

Account opening form

Inheritance tax portfolio service via a financial adviser (IFA does suitability, CGWM does AML)



This account opening form will allow you to provide Canaccord Genuity Wealth Management (CGWM) with important details. CGWM will review all the information you provide. When we are satisfied that we have all the information we need, we will be able to provide our services and meet our legal and regulatory requirements.

Section 1 – Personal information

(we will treat the first member as the lead unless advised otherwise)

The privacy of your data is important to us. For details of how your data will be processed, please refer to our privacy notice, which is available at: www.canaccordgenuity.com/wealth-management-uk/legal-and-regulatory-information/legal--regulatory-information-uk/

Personal details

First account holder

Title: Mr Mrs Ms Miss Dr
Other (please specify):

Surname:

Forename(s):

Premarital, former and any other name(s) by which you are known:

Date of birth:

Marital status: Single Married Divorced
Civil Partner Widow/widower

Place and country of birth:

Nationality/dual nationality:

Passport number:

Expiry date:

Country of issuance:

Are you a US citizen? Yes No

Second account holder

Title: Mr Mrs Ms Miss Dr
Other (please specify):

Surname:

Forename(s):

Premarital, former and any other name(s) by which you are known:

Date of birth:

Marital status: Single Married Divorced
Civil Partner Widow/widower

Place and country of birth:

Nationality/dual nationality:

Passport number:

Expiry date:

Country of issuance:

Are you a US citizen? Yes No

First account holder

Permanent residential address:

Postcode:

Telephone (home):

Telephone (work):

Telephone (mobile):

Email:

Password:

All correspondence will be sent to the email address provided. In order to secure transmission please confirm the password we should use.

Dependents

First account holder

Do you have any financial dependents? Yes No

If yes, please complete the following detail:

Anticipated date of independence:

Reason for dependency:

Anticipated date of independence:

Reason for dependency:

Second account holder

Permanent residential address:

Postcode:

Telephone (home):

Telephone (work):

Telephone (mobile):

Email:

Password:

All correspondence will be sent to the email address provided. In order to secure transmission please confirm the password we should use.

Second account holder

Do you have any financial dependents? Yes No

If yes, please complete the following detail:

Anticipated date of independence:

Reason for dependency:

Anticipated date of independence:

Reason for dependency:

Security questions to help protect your account (these are mandatory and we require at least 3)

First account holder

Name of the road you grew up in:

Name of your first school:

Favourite colour:

Favourite holiday destination:

Make of your first car:

Name of your first pet:

Favourite actor, musician or artist:

Second account holder

Name of the road you grew up in:

Name of your first school:

Favourite colour:

Favourite holiday destination:

Make of your first car:

Name of your first pet:

Favourite actor, musician or artist:

Please note that we may also ask additional security questions regarding activity on your account.

If you work for a company which issues securities to the public (an 'Issuer') and you are involved in the management or oversight of that company (e.g. you are a senior manager, senior executive or director); you are able to make decisions which affect the future development and prospects of the company and you have regular access to inside information relating to the Issuer then you are likely to be considered a PDMR (which stands for 'person discharging managerial responsibilities'). If you are a PDMR we have to have a record of this fact.

Are you currently a PDMR or a close associate of a PDMR or are you otherwise connected to an issuer? Yes No

If so, please confirm the name of the issuer and the nature of your role or association:

Additional considerations

Is there anything you would like us to know about:

Circumstances/challenges that make it difficult for you to (understand or) manage your finances:

Yes No

Any assistance you require from other person(s) to manage your finances (such as a carer, relative or solicitor):

Yes No

Circumstances that affect your ability to communicate with us:

Yes No

Is there anything we can do that would help make communicating with us easier?

