

## Instruction to Trade Form

(For Modular ISA, Modular GIA, Wrap Investment Portfolio, Wrap ISA and Wrap Offshore Bond only)



### Application guidelines

#### This form should be used to:

- Buy new investments
- Buy additional ('top up') investments within an existing policy
- Sell investments
- Switch investments within one fund provider
- Cancel or commence regular trades.

#### This form is not appropriate for Investment Centre funds or investment manager/stockbroker trades.

For further information on the investments permitted in your product, please speak to your financial adviser or refer to your Permitted Investments List, a copy of which is available on our website at [www.jameshay.co.uk](http://www.jameshay.co.uk) or on request.

**Please read the Important Notes on page 5 and ensure all sections are fully completed. If you do not fully complete this form, your trade may be delayed.**

#### Please complete this form in BLOCK CAPITALS and return it by:

- Fax to 03333 206 342  
(0044 1722 338588 if outside of UK)
- Post to James Hay Partnership, Dunn's House, St Paul's Road, Salisbury, SP2 7BF
- Secure Message through James Hay Online.

If you require any assistance, please call your Service Executive Team or our general enquiry number on 03455 212 414.

### Trades placed without financial advice

#### Target market

Before deciding to invest, you should consider the investment provider's target market for your chosen investment and whether your requirements are in accordance with this. This can be obtained from the investment provider. James Hay will not assess whether you meet the investment provider's target market and therefore whether the investment is appropriate for your needs - you need to consider this yourself.

#### Aggregated costs and charges

If you are investing in an investment where the investment provider provides you with either a Key Investor Information Document (KIID) for a UCITS fund, or a Key Information Document (KID) for Packaged Retail and Insurance based Investment Products (PRIIPs), then before investing you also need to have been provided with the aggregated costs and charges of making the investment. This includes the investment provider's charges and also James Hay's charges for making the investment.

To do this, you will need to:

- obtain the investment provider's costs and charges from them
- obtain James Hay's charges from your product's Charges Schedule
- visit our website at [www.jameshay.co.uk](http://www.jameshay.co.uk) and enter these figures into our online costs and charges calculator.

This will provide you with a reference number, which you need to insert on the declaration section of this form.

Alternatively, you can phone us with the charges details you obtain from the investment provider and we will put these, along with James Hay's charges, into the calculator and provide this disclosure to you. Please note that if you do not do this before instructing us to invest, this will delay your investment, as we will have to contact you to do this as it is a regulatory requirement.

#### Complex Products

If you are investing in what is referred to as a Complex Product then you must have received advice in respect of the investment from a regulated financial adviser. James Hay will not allow investments in Complex Products without advice having been given. Please see the Important Notes section for more details on Complex Products.

### Trades placed with financial advice

#### Target market

As part of the process of providing advice to you, your financial adviser will consider the investment provider's target market and whether your requirements meet this when making their recommendation to you. James Hay will not make any assessment of whether you meet the target market and therefore whether the investment is appropriate for your needs.

#### Aggregated costs and charges

As the end distributor of your chosen investment, your financial adviser will need to provide you with the aggregated costs and charges disclosure prior to investing. This disclosure will need to include their adviser charges, James Hay's charges for making the investment (available from the product's Charges Schedule) and the investment provider's charges. Your financial adviser will be asked, as part of the declaration they need to sign to instruct the investment, to confirm that they have provided this to you. To assist your financial adviser in doing this, they can use our online aggregated costs and charges calculator. They will need to have already obtained the investment provider's charges if using this.

**1a** Personal details

Applicant to complete

Full name

Product number

Wrap number (if applicable)

**1b** Financial adviser details

Applicant to complete

Company

Email

Contact name

Telephone number

Firm's Financial Conduct Authority (FCA) authorisation number

Fax number

**1c** Investment details

Applicant to complete

Do you wish to use this form to  
(more than one option may be ticked):

Buy a new investment

Buy additional ('top up') investments within an existing policy

Sell investments

Switch investments within one fund provider

Commence regular trades

Cancel regular trades

If your instruction is for your Wrap, please tick the appropriate box:

**Please complete a separate form for each product.**

Wrap Investment Portfolio

Wrap ISA

Wrap ISA (ex-PEP)

Wrap Offshore Bond

**Please now complete Section 2 and sign the declaration in Section 3.**

**Please complete a separate Section 2 for each different fund provider.**

**2 To the fund provider named below**

Applicant to complete

Please complete a separate Section 2 of this form for each fund provider, ensuring you complete the fund provider's full name and address below.

