Client Number:

ESTATE APPLICATION PACK

Use this application pack to tell us what to do with the Estate. There are several options, and we're here to help.

The assets can be withdrawn or transferred to a new or existing HL account in the beneficiary's name. If they don't already have an account set up, they'll need to complete an application form. You can find this and all other relevant forms in this pack.

Please return this booklet and all relevant forms, along with a sealed copy of the Grant of Probate (or Small Estates Declaration and Indemnity Form on page 5 if needed). We can't process anything until we have these forms, unless you're returning the Declaration and Indemnity form on page 4.

We've indicated below which of the forms you should complete. Please make sure you've looked at the following included with your pack:

- The account valuation
- 'What happens when someone dies' guide
- 'Inheriting Money' guide

If you have any questions, we're here to help on: **0117 900 9000**, visit **www.hl.co.uk** or email us at **helpdesk@hl.co.uk**

Pages 2 and 3 – **Introduction and Explanatory Notes**

☐ Page 4 – **Declaration and Indemnity Form**

Use this form if you want assets to be sold to pay Inheritance Tax, funeral expenses or to be held as cash pending receipt of a Grant of Probate.

☐ Page 5 – **Small Estates Declaration and Indemnity Form**

Use this form if the total value of the assets held by HL are below £50,000 and you're not already applying for a Grant of Probate.

☐ Page 6 – **Estates Release Form – Fund and Share Account and Active Savings Account**

Use this form if the deceased held assets in a Fund and Share Account and /or an Active Savings Account.

☐ Page 7 – **Estates Release Form – HL ISAs (including Lifetime ISA)**

Use this form if the person who has died held assets in an ISA. If you select option 2b on this form the spouse should complete the Additional Permitted Subscription form on pages 11 and 12.

☐ Page 8 – **Estates Release Form – Portfolio Management Service (PMS) Main Account**

Use this form if the person who has died held assets in a PMS Main Account.

☐ Pages 9 – **Estates Release Form – Portfolio Management Service (PMS) ISA**

Use this form if the person who has died held assets in a PMS ISA. If you select option 2b on this form the spouse should complete one of the Additional Permitted Subscription forms on either page 10 (for the PMS ISA) or pages 11 and 12 (for the HL ISA).

☐ Pages 10 – **Portfolio Management Service ISA – Additional Permitted Subscription (APS)**

The spouse should use this form to use their APS allowance to transfer assets held in an PMS ISA or make a cash subscription to a PMS ISA in their name.

☐ Pages 11 and 12 – **HL ISA Additional Permitted Subscription (APS)**

The spouse should use this form to use their APS allowance to transfer assets held in an HL Stocks and Shares ISA or make a cash subscription to an HL Stocks and Shares ISA in their name.

☐ Pages 13 – **Additional Permitted Subscription (APS) Transfer**

The spouse should use this if they want to transfer an APS allowance from another provider to use in an HL Stocks and Shares ISA or PMS ISA.

☐ Pages 15 – **HL Fund and Share Account**

The beneficiary should use this form to open an HL Fund and Share account.

HARGREAVES LANSDOWN

INTRODUCTION AND EXPLANATORY NOTES

The Estate Application Pack is designed to help you through the process of administering account(s) the deceased held with Hargreaves Lansdown. We are dedicated to making the process as smooth and quick as possible.

In this pack the term ‘spouse’ includes ‘civil partner’. We use ‘Grant of Probate’ to also cover ‘Grant of Representation’, ‘Letters of Administration’ (if the deceased did not leave a Will) or ‘Certificate of Confirmation’ (in Scotland) where applicable.

What has happened to the account?
Access to the deceased’s account has been frozen and cannot be reinstated. No further purchases, deposits or withdrawals can be made. Any underlying investments may continue to attract dividends and will be subject to market movements. Any cash will continue to receive interest.

Inheritance Tax and Probate
Inheritance tax will have to be paid where necessary before you can receive a Grant of Probate. Probate is given by a court to the executor(s) to allow them to administer and distribute a deceased person’s estate. The time taken to issue probate usually depends on the complexity of the estate. A full valuation of the deceased’s account(s) as at the date of death (or the first business day preceding death if this was a non-business day) is enclosed to assist in any application for probate. Please visit www.gov.uk/wills-probate-inheritance or www.bereavementadvice.org for further information on probate.

If you are applying for a Grant of Probate we must see a sealed copy before we can distribute the deceased’s account(s). Alternatively, if the total value of the deceased’s Hargreaves Lansdown account(s) (excluding any pensions) is below our discretionary limit of £50,000, and you are not already applying for probate, the Small Estates Declaration and Indemnity Form on page 5 should be completed and returned. If you are using this form we also require a certified copy of the deceased’s Will.

Settling of funeral expenses and/or Inheritance Tax
We cannot usually disinvest or distribute any assets until a sealed Grant of Probate is received. However, if you are concerned about stock market performance and wish to protect the account from potential falls in value, or would like to use the funds to pay Inheritance Tax or funeral expenses, we may be able to make an exception. To request this, please send us a completed Declaration and Indemnity form on page 4. We can pay any fees or tax from the deceased’s account directly to HMRC or the funeral director on your behalf.

Types of account
The deceased may have held more than one account with Hargreaves Lansdown. In most cases the funds can either be moved into a new or existing Hargreaves Lansdown account in the name of the beneficiary, or be paid out as cash.

Where the deceased held a joint account with another person, this account will automatically be transferred into an account in the sole name of the surviving joint account holder, in line with our Terms and Conditions. If applicable, we have enclosed a separate valuation of this account, detailing the transferred assets for your records.

Designated accounts
A designated account is an HL Fund and Share Account held separately from the investor’s other accounts as they have marked it for a specific purpose or person(s). If applicable, a current valuation of this account is enclosed. A designated account forms part of the deceased’s estate and is treated in the same way as an individual HL Fund and Share Account (see page 3).

Bare Trust Accounts
A bare trust account is an HL Fund and Share Account held separately from the investor’s other accounts on trust for another person, for example a minor. If applicable, a current valuation of this account is enclosed. Money in a bare trust has been gifted to the other person and so does not form part of the deceased’s estate.