Yes No

Please help us to understand your difficult circumstances/challenges:

Section 2 – Tax and employment details

First account holder

National insurance number:

Tax identification number (TIN):

Tax status:

Tax payer Non tax payer

Marginal tax rate:

Additional higher Higher

Basic Nil

Capital gains tax status:

Liable Exempt

Country of domicile for tax purposes:

Country of tax residency:

Additional country of tax residency:

Tax identification number (TIN):

Additional country of tax residency:

Tax identification number (TIN):

Additional country of tax residency:

Tax identification number (TIN):

Second account holder

National insurance number:

Tax identification number (TIN):

Tax status:

Tax payer Non tax payer

Marginal tax rate:

Additional higher Higher

Basic Nil

Capital gains tax status:

Liable Exempt

Country of domicile for tax purposes:

Country of tax residency:

Additional country of tax residency:

Tax identification number (TIN):

Additional country of tax residency:

Tax identification number (TIN):

Additional country of tax residency:

Tax identification number (TIN):

Capital Gains Tax

Our investment style is an active one. We believe that once an asset appears fully valued, CGT considerations should not prohibit a sale taking place. While we will consider the CGT implications of transactions and look to mitigate gains where possible, they should not be a constraint to investment management decisions. Therefore, bearing in mind the comparatively modest annual tax free allowance, it may prove both impractical and imprudent to keep gains within the nil rate band. If this is a view with which you disagree, please inform us.

Disagree

First account holder

Occupation:

Employer:

Job title:

Employer's name and address:

Postcode:

Type of business:

Second account holder

Occupation:

Employer:

Job title:

Employer's name and address:

Postcode:

Type of business:

Section 3 – Risk warning in respect of this service

Before completing this section you should read our Guide to Risk and Investment.

The Inheritance Tax Portfolio Service should be regarded as high risk as it exclusively invests in equity securities listed on the LSE's Alternative Investment Market (AIM). Portfolios are likely to have a significant exposure to small capitalisation stocks. By their nature small capitalisation stocks have more volatile prices and may have poor or no liquidity. The portfolio is therefore exposed to significant capital losses.

We are not providing a tax adviser service and independent professional advice should be obtained. The value of shares purchased and any income derived from them may go down as well as up and investors may not get back the full amount invested. Past performance is not necessarily a guide to future performance. AIM shares can be relatively illiquid and therefore may be difficult to deal in. It may also be difficult to obtain reliable information as to the value and the risks to which the shares may be exposed.

The Inheritance Tax Portfolio Service cannot guarantee that all Investments made will continue to qualify for relief from Inheritance Tax or if they do initially qualify that they will continue to do so. The current Inheritance Tax rules may change in the future. Tax treatment depends upon individual circumstances of each client and may be subject to change in the future.

The investments discussed in this document may not be suitable for all investors. Investors should make their own investment decisions based upon their own financial objectives and financial resources and, if in any doubt, should seek advice from an investment adviser.

Section 4 – Account administration

Nominee and Safe Custody Services

All investments forming part of your portfolio will be held as specified in our Custody Agreement.

Bank details

Payments will only be made to your nominated account and will only be accepted from your nominated account.

Bank account

Name of account holder(s):

Name of bank/building society:

Account number:

Sort code:

IBAN/Account number:

Building society reference number (if applicable):

Fees

Fees will be debited directly from the account.

Canaccord Genuity Wealth Management bank details

When making payments to Canaccord Genuity Wealth Management please ensure that you quote the account number that you will be provided with once the account is open.

Bank name: HSBC

Sort code: 40-05-30

Account number: 63682919

Account name: CANACCORD GENUITY WEALTH LTD

BIC Code: HSBCMIDLGB22

IBAN: GB45MIDL40053063682919

Please contact us for non-GBP payment details.

Section 5 – Correspondence, reporting and online access

Our reporting is provided safely and securely via our client portal, Wealth Online, where you will obtain a daily valuation of your investments with us, as well as all portfolio reports, contract notes and consolidated tax vouchers (if required). Alerts will also be sent to your chosen email address each time a new document is made available to you. Wealth Online can be accessed online through your web browser. Our mobile device app is also available from the Apple and Google stores. Your login details will be confirmed in your account opening letter.

If you do not have access to the internet, please tick here and we will contact you to agree an alternative communication method.