Fund provider name

Fund provider address

  
  
  
 Postcode

Fund provider policy/account number(s) **(Mandatory)**

Sell all holdings with this fund provider? Yes  No

We hereby instruct you to undertake the following transactions:

These fields are mandatory. Failure to complete them will result in the rejection of your form, and a delay in your trade.						Only complete for regular trades			
Buy (top up), sell, switch from or switch to, cancel regular trade? (please specify one)	Fund name	Fund Code (ISIN or Sedol)	Type of unit/share-Accumulation or Income (please state A or I)	Do you want income reinvested? Y/N <sup>1</sup>	Gross cash amount to be invested/sold	% of fund to be sold/purchased	Amount of regular sale/buy required	Frequency of regular sale/buy <sup>2</sup>	Commencement date <sup>3</sup>
					£	%	£		22 / __ / ____
					£	%	£		22 / __ / ____
					£	%	£		22 / __ / ____
					£	%	£		22 / __ / ____
					£	%	£		22 / __ / ____
					£	%	£		22 / __ / ____

**Notes**

<sup>1</sup> If not completed, income will be paid or reinvested as per the fund manager's default for that fund.

<sup>2</sup> Monthly, quarterly, half-yearly or annually. For regular investments we will also need a direct debit mandate.

<sup>3</sup> If you have chosen a regular sale, the date for receiving proceeds will be the 22nd of the month.

<p><b>For financial advisers - if investment level adviser charges are required:</b></p> <p>Initial <input type="text"/> %</p> <p>Recurring <input type="text"/> %</p> <p>The above adviser charges are to be paid by the fund manager <input type="checkbox"/></p> <p>The above adviser charges are to be paid by James Hay Partnership (on Buys only) and deducted from the investment amount <input type="checkbox"/></p> <p>The above adviser charges are to be paid by James Hay Partnership (on Buys only) and deducted from the Product Bank Account <input type="checkbox"/></p> <p>Any adviser charges must have already been authorised by the client.</p>	<p>Additional notes:</p> <div style="border: 1px solid black; height: 150px; width: 100%;"></div>
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**For sales only:**

If a fund provider sale charge is applicable, please proceed with the sale without advising us of the level of the charge.

Yes  No

If **No**, please advise us of the amount of the charge before making the sale.

If there is a fund provider charge levied for electronic transfer of funds to James Hay Partnership, please proceed with the instruction, deducting the charge from the surrender proceeds.

Yes  No

If **No**, please send proceeds by Faster Payments or cheque, whichever payment carries no charge.

**Client**

I confirm the instructions in Sections 1 and 2.

I accept that it is my responsibility to provide James Hay Partnership with the correct investment application form from the fund provider, if required, and I am liable for any delays if I do not do this.

I accept that you will endeavour to process my trade instruction within 4 business days (day of receipt +4 business days) of receiving a valid investment instruction and application, sale or switch form but that this is not guaranteed.

I accept that if Section 2 is not fully completed, or is in your reasonable opinion unclear, you may reject the instruction and will not be liable for any delays this may cause.

I accept that you will rely on the information provided in Section 2 and will forward this section on to the fund provider without amendment.

I confirm that I have read and agreed to the Terms and Conditions relating to the investment being made as supplied by the investment provider. I accept that by making this investment, you are not confirming the suitability of the investment for my individual circumstances.

If I am investing in a UCITS fund, I certify that I have either:

- printed a copy of the current version of the Key Investor Information Document (KIID) or Key Information Document (KID)(as appropriate); or
- saved an electronic copy of the current version of the KIID or KID (as appropriate).

I confirm that I am not a US Person and I am eligible, under the terms, to invest in the chosen fund(s).

I have received financial advice from my appointed financial adviser before making the decision to instruct this trade

Yes  No

**Important note for clients placing trades without an appointed financial adviser on their product:**

James Hay recommends that all clients receive financial advice from a regulated financial adviser before placing any trades. If you do not have a financial adviser appointed on your product who is advising you in relation to this trade, you must sign the following declaration to confirm you acknowledge this and accept the risks in proceeding without having taken financial advice. For certain types of investment, known as Complex Products, you must have received financial advice before investing. Please see the Important Notes section for more information.

