skandia

Application reference number	
For office use only	

skandia investment solutions

switch/redirection request

Form purpose

This form can be used to request:

- A switch of existing funds within an Account/Bond into one or more funds.
- A portfolio restructure for an Account/Bond.
- A redirection of your future direct debit payments for an Account/Bond into the fund(s) of your choice.

This form does not apply to the Offshore Collective Investment Bond. A separate form must be completed which is available from us.

Important notes for completion

- Please use BLOCK CAPITALS only and blue or black ink.
- If you wish to make a switch, portfolio restructure or redirection request for more than one Account/Bond, please complete a separate form for each one.
- Please ensure all applicable sections of the form are completed clearly as missing or unclear information will result in a delay in processing or the return of this form.
- This form must be signed and sent to the address below:
  Skandia, Skandia House, Portland Terrace, Southampton SO14 7AY

Important Information

- A request to switch, redirect or restructure a portfolio will result in the cancellation of rebalancing instructions. Please indicate in section 6 whether you wish to be sent an application to resume rebalancing on your Account/Bond.

1 Investor details ▶ *individual trustee / joint trustee / authorised signatory*

Please quote your existing client reference number, if known

Title

○ Mr ○ Mrs ○ Miss ○ Other ▶ *please specify*

Surname

Full forename(s)

Joint holder details ▶ *if applicable*

Please quote your existing client reference number, if known

Title

○ Mr ○ Mrs ○ Miss ○ Other ▶ *please specify*

Surname

Full forename(s)

2 Account/Bond details ▶ *please complete a separate form for each Account/Bond*

This switch is to apply to the following investment:

○ ISA ○ ISA (formerly PEP)* ○ Collective Investment Account (CIA)

○ Collective Retirement Account (CRA) ○ Collective Investment Bond – ONSHORE (CIB)

Account/Bond number:

** Only relevant if you had a PEP account with us prior to 6 April 2008.*

Switching/redirecting your fund choice

(i) Please complete section 3 to switch out of specific funds
OR
Please complete section 4 to restructure your entire portfolio.

(ii) Please complete section 5 to redirect (change) your fund choice for future direct debit payments.

For ISA and CIA only: if you wish to switch any of the investment to or from cash deposit please enter 'CASH' as the fund name.

HM Revenue & Customs (HMRC) only allows you to hold cash temporarily in your ISA Account.

*† Please note if no unit/share type (ie inc/acc) is stated, then accumulation units (where available) will automatically be applied. Where accumulation units have been selected and they are not available, income units will automatically be applied. Any changes to the unit/share type stated above due to error or omission by your financial adviser will not be corrected retrospectively. For the Collective Retirement Account, accumulation units will automatically be applied; income units are only available if no accumulation units are available. For more information on income and accumulation units/shares, refer to our Funds List which can be found on our website **www.skandia.co.uk***

3 Switch from one or more funds

Please detail the whole percentage or monetary amount to be switched out from the fund(s) detailed below and the percentage amount(s) to be switched in.

a) Fund to switch out

Fund to switch out	Unit/Share type ie Inc/Acc†	Percentage to switch out	OR Amount to switch out
			£

Fund(s) to switch in ▶ *please state full fund names, including fund managers*

Fund(s) to switch in	Unit/Share type ie Inc/Acc†	Percentage to switch in
	TOTAL	1 0 0 %

b) Fund to switch out

Fund to switch out	Unit/Share type ie Inc/Acc†	Percentage to switch out	OR Amount to switch out
			£

Fund(s) to switch in ▶ *please state full fund names, including fund managers*

Fund(s) to switch in	Unit/Share type ie Inc/Acc†	Percentage to switch in
	TOTAL	1 0 0 %

c) Fund to switch out

Fund to switch out	Unit/Share type ie Inc/Acc†	Percentage to switch out	OR Amount to switch out
			£

Fund(s) to switch in ▶ *please state full fund names, including fund managers*

Fund(s) to switch in	Unit/Share type ie Inc/Acc†	Percentage to switch in
	TOTAL	1 0 0 %

continued

3 Switch from one or more funds *(continued)*

d) Fund to switch out

	Unit/Share type ie Inc/Acc†	Percentage to switch out	OR	Amount to switch out
				£

Fund(s) to switch in ▶ *please state full fund names, including fund managers*

	Unit/Share type ie Inc/Acc†	Percentage to switch in
	TOTAL	1 0 0 %

e) Fund to switch out

	Unit/Share type ie Inc/Acc†	Percentage to switch out	OR	Amount to switch out
				£

Fund(s) to switch in ▶ *please state full fund names, including fund managers*

	Unit/Share type ie Inc/Acc†	Percentage to switch in
	TOTAL	1 0 0 %

f) Fund to switch out

	Unit/Share type ie Inc/Acc†	Percentage to switch out	OR	Amount to switch out
				£

Fund(s) to switch in ▶ *please state full fund names, including fund managers*

	Unit/Share type ie Inc/Acc†	Percentage to switch in
	TOTAL	1 0 0 %

g) Fund to switch out

	Unit/Share type ie Inc/Acc†	Percentage to switch out	OR	Amount to switch out
				£

Fund(s) to switch in ▶ *please state full fund names, including fund managers*

	Unit/Share type ie Inc/Acc†	Percentage to switch in
	TOTAL	1 0 0 %

† Please see note on page 2

continued

3 Switch from one or more funds *(continued)*

h) Fund to switch out

Fund to switch out	Unit/Share type ie Inc/Acc†	Percentage to switch out	OR Amount to switch out
			£

Fund(s) to switch in ▶ *please state full fund names, including fund managers*

Fund(s) to switch in	Unit/Share type ie Inc/Acc†	Percentage to switch in
	TOTAL	1 0 0 %

i) Fund to switch out

Fund to switch out	Unit/Share type ie Inc/Acc†	Percentage to switch out	OR Amount to switch out
			£