Mailing product and online access

	General correspondence	Valuations	Contract notes	Statements	Tax pack	Online access to be granted
Copy correspondent 1	<input type="checkbox"/>					
Copy correspondent 2	<input type="checkbox"/>					
Copy correspondent 3	<input type="checkbox"/>					
Copy correspondent 4	<input type="checkbox"/>					

Copy correspondent 1

Name:

Email:

Password:

Address:

Postcode:

Country:

Capacity: Solicitor Accountant Other

Copy correspondent 3

Name:

Email:

Password:

Address:

Postcode:

Country:

Capacity: Solicitor Accountant Other

Copy correspondent 2

Name:

Email:

Password:

Address:

Postcode:

Country:

Capacity: Solicitor Accountant Other

Copy correspondent 4

Name:

Email:

Password:

Address:

Postcode:

Country:

Capacity: Solicitor Accountant Other

Section 6 – Please tell us how you built your wealth

Please list all activities which contributed to your overall wealth. Please also include any activities which relate to the funds which you will specifically be investing with us and tick the appropriate box to show this.

If you are financially dependent on another person, please provide their details here and complete this section based on how that person generated their overall wealth:

Name of person on whom you are financially dependent:

Your relationship to this person:

Employment

Please complete details of each employment which has contributed to the majority of your wealth

First account holder

Name of employer:

Employment country:

Employment sector:

Job title(s):

Length of service (in years):

Current gross income per annum:

(For retired clients, last gross annual income)

This activity generated the funds you will be investing with us:

Yes No

Name of employer:

Employment country:

Employment sector:

Job title(s):

Length of service (in years):

Current gross income per annum:

(For retired clients, last gross annual income)

This activity generated the funds you will be investing with us:

Yes No

Second account holder

Name of employer:

Employment country:

Employment sector:

Job title(s):

Length of service (in years):

Current gross income per annum:

(For retired clients, last gross annual income)

This activity generated the funds you will be investing with us:

Yes No

Name of employer:

Employment country:

Employment sector:

Job title(s):

Length of service (in years):

Current gross income per annum:

(For retired clients, last gross annual income)

This activity generated the funds you will be investing with us:

Yes No

Business ownership/sale

First account holder

Name of business:

Date business was established:

Nature or sector of business:

Geographic scope of business activities:

Gross revenue per annum:

Date business sold (if applicable):

Sale proceeds (if applicable):

This activity generated the funds you will be investing with us:

Yes No

Name of business:

Date business was established:

Nature or sector of business:

Geographic scope of business activities:

Gross revenue per annum:

Date business sold (if applicable):

Sale proceeds (if applicable):

This activity generated the funds you will be investing with us:

Yes No

Second account holder

Name of business:

Date business was established:

Nature or sector of business:

Geographic scope of business activities:

Gross revenue per annum:

Date business sold (if applicable):

Sale proceeds (if applicable):

This activity generated the funds you will be investing with us:

Yes No

Name of business:

Date business was established:

Nature or sector of business:

Geographic scope of business activities:

Gross revenue per annum:

Date business sold (if applicable):

Sale proceeds (if applicable):

This activity generated the funds you will be investing with us:

Yes No

Investment growth/cash savings/high value collectibles

First account holder

Amount of initial investment:

Current value:

Date you started investing/saving:

Sale proceeds (if applicable):

Type of investment:

- Savings at bank
- Diversified portfolio
- Listed securities / regulated funds
- Unlisted securities / unregulated funds
- Crypto assets
- High value collectibles (e.g. art / wine / classic cars)

This activity generated the funds you will be investing with us:

Yes No

Second account holder

Amount of initial investment:

Current value:

Date you started investing/saving:

Sale proceeds (if applicable):

Type of investment:

- Savings at bank
- Diversified portfolio
- Listed securities / regulated funds
- Unlisted securities / unregulated funds
- Crypto assets
- High value collectibles (e.g. art / wine / classic cars)

This activity generated the funds you will be investing with us:

Yes No

Property ownership/sale

First account holder

Property type:

Country where property is/was located:

Approximate current value (if applicable):

Approximate gross annual income (if applicable):

Date of sale (if applicable):

Sale proceeds (if applicable):

This activity generated the funds you will be investing with us:

Yes No

Second account holder

Property type:

Country where property is/was located:

Approximate current value (if applicable):

Approximate gross annual income (if applicable):

Date of sale (if applicable):

Sale proceeds (if applicable):

This activity generated the funds you will be investing with us:

Yes No

First account holder

Property type:

Country where property is/was located:

Approximate current value (if applicable):