I confirm and accept that where no financial adviser is appointed:

- it is my responsibility to ensure I have read the correct documentation associated with the investment I am trading in.
- I have read and agreed to the terms of the investment.
- I have considered and accept the risks associated with this investment.
- the investment I am trading in aligns with my attitude to risk, my investment goals, my liquidity needs and my capacity for loss.
- I have not received financial advice before placing this trade and I am proceeding at my own risk.
- I have considered the fund(s) target market(s) as provided by the investment provider(s) and whether I fit in this prior to making the decision to invest, and acknowledge that James Hay will not make any assessment of this.
- I have obtained the aggregated costs and charges information as required by regulation. The reference number for this disclosure is:

**Client**

Signature

Date

**To be completed by the appointed financial adviser (if instructing on their client's behalf)**

- I confirm the instructions in Sections 1 and 2.
- I accept that it is my responsibility to provide James Hay Partnership with the correct investment application form from the fund provider, if required, and I am liable for any delays if I do not do this.
- I accept that you will endeavour to process my trade instruction within 4 business days (day of receipt +4 business days) of receiving a valid investment instruction and application, sale or switch form but that this is not guaranteed.
- I accept that if Section 2 is not fully completed, or is in your reasonable opinion unclear, you may reject the instruction and will not be liable for any delays this may cause.
- I accept that you will rely on the information provided in Section 2 and will forward this section on to the fund provider without amendment.
- I confirm that I have provided my client with the terms and conditions relating to the investment being made as supplied by the investment provider.
- I accept that by making this investment, you are not confirming the suitability of the investment for my client's individual circumstances.

- I confirm that if my client is investing in a UCITS fund, I have provided my client with a copy of the Key Investor Information Document (KIID) or Key Information Document (KID), as appropriate (and any other documentation required under the UCITS IV Directive).
- I confirm that my client is not a US Person and confirm that my client is eligible, under the terms, to invest in the chosen fund(s).
- I confirm that I have provided financial advice to my client in respect of this transaction.
- I confirm that I have considered the fund(s) target market(s) as provided by the investment provider(s) and whether my client fits this, as part of the advice process.
- I confirm that I have provided my client with the aggregated costs and charges disclosure as required by regulation (MiFID II and FCA rules).

**Financial adviser (on behalf of the client)**

Signature

Date

**IF YOU WISH TO BUY NEW INVESTMENTS**

You will need to send us the appropriate investment application form from the fund provider, having completed the amount to be invested, the fund choice and adviser charges details. As the investment will be made in our name, we will complete the rest of the investment application form.

For all funds contained within this instruction, please access and read the current version of the KID/KIID for UCITS funds or Simplified Prospectus for other funds, where available. These documents are available from the fund provider directly.

**FOR TOP UPS, SALES OR SWITCHES**

Some fund providers will require their own top up, sale or switch forms to be completed. Please provide any forms required by the fund provider, having completed the policy number, amount to be purchased, sold or switched and the chosen funds. As the investment is held in our name, we will complete the rest. If you are unsure whether the fund provider requires their own form to be completed, please contact the fund provider directly.

**COMPLETION OF SECTION 2**

**A separate Section 2 must be completed for each different fund provider.**

Please ensure you fully complete Section 2. We reserve the right to reject instructions where this information is incomplete. The purchase and/or sale amount stated in Section 2 must meet the investment fund provider's minimum criteria.

**ADVISER CHARGES**

If adviser charges are required on these investments, please complete the relevant fields in Section 2 and indicate whether you require us or the fund manager to pay them.

The maximum adviser charge that can be applied is 5% (including VAT). If the fund manager is to pay the adviser charges, they may have lower maximums.

Any adviser charge must already have been agreed with you and we must have been provided with your agreement.

**REGULAR SALES**

If you have requested the regular sale of funds in Section 2, we will normally request this sale so proceeds are received on or around the 22nd of the month. Some fund providers may vary this.

If we apply investment transaction charges to your product, funds to cover this charge will not automatically be surrendered unless you request this as part of the regular sale amount.

PLEASE NOTE: We will not be held responsible for any delays that result from incorrect, or inaccurate information provided on the form. This includes any restrictions placed upon us by the fund providers.

**ORDER TRANSMISSION POLICY**

A copy of our Order Transmission Policy is available on our website. This sets out our policy on receiving and transmitting orders for investments.

