

Additional Permitted Subscription (APS)

Investment Application Form



APPLICATION FORM

Please refer to the instructions and Questions & Answers at the end of this application form, before completing it.

- This application form should be completed where you as the surviving spouse/civil partner of the deceased are investing the APS allowance into a Jupiter ISA.
- Please complete this form in blue or black ink.

1 Your Personal Details *Compulsory*

<input type="checkbox"/>	Please tick if an existing unitholder	Unitholder no.	
Title	First name(s)	Surname	
Permanent residential address			
		Postcode	
Mobile Tel. No.		Other Tel. No.	
Date of birth (dd.mm.yy)			
National Insurance number			
Email address (not compulsory)			
Security password (we will ask for this password to identify you when you call)			
Occupation		Nationality	
<input type="checkbox"/>	Please tick this box if you do not have a National Insurance number		

Your National Insurance number can be found on your P60, tax return, notice of coding or pension book.

2 Details of the Deceased *Compulsory*

<input type="checkbox"/> Please tick if the deceased is an existing Unitholder of Jupiter	Unitholder no.												
Deceased full name													
Permanent residential address of the deceased at their date of death													
						Postcode							
Deceased date of birth								.			.		
Deceased National Insurance Number													
Date of marriage or civil partnership between the investor and the deceased								.			.		
Date of death								.			.		
Deceased ISA account number(s) with existing ISA Manager													

Please note if multiple ISAs were held by the deceased with the ISA manager their value will be combined to form one additional permitted subscription allowance.

3 Stocks & Shares ISA – Subscription Amount and Method *Compulsory*

I wish to subscribe to a Jupiter Stocks & Shares ISA

I wish to subscribe	£	of my APS allowance	Or		100% of my APS allowance
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Please bear in mind that where the deceased's date of death is after 6 April 2018 and they held a Jupiter ISA, you may be eligible for an increased APS allowance. Please contact us for further details.

Please indicate how you would like to subscribe

☐ **Option 1 – Re-register the existing holdings in the deceased investor's Jupiter ISA (in specie)**

This option is only available if you are entitled to the ISA assets. You won't need to complete section 4 if you are re-registering 100% of your allowance. If there are additional executors on the account, they will need to sign below to confirm that you are entitled to the ISA assets.

Executor name
Executor signature
Executor name
Executor signature
Executor name
Executor signature

☐ **Option 2 – Subscribe in cash**

Please complete section 4 and enclose a cheque made payable to '**Jupiter Unit Trust Managers Limited**'.

Payment by cheque must be drawn on your personal bank account. Where payment is by building society cheque or banker's draft, it must be certified on the back, with details of your account to show that payment is being made from your personal bank account.

Please be aware that once a subscription to an APS allowance has been made, any future subscriptions under that APS allowance **MUST** be made to us as ISA Manager and be accompanied by another APS Investment Application Form.

** If (a) the total value of the deceased's ISA account has risen above the APS allowance or (b) you wish to subscribe less than 100% of the APS allowance, then the holdings will be re-registered proportionally across all the funds based on the previous business day's prices.*

4 Stocks & Shares ISA – Investment Selection

If you are investing directly with Jupiter i.e. without using an authorised financial adviser, please ensure you have read the most recently issued J-class Key Investor Information Document(s) as you will be investing in to J class units. If you are investing through an authorised financial adviser, please ensure you have read the most recently issued L-class Key Investor Information Document(s) as you will be investing into L class units.

If you are funding the investment by cheque, complete the 'Amount' column. If you are re-registering the existing units, complete the 'Unit' column. Please note that this is not required if you have already indicated that you are doing a full re-registration in section 3

Fund choice (please insert full name of fund(s))		
The minimum lump sum amount is £500 per fund.		
	Units	Amount
1.		
2.		
3.		
4.		
5.		
6.		
Fund choice total		

5 Income Distribution and Withdrawal Payment Bank Details

Name of Bank/Building Society						Bank address					
										Postcode	
Bank account name						Building Society roll no. (if applicable)					
Bank/Building Society sort code											
Bank/Building Society A/C no.											

Tick if you want these to apply to:

Income distributions	
Withdrawal payments	

If you don't provide income details for your distributions, your investment will be placed into accumulation units and any income will be accumulated within the fund.

It is your responsibility to let us know if your bank details change.

6 Agent Details *To be completed by your agent if appropriate*

☐ Please tick this box if advice **has** been provided in connection with this application.

☐ Please tick this box if advice **has not** been provided in connection with this application.