Approximate gross annual income (if applicable):

Date of sale (if applicable):

Sale proceeds (if applicable):

This activity generated the funds you will be investing with us:

Yes No

Second account holder

Property type:

Country where property is/was located:

Approximate current value (if applicable):

Approximate gross annual income (if applicable):

Date of sale (if applicable):

Sale proceeds (if applicable):

This activity generated the funds you will be investing with us:

Yes No

Inheritance/Gift/Divorce settlement

First account holder

Name of deceased/donor:

Deceased/donor's year of birth:

Relationship to the deceased or donor:

Amount received:

Date received:

Was the deceased/donor a politically exposed person?

Country where the deceased/donor generated their wealth:

Industry or sector deceased/donor generated their wealth:

This activity generated the funds you will be investing with us:

Yes No

Second account holder

Name of deceased/donor:

Deceased/donor's year of birth:

Relationship to the deceased or donor:

Amount received:

Date received:

Was the deceased/donor a politically exposed person?

Country where the deceased/donor generated their wealth:

Industry or sector deceased/donor generated their wealth:

This activity generated the funds you will be investing with us:

Yes No

Distribution from a trust or foundation

First account holder

Name of trust/foundation:

Domicile of trust/foundation:

Value of distribution received:

Name of settlor:

Settlor's year of birth:

Was the settlor of the trust a politically exposed person?

Country where the settlor generated their wealth:

Industry or sector where the settlor generated their wealth:

This activity generated the funds you will be investing with us:

Yes No

Second account holder

Name of trust/foundation:

Domicile of trust/foundation:

Value of distribution received:

Name of settlor:

Settlor's year of birth:

Was the settlor of the trust a politically exposed person?

Country where the settlor generated their wealth:

Industry or sector where the settlor generated their wealth:

This activity generated the funds you will be investing with us:

Yes No

Lottery/large wins/large payout

First account holder

Name of lottery/competition or other payout:

Amount received:

When did you receive the payment:

This activity generated the funds you will be investing with us:

Yes No

Second account holder

Name of lottery/competition or other payout:

Amount received:

When did you receive the payment:

This activity generated the funds you will be investing with us:

Yes No

Life insurance payment

First account holder

Name of insured:

Insured's year of birth:

Name of life insurance provider:

Amount distributed to you:

Date received:

Relationship to policyholder:

This activity generated the funds you will be investing with us:

Yes No

Second account holder

Name of insured:

Insured's year of birth:

Name of life insurance provider:

Amount distributed to you:

Date received:

Relationship to policyholder:

This activity generated the funds you will be investing with us:

Yes No

How much are you looking to invest with us?

In what country are the funds currently held?

Name of bank account/financial institution where the funds are currently held:

IBAN/ account number etc:

Section 7 – Marketing and communications

As part of our service, we will send you investment commentaries, market updates or similar communications and invitations to our events. We may also invite you to participate in satisfaction surveys. You can unsubscribe to these at any time.

However, we require your consent to send you direct marketing material, which includes promotional material about new products and services, including those of other companies in the Canaccord Genuity group, which may be of interest to you. If you wish to receive direct marketing material, please indicate your consent below. You can withdraw your consent at any time. Please refer to our Privacy Notice for further information.

I/we consent to receive direct marketing material

How did you become aware of CGWM's services (for example, website, social media, recommendation from family/friend, ongoing business relationship, CGWM event, CGWM marketing, initiation from CGWM employee):

Section 8 – Identification

In order for us to verify your identity please provide us with **ONE document from List A along with ONE separate document from List B.**

Please present original documents to your account executive who will copy and certify them.

Where you have not met your account executive, please send certified copies of the documents. You should not send valuable documents such as passports and driving licences in the post.

Certifying documents

The certification of documents bearing your photograph should read **I certify this to be a true copy of the original which I have seen and that the photograph bears a true likeness of the document holder.**

The certification of other documents should read: **I certify this to be a true copy of the original.**

- The certification should be signed by the certifier who should state: name, capacity in which they are certifying the documents, contact details: email, phone number or postal address, firm (if applicable) and date
- The certification may be given by the following: an FCA approved person, a lawyer or notary public who is a member of a recognised professional body, a serving police or customs officer (must include their full name, badge number, rank and station contact details), an officer of an embassy, consulate or high commission of the country or territory of issue of documentary evidence of identity, an actuary who is a member of a recognised professional body, an accountant who is a member of a recognised professional body, a member of the institute of chartered secretaries and administrators, Commissioner of Oaths, Justice of the Peace or Post Office Certification Service
- Please note that we may require additional information.