Where the account was held on behalf of a minor it will need to be maintained on their behalf by another trustee. If there are no other trustees another one will need to be appointed. You should confirm their details in writing and the trustee will need to complete an HL Fund and Share Account application form (page 15). Funds can only be paid out of a bare trust account before the beneficiary is 18 if the funds are to be used for the benefit of the beneficiary. We are only able to accept this instruction from the trustee.

Where the account was held for someone other than a minor, the beneficiary may complete an HL Fund and Share Account application form (page 15) and take control of the account for themselves. The completed application form should be returned to us with written authority from the remaining trustees, or the executors of the estate if there are no remaining trustees, to transfer the assets and a certified copy of the Will. It is also possible for the account to continue as a bare trust with a new trustee. The details of the new trustee should be confirmed in writing and the trustee should complete an HL Fund and Share Account application form (page 15).

Certified copy of the Will
A certified copy of the Will is a photocopy with each page containing the wording ‘the copy is a true and up to date copy of the Will’ and an original wet signature from a professional such as a solicitor, bank manager, stockbroker, investment manager, IFA, accountant, teacher, doctor, minister of religion, or justice of the peace. The front or last page should also give the name, address, contact telephone number, and the profession of the person who has certified the copy.

Security
We take the security of client money and assets very seriously. In addition to our legal responsibilities we protect our clients and their assets in a number of ways. We are required to verify the identity of any named beneficiary where assets are to be distributed directly to them and we will attempt to do so electronically via an external reference agency. If this is unsuccessful we will require additional documentation to prove their identity before we can proceed.

Value of the investments
The value of any investments within the account(s) may change on a daily basis and it is unlikely that the amount received when the account is transferred or paid out will be the same as the value as at the date of death.

IMPORTANT INFORMATION

This introduction aims to provide a broad outline of the process for settling accounts of deceased clients and is not exhaustive. It should be seen as a guide and not personal advice. We provide information to help and can offer personal financial advice if requested. We strongly recommend you take appropriate advice or guidance if you are unsure, particularly regarding probate and inheritance tax. The information included in this pack is based on legislation as at 27 March 2020 and is subject to change. Remember the value of investments can fall as well as rise. Tax rules change and benefits depend on individual circumstances.

HARGREAVES LANSDOWN PRODUCTS

Cash ISA
All savings held in the deceased's Cash ISA will form part of the APS allowance, including any outstanding interest due to be paid.

Any fixed term savings held in the account can be closed early and the balance, plus any accrued interest, will be paid to the ISA and included in the APS calculation. If a fixed term savings product is broken before the end of the term there may be an interest penalty.

Any cash held in the Cash ISA can be used to fund an APS to another ISA. However, it's not possible to make an APS to another HL Cash ISA

HL ISAs (Individual Savings Accounts)
HL ISAs offer a tax efficient way to save and invest. It's a 'wrapper' in which savings and investments can be sheltered from tax.

In an HL Stocks and Shares ISA it's possible to sell the holdings and pay the proceeds to a selected bank account, transfer the assets as stock to a new or existing HL Fund and Share Account in the name of a beneficiary, or transfer to the deceased's spouse's own ISA as an Additional Permitted Subscription if applicable.

For an HL Cash ISA, the cash can be paid to a selected bank account, transferred to a new or existing HL Fund and Share Account in the name of a beneficiary, or transferred to an ISA held by the spouse of the deceased. As above this can be as an Additional Permitted Subscription if applicable, and cannot be applied to an HL Cash ISA.

Additional Permitted Subscription
Anyone whose spouse died on or after 3 December 2014 is eligible to make an Additional Permitted Subscription (APS). The APS allows the spouse to make subscriptions to their own ISA on top of their normal annual ISA allowance and keep the tax-free status of the funds.

The APS can be made using cash and/or investments. A cash APS must be made in the three years after the date of death, or within 180 days after the administration of the estate is complete, whichever is the later. Subscriptions made by transferring investments must be completed within 180 days of the distribution of the assets to the spouse. The spouse will qualify for an APS with each provider the deceased held an ISA with. Further details on the APS can be found on page 14. It's not currently possible to make an Additional Permitted Subscription to an HL Cash ISA.

Date of death before 6 April 2018
After death, the ISA will lose its tax-free status, although the investments remain in place. Any income received after the date of death will be taxable and if applicable we have enclosed a tax deduction certificate for this income.

The APS allowance is equal to the value of the ISA held by the deceased as at the date of their death. The rules apply irrespective of the size of the ISA. The APS allowance does not need to be used all at once, so a surviving spouse could make several subscriptions.

Due to stock market fluctuations the prevailing value of the deceased's ISA may exceed the value of their ISA at the date of their death. Any amount of the deceased's ISA which exceeds the APS allowance cannot be used as an additional subscription. Any excess can be transferred to the spouse's HL Fund and Share Account. Alternatively a cash payment can be made to the Executor's bank account. If the value of the ISA has fallen below the value of the APS allowance since the date of death, the spouse can make additional cash subscriptions to use the remaining APS allowance.

Date of death on or after 6 April 2018
When the death occured on or after 6 April 2018 the ISA will be designated as a 'continuing account of a deceased investor' (a "continuing ISA"), so investments held within a continuing ISA will continue to benefit from ISA tax advantages for up to three years from the date of death. Any interest, dividends or gains will continue to be exempt from tax during this time.

The ISA will remain a continuing ISA until the earliest of:
The completion of the administration of the deceased's estate
The closure of the account
The third anniversary of the death of the investor.

After this point the ISA will lose its tax-free status.
The APS allowance will be the higher of the value of the deceased's ISA at the date of their death and the point the ISA ceases to be a continuing ISA. Where the deceased held multiple ISAs with Hargreaves Lansdown the APS allowance will be the higher of the combined value of the accounts at the date of death and the combined value of each ISA at the point each ISA ceases to be a continuing ISA.

Please note that if you choose to make additional permitted subscriptions whilst the deceased's ISA is still a continuing ISA your allowance will be the value of the deceased's ISA at the date of death.

Lifetime ISA
All investments held in the deceased's Lifetime ISA will form part of the Additional Permitted Subscription allowance, including any bonus which is due but has not yet been paid.

The spouse will be able to transfer the assets to an HL Stocks and Shares ISA in their own name. They may then make a payment into their own Lifetime ISA if they are eligible to do so.

HL Fund and Share Accounts
The HL Fund and Share Account is a low-cost, flexible investment account that allows clients to hold, manage and deal a wide range of investments. It is not a tax-free wrapper like an ISA.