Agent stamp

Consultant's name
Agency number

7 Declaration and Authorisation *Compulsory*

Please read this section carefully before signing and dating the declaration.

I the investor to the Jupiter ISA declare that:

- I am the surviving spouse/civil partner of the deceased,
- I was living with the deceased within the meaning of section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we were not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down).
- the subscription is made under the provisions of regulation 5DDA of the ISA regulations (additional permitted subscription).
- the subscription is being made
 - in the case of cash subscriptions, within 3 years of the date of death, or if later, 180 days of the completion of the administration of the estate (where the deceased died in the period beginning with 3 December 2014 and ending on 5 April 2015, the deceased is treated as dying on 6 April 2015).
 - in the case of in specie transfers, within 180 days of the completion of the administration of the estate
- I declare that I am 18 years of age.
- I hereby authorise Jupiter Unit Trust Managers to:
 - (i) hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash
 - (ii) make on my behalf any claims to relief from tax in respect of ISA investments, and
 - (iii) on my written request, transfer or pay to me, as the case may be, ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any cash.
- I understand that Jupiter accepts no responsibility for any loss incurred as a result of any delay between my submission and Jupiter's receipt of the application form.
- I confirm that:
 - A** I have read and retained* the Supplementary Information Document and Terms & Conditions together with the most recently issued Key Investor Information Document(s), relevant to the Fund(s) and share class selected in section 4.
 - B** I am aware that you will use the Delivery versus Payment Exemption as detailed in the Terms & Conditions.
 - C** I give permission for client money held on my behalf to be transferred to another provider, should Jupiter

become insolvent.

- D** I am not a US Person nor am I applying for units on behalf of a US Person nor am I applying for units in order to further offer, sell or transfer such units directly or indirectly to (a) US Person(s), (a 'US Person' is a national, citizen or resident of the United States of America or a corporation or partnership organised under the laws of the United States of America or having a principal place of business in the United States of America).
- E** I am not nor am I applying for units on behalf of (a) Canadian Person(s) or otherwise in a position where you would deal with me in or into Canada nor am I applying for units in order to further offer, sell or transfer such units directly or indirectly to (a) Canadian Person(s) or other persons in Canada. (a 'Canadian Person' is a national, citizen or resident of Canada or a corporation or partnership organised under the laws of Canada or having a principal place of business in Canada).

* Documentation is available on the Jupiter website: www.jupiteram.com or by contacting us using the details on the covering sheet.

- The information on this completed application form is correct to the best of my knowledge.
- I agree to be bound by the Terms & Conditions relating to the ISA investment, and to inform you in writing immediately of any changes in my circumstances. I understand that this application is subject to acceptance by the ISA Manager. Jupiter Unit Trust Managers Limited processes your data in accordance with the Data Protection Act 1998, and (with effect from 25 May 2018), the General Data Protection Regulation (EU) 2016/679. For further information about how Jupiter may use the information provided by you, please refer to the section headed Data Protection in the Jupiter Terms & Conditions.
- If you are unsure of the suitability of this investment, you may wish to contact a financial adviser (IFA).
You are not contractually bound until the first ISA investment is made.

Applicants Signature		Date
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Jupiter APS Investment Application

Important Instructions to help complete this form



If you need help with this form

- Phone us on **0800 561 4000** (from overseas: **+44(0)1268 448642**) between 9.00am and 5.30pm, Monday to Friday
- Email us at **enquiries@jupiteronline.co.uk**
- Use webchat via our website, **www.jupiteram.com**
- If you want any document in another format (for example Braille, large print or audio), please contact us.

Advice

We recommend you discuss any investment decisions with a financial adviser, particularly if you are unsure whether an investment is suitable. Jupiter is unable to provide investment advice. You can contact either www.thepfs.org/yourmoney/find-an-adviser/ or www.unbiased.co.uk who will be able to help you find one.

Documents to read before you invest

- Please ensure that you have read the following documents before completing this form. They are available on our website www.jupiteram.com or to order from us
 - The Terms and Conditions.
 - The Key Investor Information Document (KIID) relevant to the fund(s) and share class you are investing in.
 - The Supplementary Information Document (SID).