List A – Verification of name

Evidence of name from a current permanent record or document issued by central, regional or local government.

Typical examples include:

- Signed current passport
- National photo identity card (in the absence of current passport), the document must include English description
- Current driver's licence, the document must have a photograph and include English description
- Current Armed Forces identity card (UK nationals only)

List B – Verification of residential address

Evidence of permanent residential address from a separate and different current official document. Examples include:

- Utility bill (excluding mobile phone bill) showing name and residential address (less than 3 months old)
- Bank statement (excluding online bank statement) showing name and residential address (less than 3 months old)
- Council tax bill showing name and residential address (current year)
- Copy of HMRC correspondence showing name and residential address (current year)
- Current driver's licence, the document must have a photograph and include English description (If not used above)

If you have difficulty in providing the documents listed above, please contact us.

Do you consider yourself, your close relatives or associates to be politically exposed persons (PEP)?

Yes No

A PEP is, or has been, in a prominent public function (or) an immediate family member, or a close associate, of such a person either in UK or abroad. (e.g. heads of state or of government, ambassadors, members of the board of central bank, heads of supranational bodies, senior politician, senior government, judicial or military official, senior executives of state owned enterprises and important political party officials, members of ruling royal family).

Section 9 – Financial adviser’s details

If you require copy contracts, statements and valuations please complete section 6.

Financial adviser’s name:

Financial adviser’s address:

Postcode:

Financial adviser’s telephone number:

Initial adviser fee payable:

Ongoing adviser fee payable:

I/We certify:

I/We confirm we have assessed the suitability of the service in accordance with the FCA and will notify Canaccord Genuity Wealth Management immediately of any change in circumstances that may affect the management of the portfolio.

I/We have not been able to confirm the verification of the Client(s) for the following reasons:

I/We will inform Canaccord Genuity Wealth Management of any change in the Financial Adviser VAT status.

Introducer’s signature:

Date:

Introducer’s Stamp:

If you wish us to facilitate the payment of your financial adviser’s initial and/or ongoing adviser fee, please indicate on the signature page.

Section 10 – Agreements

These are the standard terms and conditions upon which Canaccord Genuity Wealth Management (CGWM) intends to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information. For the avoidance of doubt, this agreement is between Canaccord Genuity Wealth Management and the applicant(s) named in Section 1 of this form.

1. I/We have received, read and understood the service agreements including Discretionary Portfolio Management Agreement, Terms of Business, including the ISA and Junior ISA terms, and the Nominee and Safe Custody Services Agreement, where applicable, and confirm that I/we agree to such terms.
2. I/We accept the fees and charges provided in a separate schedule.
3. I/We have provided details of my/our investment objectives, risk tolerance and financial situation to my financial adviser and will notify my/our financial adviser in writing of any change. I/We confirm that I/we can financially bear the associated risks consistent with my investment objectives.
4. I/We have read your Order Execution Policy for Retail Clients and confirm that I/we accept the terms thereof including but not limited to:
 - (a) Consent to orders being executed outside a regulated market/MTF; and
 - (b) Consent not to publish limit orders.
5. I/We are investing excess capital and understand the value will fluctuate.
6. I/We understand that my financial adviser listed below providing me/us with financial advice will charge me/us a fee for that advice and I/we instruct and consent to CGWM facilitating the payment of such fee to that intermediary directly from my account with you.
7. Where more than one person has signed this agreement, CGWM may rely on information provided by either party regarding the others' circumstances and make their recommendations accordingly.
8. I/We agree that CGWM may communicate with us electronically (including the provision of documents), for which purposes I/we have provided my/our email address in Section 1.
9. I/We agree to CGWM undertaking electronic checks to verify my/our identity.