If the deceased held an HL Fund and Share Account we can transfer the assets as stock to a new or existing HL Fund and Share Account in the name of a beneficiary or sell the holdings and pay out the proceeds.

HL SIPP (Self Invested Personal Pension) Accounts (including Drawdown Accounts)
The HL SIPP is a pension and is written under a discretionary trust. The benefits available are normally paid outside of the estate and therefore probate is not required to settle a SIPP. A SIPP is not usually taken into account when calculating inheritance tax.

We need sufficient information to decide to whom to distribute the benefits. If the deceased held a SIPP, we will send a separate Request for Information Form which you will need to complete and return to us.

If the deceased died before age 75 it is usually possible to pay the SIPP benefits as a tax-free lump sum, provided they are paid within two years of us being notified of their death. If the deceased died after age 75 the benefits will be subject to income tax at the beneficiary's marginal rate. It may also be possible for the beneficiary to move the funds into a drawdown account in their own name or use them to purchase an annuity. We will confirm the options available to each beneficiary once the decision on how the account is to be distributed has been made. Please remember that tax rules change and benefits depend on individual circumstances.

Active Savings Account
Active Savings offers access to savings products from a range of banks and building societies.

Any fixed term savings held in the account can be closed early and the balance, plus any accrued interest, can be paid out. If a fixed term savings product is broken before the end of the term there may be an interest penalty. It is also possible to keep the funds in the Active Savings account until the fixed term has finished.

Cash held in an Active Savings Account can be paid into an HL Fund and Share Account or selected bank account.

Portfolio Management Service (PMS) Accounts
PMS is our discretionary management service available exclusively through our financial advisers. It may be possible to continue to hold the assets in PMS. Please contact our advisory team on 0117 317 1690 if you would like to discuss this further.

Useful phone numbers

Helpdesk – 0117 900 9000
SIPP Helpdesk – 0117 980 9926
Advisory Services – 0117 317 1690
Active Savings Helpdesk – 0117 900 9995
Estate Administration – 0117 980 9872
HMRC Probate and Inheritance Tax Hotline – 0300 123 1072
DWP Bereavement Service – 0345 606 0265
Bereavement Advice Centre – 0800 634 9494
Pensionwise – 0800 138 3944
Cruse Bereavement Care – 0808 808 1677
Child Bereavement Care – 0800 02 888 40

DECLARATION AND INDEMNITY FORM

APEP1

Use this form if you would like to sell non-SIPP assets to pay Inheritance Tax, to pay funeral expenses or would like the funds to be held as cash pending receipt of the Grant of Probate. This form cannot be used for SIPPs.

1. Account details of the person who has died

Account holder:	Client number:

2. Primary representative

Title (Mr, Mrs, etc):	First name(s):	Surname:
Address:	Postcode:	Date of birth: D D M M Y Y

3. Second representative

Title (Mr, Mrs, etc):	First name(s):	Surname:
Address:	Postcode:	Date of birth: D D M M Y Y

If there are additional representatives, please continue on a separate sheet.

4. How you would like the assets to be dealt with

A. To be sold and held as cash

☐ Please sell all holdings in the deceased's account(s) and hold the proceeds as cash pending closing instructions.

B. To be used for funeral expenses

☐ Please release the amount of £ ______ to the funeral directors named below.

You will need to provide a copy of the invoice from the funeral directors.

Funeral Directors' Address:	Postcode:

C. To be used for Inheritance Tax

☐ Please release the amount of £ ______ to HMRC IHT reference number as provided by HMRC ______

If you have selected option B and/or C and there is insufficient cash in the deceased's account to proceed with the payment, please confirm which assets should be sold or which fixed terms savings account(s) the payment should be made from. We will sell 100% of any holdings listed below. If you have selected a fixed term savings account the term will be ended early. If necessary, continue on a separate sheet.

Full Fund or Share Name	Account type e.g. Stock and Shares ISA

5. Declaration – please read and sign

By signing this declaration you are agreeing to be bound by the enclosed Terms and Conditions. Any dealings on the deceased's account shall continue to be governed by the relevant Terms and Conditions. If there are additional representatives, please continue on a separate sheet.

In this form, references to Hargreaves Lansdown are references to the applicable group company of Hargreaves Lansdown Asset Management Limited (HLAM). A group company of HLAM means HLAM itself, any subsidiary or holding company from time to time of HLAM, and any subsidiary from time to time of a holding company of that company.

I am a personal representative administering the above mentioned deceased person's estate and I declare that I am entitled to administer the estate.

I am in the process of obtaining a Grant of Probate and shall send this to Hargreaves Lansdown as soon as possible.

Hargreaves Lansdown shall be entitled to rely on the statements made by me in this declaration and any information which I provide in relation to the above mentioned deceased person's account.

I agree to fully reimburse Hargreaves Lansdown for any costs, losses and expenses suffered or incurred by Hargreaves Lansdown arising out of or in connection with Hargreaves Lansdown acting in accordance with my instructions (including any instructions to sell holdings within the deceased person's account) or Hargreaves Lansdown relying on any information or declaration provided by me.

I understand that where I have provided Hargreaves Lansdown with instructions to sell holdings in the deceased person's estate and it later transpires that I did not have the authority to provide such instructions, the declaration provided in this form means I will be liable for all of Hargreaves Lansdown's costs, including the payment of costs and expenses to a third party.

I acknowledge that all correspondence sent by Hargreaves Lansdown in relation to the deceased person's account shall only be sent to the person named below as the primary representative.

The person named in section 1 as the primary representative has authority to provide Hargreaves Lansdown with instructions to sell assets held in the account of the deceased person. Any instruction in relation to the sale of assets provided by the person named below as the primary representative shall be valid and effective as if it were provided by all the personal representatives named on this form.

I understand that any assets which are sold shall be held as cash within the account of the deceased person until a Grant of Probate has been obtained and further instruction provided. If a request to pay Inheritance Tax or funeral expenses has been made, this payment will be made at the discretion of Hargreaves Lansdown.

If you are in any doubt that these statements are true, you should seek professional advice before signing this form.

Primary representative

Please sign here SIGNATURE Date: D D M M Y Y

Second representative

Please sign here SIGNATURE Date: D D M M Y Y

SMALL ESTATES DECLARATION AND INDEMNITY FORM

Use this form if the total value of the deceased's assets held by Hargreaves Lansdown is less than £50,000, the deceased left a Will, and you are not already applying for a Grant of Probate.

