Your marketing preferences:

I am happy to receive information from Schroders Personal Wealth via:

Email Post Telephone

*You will receive marketing from:

- Scottish Widows Schroder Personal Wealth Limited
- Scottish Widows Schroder Personal Wealth (ACD) Limited

Half yearly statements:

If you wish to automatically receive your half yearly statement in large print/ Braille, please mark **[X]** in the below boxes:

Braille Large print



spw.com

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

Calls may be monitored and recorded and call costs may vary depending on your service provider.

Schroders Personal Wealth (ACD) is a trading name of Scottish Widows Schroder Personal Wealth (ACD) Limited. Registered in England and Wales No. 11722973. Authorised and regulated by the Financial Conduct Authority number 834833.

Registered Office: 25 Gresham Street, London EC2V 7HN. Eligible investments with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.