Financial adviser (print name so client can agree 10.6):

Client signature:

Name (block capitals):

Date:

Client signature:

Name (block capitals):

Date:

Section 11 – Investment Manager notes

Investment Manager:

Extension:

Time:

Date:

Notes:

Canaccord Genuity Wealth Management (CGWM) is the trading name of Canaccord Genuity Wealth Limited (CGWL) and CG Wealth Planning Limited (CGWPL). They are both subsidiaries of Canaccord Genuity Group Inc. CGWL and CGWPL are authorised and regulated by the Financial Conduct Authority (registered numbers 194927 and 594155). CGWL and CGWPL have their registered office at 88 Wood Street, London, EC2V 7QR. CGWL and CGWPL are registered in England & Wales no. 03739694 and 08284862.

Individual Savings Account (ISA)

Application and transfer form (stocks and shares/cash)

Title:

Full name:

Permanent residential address:

Postcode:

Date of birth:

If you have an existing Canaccord Genuity Wealth Management ISA, please provide the reference:

National Insurance (NI) Number:

You should be able to find your NI number on a payslip, form P45 or P60, a letter from the HM Revenue & Customs, a letter from the Department of Works and Pensions (DWP), or pension order book.

I apply to:

- open and subscribe to the Canaccord Genuity Wealth Management stocks and shares ISA for the tax year 20 / and each subsequent year until further notice. (Please do not delete 'each subsequent year' as this does not commit you to subscribe each year).
- transfer my existing ISA with the manager listed overleaf.

Income will normally be retained within the ISA. However, if you want it paid to your main account please tick here.

Administration fees will normally be taken from the ISA. However, if you want them to be paid from your main account please tick here.

I declare that:

- All subscriptions made, and to be made, belong to me; (delete if you will not be subscribing to this ISA)
- I am 18 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA and a stocks and shares ISA in the same tax year;
- I have not subscribed and will not subscribe to another stocks and shares ISA in the same year that I subscribe to this stocks and shares ISA; (delete if you will not be subscribing to this ISA)
- I am resident and ordinarily resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Canaccord Genuity Wealth Management if I cease to be so resident and ordinarily resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties; (delete if you are a non resident and are only transferring your ISA, you will not be able to subscribe to this ISA) and
- I accept the fees and charges set out in the Fees & Other Charges Schedule.

I authorise Canaccord Genuity Wealth Management:

- to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash.
- to make on my behalf any claims to relief from tax in respect of ISA investments.

Information and instruction about the ISA to be transferred (to be completed by the ISA Investor)

Name of existing ISA Manager:

Address of existing ISA Manager:

Telephone number:

Account number of existing ISA to be transferred:

I wish to transfer my ISA indicated above to a plan managed by Canaccord Genuity Wealth Management, 88 Wood Street, London, EC2V 7QR, 020 7523 4610 and have informed them of my wish to transfer and ask that you liaise with them regarding all aspects of the transfer and supply all information required to effect this.

Amount to transfer:

Full

Partial £

1. This is a cash ISA.
 - Proceed immediately with the transfer
 - Serve the full notice period before this instruction can be processed

or
2. Please arrange the sale of my existing stocks and shares and transfer the cash to Canaccord Genuity Wealth Management.
3. Please advise Canaccord Genuity Wealth Management of the existing stocks and shares in my plan and confirm the transfer arrangements with them. Please sell any that you cannot re-register and pay the proceeds and existing cash to Canaccord Genuity Wealth Management.

I am aware that often Unit trusts and OEICS cannot be transferred.

I agree to the CGWL Terms of Business and Service Agreements.

I declare that this application form has been completed to the best of my knowledge and belief.

Signature:

Date:

If you are not signing as the owner of the ISA, please state the capacity in which you are signing below:

Canaccord Genuity Wealth Management (CGWM) is the trading name of Canaccord Genuity Wealth Limited (CGWL) and CG Wealth Planning Limited (CGWPL). They are both subsidiaries of Canaccord Genuity Group Inc. CGWL and CGWPL are authorised and regulated by the Financial Conduct Authority (registered numbers 194927 and 594155). CGWL and CGWPL have their registered office at 88 Wood Street, London, EC2V 7QR. CGWL and CGWPL are registered in England & Wales no. 03739694 and 08284862.