Please enclose a certified copy of the Will when returning this form.
See page 2 for more information.

Where the deceased left a Will, all named executors must sign this form and you must provide a certified copy of the Will. If the deceased did not leave a Will you will need to apply for probate before we can administer the deceased's account(s). Please note the Will needs to be certified on every page. See page 2 for further details.

1. Account details of the person who has died

Account holder:	Client number:

2. Primary representative

Title (Mr, Mrs, etc):	First name(s):	Surname:
Address:	Postcode:	Date of birth: D D M M Y Y

3. Second representative

Title (Mr, Mrs, etc):	First name(s):	Surname:
Address:	Postcode:	Date of birth: D D M M Y Y

4. Third representative

Title (Mr, Mrs, etc):	First name(s):	Surname:
Address:	Postcode:	Date of birth: D D M M Y Y

5. Fourth representative

Title (Mr, Mrs, etc):	First name(s):	Surname:
Address:	Postcode:	Date of birth: D D M M Y Y

6. Declaration – please read

If you're unsure whether these statements apply you should seek advice before signing. In this form, references to Hargreaves Lansdown are references to the applicable group company of Hargreaves Lansdown Asset Management Limited (HLAM). A group company of HLAM means HLAM itself, any subsidiary or holding company from time to time of HLAM, and any subsidiary from time to time of a holding company of that company. In signing this declaration you are agreeing to be bound by the enclosed Terms and Conditions. Any dealings on the deceased's account shall continue to be governed by the relevant Terms and Conditions.

I declare that:

a. I am entitled to administer the estate of the deceased.

b. I do not intend, and no other person (to the best of my knowledge) intends, to apply for a Grant of Probate for the estate of the deceased.

c. The combined value of the deceased's accounts with HLAM does not exceed £50,000. In consideration of the above declaration I request that all assets held on behalf of the deceased by Hargreaves Lansdown (Nominees) Limited be sold and/or transferred as per the accompanying closing instruction without production of a Grant of Probate.

I/We (jointly and severally) agree:

1. to indemnify you and each of you against all claims, demands, liabilities, costs, charges and expenses that may be brought against or incurred by you, or any of you, arising out of or in connection with your so doing including, in particular, payments of entitlements and costs and expenses to another applicant if any of the above statements are incorrect.
2. in the event of legal proceedings being instituted against you in connection with any such claim, from time to time upon demand to provide you with such funds as you may require to defend such proceedings and in default of my so doing you shall be entitled to admit or settle such proceedings on such terms as you may think fit with recourse to me.

Primary representative

Please sign here	✗ SIGNATURE	Date: D D M M Y Y

Second representative

Please sign here	✗ SIGNATURE	Date: D D M M Y Y

Third representative

Please sign here	✗ SIGNATURE	Date: D D M M Y Y

Fourth representative

Please sign here	✗ SIGNATURE	Date: D D M M Y Y

If there are more than four representatives please continue on a separate sheet.

ESTATES RELEASE FORM – HL FUND AND SHARE ACCOUNT AND ACTIVE SAVINGS ACCOUNT

APEP1

Use this form to tell us how to distribute the assets in the HL Fund and Share Account and/or Active Savings Account

1. Account details of the person who has died

I am / We are the representative(s) of the estate of:

Account holder:

Client number:

2. Distribute holdings to an HL account. Skip to section 3 if you want to pay the full value to the Executor's bank account.

Complete to transfer some or all of the Estate to an HL Fund and Share Account in the name of the beneficiary. Anything remaining will be sold and the proceeds paid to the Executor's account detailed in section 3.

Fund and Share Account

Beneficiary	Client number (if applicable)	Proportion
		%
		%
		%
		%

Active Savings Account

Beneficiary	Client number (if applicable)	Proportion
		%
		%
		%
		%

If there are more beneficiaries please provide their details on a separate letter signed by the executor(s).
If a beneficiary does not have an HL Fund and Share Account and they wish to open one they need to complete the application form on page 15. Alternatively, they can open an account at www.hl.co.uk. If they open their account online, they must contact our Helpdesk on 0117 900 9000 to inform us this has been done so we can transfer the funds to their account.

3. Bank account – this is where we'll pay any cash. This must be in the name of the Executor or a Solicitor.

Once we've got the Grant of Probate or Small Estates Declaration, we'll sell any remaining investments. Any fixed-term savings might have their terms broken early. The money will be saved and either paid out now, along with any interest, or at the end of the investments' terms. These proceeds will be paid by bank transfer.

Please give us details of the Executor and bank account below, and include a postal bank statement from the last three months with this form. If payment is being made to a solicitor, please include their bank details on company headed paper instead.

Name of Executor Account:

Address:

Postcode:

Date of birth: D D M M Y Y

Sort code: __ __ - __ __ - __ __

Account number:

Roll number or Building Soc. ref:

4. Signed by all named representatives

By signing here we will take this as acceptance and agreement of our terms, and you will be bound by them. If you don't understand any point please ask us for further information.

Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y

ESTATES RELEASE FORM – HL ISAs (INCLUDING LIFETIME ISA)

APEP1

Use this form to tell us how to distribute the assets in the HL Stocks and Shares ISA, Cash ISA and/or Lifetime ISA of the deceased

1. Account details of the person who has died

I am / We are the representative(s) of the estate of:

Account holder:

Client number:

2a. Distribute holdings to an HL account. Skip to section 3 if you want to pay the full value to the Executor's bank account.

Complete to transfer some or all of the Estate to an HL account in the name of the beneficiary. Anything remaining will be sold and the proceeds paid to the Executor's account detailed in section 3.

Beneficiary	Client number (if applicable)	Proportion
		%
		%
		%
		%

Please provide bank details in section 3 if applicable.

If there are more beneficiaries please provide their details on a separate letter signed by the executor(s). If a beneficiary does not have an HL Fund and Share Account and they wish to open one they need to complete the application form on page 15. Alternatively, they can open an account at www.hl.co.uk. If they open their account online, they must contact our Helpdesk on 0117 900 9000 to inform us this has been done so we can transfer the funds to their account.