Fund(s) to switch in ▶ *please state full fund names, including fund managers*

Fund(s) to switch in	Unit/Share type ie Inc/Acc†	Percentage to switch in
	TOTAL	1 0 0 %

j) Fund to switch out

Fund to switch out	Unit/Share type ie Inc/Acc†	Percentage to switch out	OR Amount to switch out
			£

Fund(s) to switch in ▶ *please state full fund names, including fund managers*

Fund(s) to switch in	Unit/Share type ie Inc/Acc†	Percentage to switch in
	TOTAL	1 0 0 %

k) Fund to switch out

Fund to switch out	Unit/Share type ie Inc/Acc†	Percentage to switch out	OR Amount to switch out
			£

Fund(s) to switch in ▶ *please state full fund names, including fund managers*

Fund(s) to switch in	Unit/Share type ie Inc/Acc†	Percentage to switch in
	TOTAL	1 0 0 %

† Please see note on page 2

Please provide the same information for further switches by using copies of this page.

4 Portfolio restructure

If you want the entire current portfolio to be restructured, complete the table below to show the new fund choice for the total Account/Bond.
We will restructure the necessary units and any available cash to achieve the portfolio required, replacing the current portfolio. Please also complete section 5 below if you wish to redirect future direct debit payments to the restructured fund choice.

New fund choice ▶ *please state full fund names, including fund managers*	Unit/Share type ie Inc/Acc†	Whole %
		1 0 0 %

† Please see note on page 2.

5 Redirection request (new fund choice for future direct debit payments)

Please indicate which direct debit you wish to redirect from the product selected in section 2. We can only guarantee to carry out instructions in time for the next direct debit payment if we receive them at least ten working days before the direct debit collection date. Please also complete section 4 above if you wish to restructure your existing investment as well as future direct debit payments.

○ Individual investment

○ Third-party investment ▶ *please enter the third-party contributor name* ____________________

○ Employer investment (for CRA only) ▶ *please enter the employer contributor name* ____________________

New fund choice for future direct debit payments ▶ *please state full fund names, including fund managers*	Unit/Share type ie Inc/Acc†	Whole %
	TOTAL	1 0 0 %

† Please see note on page 2

6 Portfolio rebalancing

This switch/redirection will **cancel** any rebalancing instruction that may currently be held for this Account/Bond.

○ Please tick here if you wish to receive an application to resume portfolio rebalancing on your Account/Bond.

7 Switch commission

0	.	0	0	%

Please enter the percentage amount here.
You may select between 0-3%, using multiples of 0.10% or 0.25%.

Account/Bond Holder signature

Account/Bond Holder signature

1. **This section MUST be signed by the Account/Bond Holder(s) if the percentage stated here is different to that stated on the original application form concerning this Account/Bond and that previously agreed between the financial adviser and the investor.**
2. **Any switch commission rate entered here will ONLY apply to this switch instruction – it will NOT supersede any existing switch commission terms agreed between the financial adviser and the investor.**
3. **If the switch commission is left blank we will assume that any rate previously agreed will apply.**
4. **Switch commission will be treated as an additional charge on the investor's Account/Bond and deducted from the sale proceeds for each switch before the transaction into the chosen funds takes place.**
5. **If you wish to agree a default commission for all future switches, please complete the Change to Commission form.**

8 Declaration

Your financial adviser may give Skandia MultiFUNDS Limited or Skandia MultiFUNDS Assurance Limited switch or redirection instructions on this form where he/she has Switching Authority for the appropriate product (a copy of the authority must be held by Skandia MultiFUNDS Limited or Skandia MultiFUNDS Assurance Limited). In this instance, only your financial adviser is required to sign this form, **subject to section 7, which you will also need to sign if the agreed switch commission for this transaction is higher than any rate which you have already authorised in respect of this Account/Bond.**

This declaration is made by each Account/Bond Holder and the financial adviser where applicable.

1. I confirm that:
   a) where I am the Account/Bond Holder, before signing this form I am in receipt of the appropriate Key Features and Terms and Conditions documents (including the Funds List detailing the chosen funds).
   b) where I am the financial adviser and I am acting in an advisory capacity, I have provided the Account/Bond Holder(s) with the appropriate Key Features and Terms and Conditions documents (including the Funds List detailing the chosen funds).
2. **Where my financial adviser has elected to take switch commission, I understand and accept that this will be treated as an additional charge on my Account/Bond and will reduce the amount available for switching into my chosen funds.**
3. I declare that I am:
   a) the legal owner of the Account/Bond
   or
   b) the financial adviser acting in a discretionary or an advisory capacity for the Account/Bond Holder
   and
   c) I confirm that I have authority and relevant regulatory permissions where applicable to request the instructions given in this form.
4. I authorise Skandia MultiFUNDS Limited or Skandia MultiFUNDS Assurance Limited, as applicable, to effect this switch or redirection request in accordance with my instructions and the Terms of my Account/Bond.

continued

8 Declaration *(continued)*

If the Account/Bond is in joint names all investors/authorised signatories must sign below.

Signature

Date ▶ *dd mm yyyy*

/ /

Signature

Date ▶ *dd mm yyyy*

/ /

Details and signature of the financial adviser.

Financial adviser name/Authorised signatory

Financial adviser signature

Date ▶ *dd mm yyyy*

/ /

FSA number of Authorised Firm (Principal Firm for Appointed Representative firms – if applicable)

4 0 0 1 3 9

Name of Authorised Firm

C L U B F I N A N C E L T D

Telephone number

0 1 4 4 2 2 1 7 2 8 7

Name of appointed representative firm ▶ *if applicable*

N / A

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