Important information to know before you invest

You will need to contact us in writing for an APS valuation. We will require the below information:

- The deceased's:
 - name and address
 - date of birth
 - date of death
 - National Insurance number (if known)
- The date of your marriage/civil partnership to the deceased client
- A declaration stating that you are the surviving spouse/civil partner and that you were living with the deceased at the date of their death

Completing your application form

- Please return this form to us at **Jupiter Unit Trust Managers Limited, PO Box 10666, Chelmsford CM99 2BG.**
- We may contact you if we have any questions on your application form.
- If you miss any of the compulsory sections, then your application may be rejected and your investment not made.
- Income units are where the income available for distribution, if any, is paid to you. Accumulation units are where the income available for distribution, if any, is retained within the fund and is reflected in the price of the units.
- Where your spouse/civil partner had a Jupiter ISA, the unitholder number can be found on correspondence we have previously sent you such as contract notes and bi-annual statements.
- You will need to confirm whether:
 - You want the units re-registered from your late spouse/civil partner's account into your account (i.e. an in specie transfer) or

Jupiter APS Investment Application

Important Instructions to help complete this form



- You will be funding the payment with a cheque
- Cheques needs to be made payable to **Jupiter Unit Trust Managers Limited.**
- If you are not the executor/sole executor on the account, you will need the other executor(s) confirmation that you are entitled to the ISA assets.

Next steps

- If the units are being re-registered from your late spouse/civil partner's ISA, they will be transferred into a new account in your name.
- If you are funding the payment by cheque, you will receive the price at the next valuation point after we have received your instruction. We will send you a contract note confirming the transaction the day after the deal has been priced.

Questions and Answers

What is the Additional Permitted Subscription?

Where a person holding an ISA dies on or after 3 December 2014, and that person was married or in a civil partnership, the surviving spouse/civil partner is entitled to an extra ISA allowance. This is referred to as the 'Additional Permitted Subscription' (APS) allowance. This means that the surviving spouse/civil partner can invest up to the APS allowance i.e. the value of the ISA held by the surviving spouse/civil partner, in addition to their normal annual ISA allowance.

The exception is if the surviving spouse was not living with their spouse/civil partner when they died because they were separate under a court order or a deed of separation or in circumstances where their marriage or civil partnership had broken down.

Please note: When the word 'transfer' is used in the context of an APS ISA, it refers to the transfer of an allowance and not the actual transfer of any assets held within the deceased's ISA.

How can the APS allowance be used?

As the spouse/civil partner of an ISA holder, you are able to do the following:

- Use the APS allowance in the deceased's ISA to fund a Jupiter Stocks & Shares ISA. In such instances you will need to complete this form (form A)
- Transfer the APS allowance held with another ISA manager to a Jupiter Stocks & Shares ISA. In such instances, you will need to complete form B. This can be found on our website www.jupiteram.com or by contacting us

The APS allowance cannot be transferred to another person and can only be used by the spouse or civil partner of the deceased.

Can the APS allowance be used by a non-UK resident?

The spouse/civil partner doesn't need to be a UK resident in order to use the APS allowance. US/Canadian persons are not able to hold a Jupiter APS ISA.

Can I use the APS allowance if I am not entitled to the assets of the estate?

Yes, you are still able to transfer the APS allowance to us/another chosen ISA provider. You will then be able to fund an investment up to the APS allowance within the permitted time period.

Jupiter APS Investment Application

Important Instructions to help complete this form



Is there a time limit for using the APS allowance?

You can do a cash transfer (i.e. where the APS allowance is being funded by a payment), within a period of three years from the date of death, or if later, within 180 days of the completion of the administration of the estate.

You can do an in specie transfer (i.e. where the units are being transferred), within 180 days of beneficial ownership passing to you.

Other points to consider

- Once an APS allowance transfer request is initiated, the ISA providers have 30 days to exchange information.
- The APS allowance cannot be transferred to another person and can only be used by the spouse or civil partner of the deceased.
- If multiple ISAs were held by the deceased with the ISA manager, their value will be combined to form one additional permitted subscription allowance.
- An APS allowance can only be transferred once and only where no subscriptions have been made under that APS allowance. Once transferred, subscriptions may only be made in cash.

How is the APS allowance calculated?

Did your spouse/civil partner die between 3 December 2014 and 5 April 2018?

Yes

The APS allowance will be the value of the ISA at the date of death?

If your spouse/civil partner died before 3 December 2014, you are not entitled to an APS allowance.

No, the client died after 5 April 2018

Was your spouse/civil partner's account closed more than 3 years after the date of death or has the APS allowance already been transferred or used in whole or in part?

Yes

The APS allowance will be the value of the ISA at the time of death

No

The APS allowance will be the higher of the value as at the date of death or the date the ISA account was closed. In other words, the ISA will continue to retain its tax efficient status.