2b. Transferred to the spouse as an Additional Permitted Subscription (APS) (please select one box only)

Transfer to the PMS ISA
The spouse must also complete the form on page
(all holdings will be sold and moved as cash) ☐

Transfer to the HL Stocks and Shares ISA
The spouse must also complete the form on pages 11 and 12 ☐

Your subscriptions must not exceed your APS allowance. This will depend on the date the original ISA investor died. Please see page 3 for further details.

Instructions for excess payment

If there are funds remaining in the deceased's ISA after the APS allowance has been fully used, please confirm how they should be treated.

Beneficiary	Client number (if applicable)	Proportion
		%

Anything remaining will be sold and the proceeds paid to the Executor's account detailed in section 3.

3. Bank account – this is where we'll pay any cash. This must be in the name of the Executor or a Solicitor.

Once we've got the Grant of Probate or Small Estates Declaration, we'll sell any remaining investments. These proceeds will be paid by bank transfer.

Please give us details of the Executor and bank account below, and include a postal bank statement from the last three months with this form. If payment is being made to a solicitor, please include their bank details on company headed paper instead.

Name of Executor Account:

Address:

Postcode: | Date of birth: D D M M Y Y | Sort code: __ __ – __ __ – __ __

Account number: | Roll number or Building Soc. ref:

4. Signed by all named representatives

By signing here we will take this as acceptance and agreement of our terms, and you will be bound by them. If you don't understand any point please ask us for further information.

Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y

ESTATES RELEASE FORM – PORTFOLIO MANAGEMENT SERVICE (PMS) MAIN ACCOUNT

Use this form to tell us how to distribute the assets in the PMS Main Account of the deceased

1. Account details of the person who has died

I am / We are the representative(s) of the estate of:

Account holder:

Client number:

2. Distribute holdings to an HL account. Skip to section 3 if you want to pay the full value to the Executor's bank account.

Complete to transfer some or all of the Estate to an HL account in the name of the beneficiary. Anything remaining will be sold and the proceeds paid to the Executor's account detailed in section 3.

Beneficiary	Client number (if applicable)	Transfer to Fund and Share Account	Transfer to PMS Main Account*	Proportion
				%
				%
				%
				%

If there are more beneficiaries please provide their details on a separate letter signed by the executor(s).
If a beneficiary does not have an HL Fund and Share Account and they wish to open one they need to complete the application form on page 15. Alternatively, they can open an account at www.hl.co.uk. If they open their account online, they must contact our Helpdesk on 0117 900 9000 to inform us this has bank transfer.

***If the beneficiary wishes to open a PMS Main Account, they should contact our Advisory Helpdesk in the first instance on 0117 317 1690 to discuss the suitability of this product. If the beneficiary is an existing advisory client and wants to open a, or transfer funds to an existing, PMS Main Account they should contact their adviser.**

3. Bank account – this is where we'll pay any cash. This must be in the name of the Executor or a Solicitor.

Once we've got the Grant of Probate or Small Estates Declaration, we'll sell any remaining investments. Any fixed-term savings might have their terms broken early. The money will be saved and either paid out now, along with any interest, or at the end of the investments' terms. These proceeds will be paid by bank transfer.

Please give us details of the Executor and bank account below, and include a postal bank statement from the last three months with this form. If payment is being made to a solicitor, please include their bank details on company headed paper instead.

Name of Executor Account:

Address:

Postcode: | Date of birth: D D M M Y Y | Sort code: __ __ - __ __ - __ __

Account number: | Roll number or Building Soc. ref:

4. Signed by all named representatives

By signing here we will take this as acceptance and agreement of our terms, and you will be bound by them. If you don't understand any point please ask us for further information.

Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y

ESTATES RELEASE FORM
PORTFOLIO MANAGEMENT SERVICE (PMS) ISA

Use this form to tell us how to distribute the assets in the PMS ISA of the deceased

1. Account details of the person who has died

I am / We are the representative(s) of the estate of:

Account holder:

Client number:

2a. Distribute holdings to an HL account. Skip to section 3 if you want to pay the full value to the Executor's bank account.

Complete to transfer some or all of the Estate to an HL account in the name of the beneficiary. Anything remaining will be sold and the proceeds paid to the Executor's account detailed in section 3.

Beneficiary	Client number (if applicable)	Transfer to Fund and Share Account	Transfer to PMS Main Account*	Proportion
				%
				%
				%
				%

If there are more beneficiaries please provide their details on a separate letter signed by the executor(s). If a beneficiary does not have an HL Fund and Share Account and they wish to open one they need to complete the application form on page 15. Alternatively, they can open an account at www.hl.co.uk. If they open their account online, they must contact our Helpdesk on 0117 900 9000 to inform us this has been done so we can transfer the funds to their account.

***If the beneficiary wishes to open a PMS Main Account, they should contact our Advisory Helpdesk in the first instance on 0117 317 1690 to discuss the suitability of this product. If the beneficiary is an existing advisory client they should contact their adviser.**

2b. Transferred to the spouse as an Additional Permitted Subscription (APS) (please select one box only)

Transfer to the PMS ISA
The spouse must also complete the form on page 10 ☐

Transfer to the HL Stocks and Shares ISA
The spouse must also complete the form on pages 11 and 12 ☐

Your subscriptions must not exceed your APS allowance. This will depend on the date the original ISA investor died. Please see page 3 for further details.

Instructions for excess payment

If there are funds remaining in the deceased's ISA after the APS allowance has been fully used, please confirm how they should be treated.

If paying to more than one beneficiary please indicate the amount or proportion each is to receive and if necessary provide their payment details on a separate sheet.

Beneficiary	Client number (if applicable)	Transfer to PMS Main Account	Transfer to Fund and Share Account

Anything remaining will be sold and the proceeds paid to the Executor's account detailed in section 3.

3. Bank account – this is where we'll pay any cash. This must be in the name of the Executor or a Solicitor.

Once we've got the Grant of Probate or Small Estates Declaration, we'll sell any remaining investments. Any fixed-term savings might have their terms broken early. The money will be saved and either paid out now, along with any interest, or at the end of the investments' terms. These proceeds will be paid by bank transfer.

Please give us details of the Executor and bank account below, and include a postal bank statement from the last three months with this form. If payment is being made to a solicitor, please include their bank details on company headed paper instead.