We will only receive and transmit client orders to fund providers as we receive them. We do not 'execute' any transactions, and are therefore not bound by 'best execution' requirements. We do not actually undertake the transactions ourselves, but get investment managers to undertake them.

**COMPLEX PRODUCTS AND ADVICE**

If you are investing in what is referred to as a Complex Product then you must have received advice in respect of the investment from a regulated financial adviser. James Hay will not allow investments in Complex Products without advice having been given.

Under regulations, there is no definition of Complex Products. However, the regulations do define Non-Complex Products as follows:

- Units/shares in a UCITS qualifying Collective Investment Scheme;
- Shares, Bonds and other forms of securitised debt admitted to trading on a trading venue;
- Structured deposits;
- Money market instruments; and
- Other Non-Complex Products that meet certain criteria, including having frequent opportunities to trade at publicly available prices, do not involve potential liability that exceeds the original investment, do not include exit charges that have the effect of making the investment illiquid and where adequate comprehensive information on the investment is publicly available and likely to be readily understood by the average retail client.

Complex Products are therefore anything that is outside of the above definition of Non-Complex. Specifically, Complex Products are anything involving derivatives or where the opportunity to sell is infrequent. This will include:

- Structured Products;
- Units/shares in some Non-UCITS Retail Schemes (NURS) (this will depend on the individual fund); and
- Futures and Options.

**DATA PROTECTION STATEMENT**

Your completion of this form constitutes your instruction to us to transmit your personal data for the purposes of completing your instructions under this form. Please note that if any of the investments that you have instructed us to purchase under this form are administered by companies outside of the European Union (EU), it will be necessary for us in performing our contract with you to transfer the personal data given under this form outside of the EU to those companies.

Not all countries outside of the EU adequately protect personal data, and/or do not have a government supervisory authority that enforces data protection laws. Therefore there is a potential risk that your personal data may not receive the same level of protection than that provided within the EU. This is particularly so where such countries outside of the EU have not been recognised as offering an adequate level of protection for personal data transferred from the EU, or where it is not possible to ensure that adequate safeguards are in place between us and the company to whom you have instructed us to transfer personal data (such as standard contractual terms and conditions). As such, in performing our contract with you, we will transmit your personal data outside of the EU under this form for the purposes of complying with your instructions under this form.

You can access full details on how we process your personal data under your product, including further information about transferring personal data outside of the EU, in the Data Protection Statement - James Hay Products, which is available on our website at [www.jameshay.co.uk](http://www.jameshay.co.uk). If you have any questions about data protection, please contact us using the contact details in the Data Protection Statement.

We are able to provide literature in alternative formats. For a Braille, large print or audio version of this document call us on 03455 212 414 (or via the Typetalk service on 18001 03455 212 414).

James Hay Partnership is the trading name of James Hay Services Limited (JHS) (registered in Jersey number 77318); IPS Pensions Limited (IPS) (registered in England number 2601833); James Hay Administration Company Limited (JHAC) (registered in England number 4068398); James Hay Pension Trustees Limited (JHPT) (registered in England number 1435887); James Hay Wrap Managers Limited (JHWM) (registered in England number 4773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England number 7259308); PAL Trustees Limited (PAL) (registered in England number 1666419); Santhouse Pensioner Trustee Company Limited (SPTCL) (registered in England number 1670940); Sarum Trustees Limited (SarumTL) (registered in England number 1003681); Sealgrove Trustees Limited (STL) (registered in England number 1444964); The IPS Partnership Plc (IPS Plc) (registered in England number 1458445); Union Pension Trustees Limited (UPT) (registered in England number 2634371) and Union Pensions Trustees (London) Limited (UPTL) (registered in England number 1739546). JHS has its registered office at 2nd Floor, Gaspé House, 66-72 Esplanade, St Helier, Jersey, JE1 1GH. IPS, JHAC, JHPT, JHWM, JHWNC, SPTCL, SarumTL, IPS Plc, PAL, STL, UPT and UPTL have their registered office at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. JHAC, JHWM, IPS and IPS Plc are authorised and regulated by the Financial Conduct Authority. The provision of Small Self Administered Schemes (SSAS) and trustee and/or administration services for SSAS are not regulated by the FCA. Therefore, IPS and IPS Plc are not regulated by the FCA in relation to these schemes or services. (04/19)

[www.jameshay.co.uk](http://www.jameshay.co.uk)