Name of Executor Account:

Address:

Postcode: | Date of birth: D D M M Y Y | Sort code: __ __ - __ __ - __ __

Account number: | Roll number or Building Soc. ref:

4. Signed by all named representatives

By signing here we will take this as acceptance and agreement of our terms, and you will be bound by them. If you don't understand any point please ask us for further information.

Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y
Print Name:	✗ SIGNATURE	Date: D D M M Y Y

PORTFOLIO MANAGEMENT SERVICE (PMS) ISA ADDITIONAL PERMITTED SUBSCRIPTION (APS)

Use this form to invest in a PMS ISA using the APS allowance inherited from a spouse. If you would like to open a PMS ISA, please contact our Advisory Helpdesk in the first instance on 0117 317 1690 to discuss the suitability of this product. If you are an existing advisory client please contact your adviser before completing this form.

1. Account details of the person who has died

Title (Mr, Mrs, etc): First name(s): Surname:

Client Number: Address:

Postcode: Date of birth: D D M M Y Y Date of Death: D D M M Y Y

National Insurance No. Tick here if you have no NI No. Date of marriage or civil partnership between yourself and the deceased D D M M Y Y

2. Your details

Title (Mr, Mrs, etc): Full name(s): Surname:

Client Number: Address:

Postcode:

Email address: Date of birth: D D M M Y Y

Main tel. no: National Insurance No. Tick here if you have no NI No.

3. Investment details and funding your account

Investment (please specify portfolio):

Lump sum £

By cheque. Payable to 'HLAM Ltd PMS Client A/C'.

If you are not using a personal cheque, please ask your Bank/Building Society to verify (Bank Stamp signed and dated) the money has been drawn from your account on the back of the cheque.

By transfer from the deceased's Hargreaves Lansdown ISAs.

Your subscriptions must not exceed your APS allowance. This will depend on the date the original ISA investor died. Please see page 3 for further details.

4. Income option OR capital withdrawals (the information you provide below will apply to the PMS ISA only)

Option 1: Reinvested

Option 2: Pay all available income to my nominated bank account: Monthly Quarterly Half-yearly Yearly

Option 3: Pay £ to my nominated bank account (for amounts below the natural yield): Monthly Quarterly Half-yearly Yearly

Option 4: Pay £ capital withdrawal to my nominated bank account (for amounts above the natural yield): Monthly Quarterly Half-yearly Yearly

Please nominate a bank account into which we will pay any income or capital withdrawals . You do not need to complete this section if you have already nominated a bank account.

Account Holder's Full name: Sort code: – –

Account number: Roll number or Building Soc. ref:

5. Declaration – please read and sign

For your own benefit and protection you should read our Terms and Conditions carefully before committing to an investment. If you do not understand any point please ask your Financial Adviser for further information. When you use our services we will take this as acceptance and agreement of our terms, and you will be bound by them.

I (the investor) declare that I am the surviving spouse/civil partner of the deceased and 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).

I understand that once money is withdrawn from a PMS ISA it cannot be reinstated and that any money paid back into the PMS ISA will count as a subscription for the tax year in which it is subscribed.

I declare that the subscription is made under the provisions of regulation 5DDA of the ISA regulations (additional permitted subscription). If I am making a cash subscription, it is within 3 years of the date of death, or if later, 180 days of the completion of the administration of the estate. If I am making a transfer it is within 180 days of beneficial ownership passing to myself.

I have read, agreed to and retained the Terms and Conditions, the Important Investment Notes and Key Features of the PMS ISA. The declaration and the information I will give in my application is correct to the best of my knowledge and belief and shall be the basis of the contract between me and Hargreaves Lansdown. I will notify Hargreaves Lansdown without delay of changes to these particulars.

I authorise Hargreaves Lansdown: (a) To hold my cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and (b) To make on my behalf any claims to relief from tax in respect of ISA investments. I am 18 years of age or over and all subscriptions made, and to be made, belong to me.

I agree to the declaration above

Please sign here ✗ SIGNATURE Date: D D M M Y Y

ADDITIONAL PERMITTED SUBSCRIPTION (APS)

Use this form to invest in an HL Stocks and Shares ISA using the APS allowance inherited from a spouse

1. Account details of the person who has died

Title (Mr, Mrs, etc):	First name(s):	Surname:
Client Number:	Address:	
Postcode:	Date of birth: D D M M Y Y	Date of Death: D D M M Y Y
National Insurance No.	Tick here if you have no NI No.	Date of marriage or civil partnership between yourself and the deceased D D M M Y Y

2. Your details

Title (Mr, Mrs, etc):	Full name(s):	Surname:
Client Number:	Address:	
	Postcode:	
Email address:	Date of birth: D D M M Y Y	
Main tel. no:	National Insurance No.	Tick here if you have no NI No.

*If you have provided your email address you can request not to receive emails from Hargreaves Lansdown by writing to us or emailing us via our website.

3. Subscription Details

Your subscriptions must not exceed your APS allowance. This will depend on the date the original ISA investor died. Please see page 3 for further details.

A. Transferring existing ISA assets held by the deceased with Hargreaves Lansdown

☐ **Transfer the entire HL Stocks and Shares ISA and/or Lifetime ISA**

If the current HL Stocks and Shares ISA or Lifetime ISA value exceeds the APS allowance we will transfer the holdings, in order from largest to smallest value, until the allowance is reached. Alternatively, you can list individual holdings below. Continue on a separate sheet if necessary. Where possible, we will use up any unused APS allowance with cash held in the account. Please see page 3 for further details.

Full Fund or Share Name	Amount or tick box if full amount	
	£	☐
	£	☐
	£	☐
TOTAL – Please ensure you do not exceed the APS allowance	£	

If the deceased died on or after 6 April 2018 and you use option B or C to make an APS whilst the deceased's ISA remains a continuing ISA, your APS allowance will be the value of their ISA at the date of death. Please see page 3 for further details.

B. Bed and ISA from your existing HL Fund and Share Account

You cannot transfer holdings from this account directly into your ISA, however you can sell them and use the proceeds to immediately buy them back in your ISA, as long as you have not exceeded your APS allowance.

Please see page 14 for charges for Bed and ISA instructions.

1) Sell the holding(s) below from my Fund and Share Account		2) Use the proceeds as follows in my ISA		
Fund/Share Name	Quantity/Value	Bed and ISA		Enter investment choice or 'cash' below
		☐	OR	OWN CHOICE
		☐	OR	OWN CHOICE
		☐	OR	OWN CHOICE
		☐	OR	OWN CHOICE

The investments will be sold in the order listed above (in whole or part) until your APS allowance has been reached. Continue on a separate sheet if necessary. If the total value of sales is over your APS allowance, this may result in a partial sale of one of your holdings and the balance will remain in your HL Fund and Share Account.

Continued on the next page...

C. Investing with a new cash subscription

You can make further cash subscriptions with your own money to fully use any remaining APS allowance. If you are sending a cheque please refer to the details on page 14. If you are using cash from your HL Fund and Share Account please ensure there is enough settled cash available.

TOTAL INVESTMENT £ ☐ Cheque ☐ HL Fund and Share Account

Please enter your investment instructions as a percentage of the total cash subscription. Continue on a separate sheet if necessary.

OWN CHOICE	%
OWN CHOICE	%
Cash – to be held pending investment instructions	%
TOTAL	100 %

4. Bank account

Account Holder's Full name:		Sort code:	– –
Account number:		Roll number or Building Soc. ref:	

5. Signature and Declaration

For your own benefit and protection you should read our Terms and Conditions carefully before committing to an investment. If you do not understand any point please ask us for further information. When you use our services we will take this as acceptance and agreement of our terms, and you will be bound by them.

I (the investor) declare that I am the surviving spouse/civil partner of the deceased and 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) and the subscription is being made:

- in the case of 'in specie' subscriptions, within 180 days of beneficial ownership passing to me
- 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 I am making a Bed and ISA, I confirm I would like to sell the investment(s) listed and contribute the sale proceeds to my HL Stocks and Share ISA. Where applicable, I would like to invest the contribution as stated.

I have read, agreed to and retained the Terms and Conditions, the Important Investment notes and Key Features of the HL Stocks and Shares ISA and my chosen investment including all costs and charges and, where available, the Key Investor Information Document/Key Information Document provided to me on paper or via www.hl.co.uk. The declaration and the information I will give in my application is correct to the best of my knowledge and belief and shall be the basis of the contract between me and Hargreaves Lansdown. I will notify Hargreaves Lansdown without delay of changes to these particulars. I confirm that I have not received advice from Hargreaves Lansdown regarding the merits of entering into, or the suitability of, any aspect of this investment. If I require advice I will request this separately.

I authorise Hargreaves Lansdown: (a) To hold my cash subscriptions, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and (b) To make on my behalf any claims to relief from tax in respect of ISA investments. I am 18 years of age or over and all subscriptions made, and to be made, belong to me.

I agree to the declaration above

Please sign here ✗ SIGNATURE Date: D D M M Y Y

ADDITIONAL PERMITTED SUBSCRIPTION (APS) TRANSFER

Use this form to transfer an Additional Permitted Subscription (APS) allowance from another provider.

How do I make cash subscriptions to the ISA?
To make additional permitted subscriptions after the APS allowance has been transferred, you will need to complete the PMS ISA Additional Permitted Subscription form on page 10 or the HL Stocks and Shares ISA Additional Permitted Subscription form on pages 11 and 12.

1. Account details of the person who has died

Title (Mr, Mrs, etc):
Full name(s):
Nationality:
Client Number:
Address:
Postcode:
Date of birth: D D M M Y Y
Date of Death: D D M M Y Y
National Insurance No.
Tick here if you have no NI No.
Date of marriage or civil partnership between yourself and the deceased D D M M Y Y

2. Your details

Title (Mr, Mrs, etc):
Full name(s):
Nationality:
Client Number:
Address:
Postcode:
Email address:
Date of birth: D D M M Y Y
Main tel. no:
National Insurance No.
Tick here if you have no NI No.

*If you have provided your email address you can request not to receive emails from Hargreaves Lansdown by writing to us or emailing us via our website.

3. APS Allowance Transfer Information

You will need to complete a separate application for each provider you wish to transfer from. Please be aware that an APS allowance can only be transferred once and only where no subscriptions have been made under that APS allowance. Once an APS allowance is transferred, the APS may only be made in cash.

Cash subscriptions must be made within 3 years of the date of death, or if later 180 days after the administration of the estate is complete.

ISA Company's Name:
Postcode:
Account number(s):
Value of APS allowance to be transferred: £

I authorise the ISA provider specified above to provide Hargreaves Lansdown with any information concerning the APS allowance and former ISA held in the name of the deceased and to accept any instruction from them relating to the APS allowance being transferred.

4. APS Eligibility Declaration

I (the investor) declare that I am the surviving spouse/civil partner of the deceased and 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).

I have not made, and will not make, any additional permitted subscriptions to the manager who held the deceased's ISA and I intend to make an additional permitted subscription application to Hargreaves Lansdown.

The declaration and the information I will give in this APS transfer application is correct to the best of my knowledge and belief. I will notify Hargreaves Lansdown without delay of changes to these particulars. I have not received, and will not receive, advice from Hargreaves Lansdown about this transaction. If you are receiving advice from Hargreaves Lansdown please contact your adviser before completing this form.

Please sign here ✗ SIGNATURE

Date: D D M M Y Y

HOW TO APPLY TO USE THE APS (ADDITIONAL PERMITTED SUBSCRIPTION)

PMS ISA: Page 10

Section 1 – The Deceased's Details
Please provide the deceased's full details and their client number.

Section 2 – Your Details
Please provide your personal details, including your date of birth and National Insurance Number.

Section 3 – Investment details and funding your account
You can choose if you would like to transfer a lump sum into your ISA by cheque or transfer from the deceased's PMS ISA.

Sections 4 – Income option or capital withdrawals
You can choose how you would like any income generated by the investments to be treated. If you already have a PMS ISA you can leave this blank and we will use your current income option. Please provide details of your nominated bank or building society account. If you withdraw money or ask us to pay out income we will pay it to this account.

Are there any charges to hold investments in the PMS ISA?
The charge to hold funds in the PMS ISA
• 0.49% per annum on the first £250,000 of funds
• 0.29% on the value of funds between £250,000 and £1m
• No charge on the value of funds over £1m

Ongoing adviser charge – 0.365% per annum, plus VAT of the value of the investments under review. For values over £1 million, the charge shall be set by individual agreement.

HL Stocks and Shares ISA: Pages 11 and 12

Section 1 – The Deceased's Details
Please provide the deceased's full details and their client number.

Section 2 – Personal Details
Please provide your personal details, including your date of birth and National Insurance Number.

Section 3A – Transferring existing Stocks and Shares ISA/Lifetime ISA assets held by the deceased with Hargreaves Lansdown
Investments held in the deceased's Stocks and Shares ISA and/or Lifetime ISA can be transferred directly into your Stocks and Shares ISA. Other investments held outside of an ISA which form part of the estate cannot be transferred as stock to your ISA, they must first be sold and the proceeds used to make a cash subscription.

All investments held in the deceased's Lifetime ISA will form part of the Additional Permitted Subscription allowance, including any bonus which is due but has not yet been paid.

You will be able to transfer the assets to a Stocks and Shares ISA in your own name. You may then make a payment into your own Lifetime ISA if you wish and are eligible to do so.

Transfers of assets must be completed within 180 days of the beneficial ownership passing to you. You become beneficially entitled to the investments on the date the executor(s) complete the administration of the deceased's estate.

Section 3B – Bed and ISA from your existing HL Fund and Share Account
You can use any existing investments you hold in your HL Fund and Share Account to use your APS allowance. Due to HMRC regulations you must sell your holdings and buy them back in the ISA wrapper. You can either choose the same holdings or use the proceeds to buy different ones.

When buying the same holdings back there may be a small difference in price due to the bid-offer spread. Together with dealing commission and stamp duty, this means you may not buy back the same number of units or shares. Please note the sale could create a capital gain which may be subject to Capital Gains Tax.

Payments must be made in the three years after the date of death, or within 180 days after the administration of the estate is complete, whichever is later.

There are no charges to process sale instructions for Bed and ISAs, although we may charge £5 on share sales of less than £500. The holdings will be bought back subject to our standard postal dealing rates and you may need to pay stamp duty where applicable.

Section 3C – Investing with a new cash subscription
You can make a cash subscription, using a cheque or cash held in your existing HL Fund and Share Account. Cash subscriptions must be made in the three years after the date of death, or within 180 days after the administration of the estate is complete, whichever is later.

Please tell us your investment choice(s) and the percentage you would like to invest. In the case of funds please ensure you include both the name of the fund management company (e.g. Jupiter) and the name of your chosen fund (e.g. Global Strategic Bond).

Additional Permitted Subscription (APS) Transfer: Page 13

You are able to transfer APS allowances from other providers to your ISA with Hargreaves Lansdown, as long as you have not already made any subscriptions under these allowances. Be aware that subscriptions using a transferred APS allowance can only be made in cash. We will contact the other provider to request the transfer of the APS allowance to Hargreaves Lansdown.

Assets that are held by the deceased with the other provider will not be transferred.

You may request to cancel a transfer of an APS allowance while it is in the process of being transferred, however it is not possible to cancel a transfer of an APS allowance once complete.

What happens if the deceased had a PMS ISA and an HL ISA?
We will transfer all holdings in the Portfolio Management Service ISA first; the balance of the APS allowance will be taken from the HL Stocks and Shares ISA in accordance with the instructions provided on your application.

Does the APS affect the ISA allowance for the current tax year?
No, the APS is separate to the main ISA allowance which you can use in the usual way. You can still use the APS even if the deceased's ISA has been paid or transferred to other beneficiaries.

IMPORTANT
Write your name and address on the back of your cheque and make it payable to 'HLAM ISA Client A/C'
If you are using a cheque that does not bear your name, e.g. a building society cheque, ask your bank or building society to verify the reverse with the wording 'This cheque has been drawn on the account of (your name).' This must be dated, signed and accompanied by the company stamp.

HL FUND AND SHARE ACCOUNT APPLICATION FORM

The beneficiary should use this form to open an HL Fund and Share account

1. Your details

Title (Mr, Mrs, etc):
Full name(s):
Nationality:
Address:
+A/C Designation (if applicable):
Postcode:
Email address:
Date of birth: D D M M Y Y
Main tel. no:
National Insurance No.
Tick here if you have no NI No.

+If investing on behalf of someone under 18 years of age please enter their initials here. Please note, upon receipt of your application we will send you a further simple form which you should complete and return if the new account is to be a bare trust; this is for tax reporting purposes.

2. Joint Holder's Details (if applicable)

Title (Mr, Mrs, etc):
Full name(s):
Address:
Postcode:
Email address:
Date of birth: D D M M Y Y
National Insurance No.
Tick here if you have no NI No.
Nationality:

3. Income instruction – this is how we'll treat any income from your investments (select one)

Ignore this step if we already have your details and you'd like to keep these the same.

- Reinvest income automatically
- Pay income out to my bank account
- Hold income as cash in my Fund and Share Account

4. Your bank account – this is where we'll pay any income or cash withdrawals

Ignore this step if we already have your details and you'd like to keep these the same.

Account Holder's Full name:
Sort code: – –
Account number:
Roll number or Building Soc. ref:

5. Signature and Declaration

By proceeding you confirm that for tax purposes, you are solely resident in the United Kingdom and that you are not a citizen of the USA.

For your own benefit and protection you should read our Terms and Conditions carefully before committing to an investment. If you do not understand any point please ask us for further information. When you use our services we will take this as acceptance and agreement of our terms, and you will be bound by them.

I have read, agreed to and retained the Terms and Conditions, the Important Investment Notes and Key Features of the HL Fund and Share Account and my chosen investment including all costs and charges and, where available, the Key (Investor) Information Document provided to me on paper or via www.hl.co.uk.

I do not qualify as a US person under the Securities Act and if I am resident or ordinarily resident in the Republic of Ireland for tax purposes I have read your dealing terms which are available at www.hl.co.uk/funds/terms or upon request. The declaration and the information I will give in my application is correct to the best of my knowledge and belief and shall be the basis of the contract between me and Hargreaves Lansdown. I will notify Hargreaves Lansdown without delay of changes to these particulars. I confirm that I have not received advice from Hargreaves Lansdown regarding the merits of entering into, or the suitability of, any aspect of this investment. If I require advice I will request this separately.

I agree to the declaration above

First Holder's Signature ✗ SIGNATURE

I agree to the declaration above

Joint Holder's Signature ✗ SIGNATURE

Hargreaves Lansdown
One College Square South
Anchor Road Bristol BS1 5HL

0117 900 9000
www.hl.co.uk

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