



Cantor Fitzgerald Ireland Ltd (“Cantor”) **Personal Retirement Bond (PRB) Discretionary Account Opening Document**

Cantor PRB Provider Services

HOW TO PROCEED

ACCOUNT SET UP CHECKLIST:

- I have completed the attached application form in full and have signed and dated.
- I have completed the attached CRS/FATCA form and have signed and dated.
- Where transfer is from an Occupational Pension Scheme, the trustees have completed and signed section 5(B).
- I have attached a copy of my ID (Passport/Drivers Licence) certified by a Garda, Solicitor or Cantor member of staff - please ensure it is in date.
- I have attached two certified documents or two original documents listed below issued in the last 6 months and with the same address as noted on the application. One of these **MUST** also be a bank statement that matches the IBAN provided on the application form.
 - Bank Statement (must be for the IBAN provided on the application form)AND
 - Gas, electricity, phone or motor insurance certificate/home insurance certificate/tax certificateOR
 - Social insurance document or Revenue Commissioners documentBoth proofs of address **CANNOT** be from the same provider.

A list of acceptable/unacceptable Anti Money Laundering documents can be found on our website cantorfitzgerald.ie
- I have attached certified copy proof of PPS number:
 - P21, Tax assessment, Notice of Tax Credits, Letter from Revenue Commissioners addressed to you showing your PPS number or Employee Detail Summary from Revenue.ie
 - Letter from the Department of Employment Affairs and Social Protections addressed to you showing your PPS number
 - Medical card, Drug Payment Scheme (DPS) card
 - Payslip or P45 from previous employment
- Copy of Pension Adjustment Order (PAO), required where any transferring benefits are subject to a PAO.

Payment Details Please use the Barclays Bank details below for any Electronic Fund Transfers to your account in Cantor Fitzgerald Ireland Ltd. Please do not transfer funds until your Cantor Fitzgerald Ireland Ltd. account is open as you will need an account number as a reference.

Euro Bank Details

Bank Name: Barclays Bank Ireland
Account Name: Pershing Securities International Limited Client Asset Account – Hub Account
Sort Code: 990212
Account No: 45525315
BIC: BARCIE2D
IBAN: IE10BARC99021245525315
Reference: Client Name and CFIL Client Reference Number (starting with DS)

Post/Delivery Return the completed application and identification to:
DUBLIN: Cantor Fitzgerald Ireland Ltd, Cantor Fitzgerald House, 23 St Stephen’s Green, Dublin 2
LIMERICK: Cantor Fitzgerald Ireland Ltd, Crescent House, Hartstonge St., Limerick
CORK: Cantor Fitzgerald Ireland Ltd, 45 South Mall, Cork

Queries/Advice Call your Financial Advisor or your Cantor Fitzgerald Account Manager:
DUBLIN: +353 1 633 3800. CORK: +353 21 422 2122. LIMERICK: +353 61 436 500
Email Queries to Client Services at ireland@cantor.com

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FOR OFFICE USE ONLY

Cantor Broker Owner

Reviewed by Pension Team: Yes No

Client Account Number

DS

1. Bondholder (PLEASE USE BLOCK CAPITALS)

Title Mr Mrs Ms Miss Other

Gender Male Female Other

Surname

Civil Status Married Single Separated

Forename(s)

Divorced Widow(er) Civil Partnership

PPS Number

Spouse's/Civil Partner's Details
(if relevant)

Date of Birth

Surname

Country of Residence

Forename(s)

Nationality

Date of Birth

If your nationality is British please enter your NI number:

2. Contact Details (PLEASE USE BLOCK CAPITALS)

Home Address

Home No.

Mobile No.

Email*

Office No.

*This will be the email address for account communications. An email address is required to open an account.

3. Employment Details (PLEASE USE BLOCK CAPITALS)

Previous Occupation¹

Date Employment Commenced

Date Employment Ended

Employee

Annual salary or earnings
at date of leaving service

€

OR

20% Director

Have you, either alone or together with your spouse and minor children, directly or indirectly, at any time in the last 3 years, before leaving employment, owned or controlled more than 20% of the voting rights in the company providing the pension, or in a company that controls that company? Yes No

If yes, please confirm total annual earnings for the three highest consecutive years in the last ten years:

YEAR

YEAR

YEAR

€

€

€

Note: The options available when leaving a pension plan depend on the rules of the plan. Please consult your Financial Advisor on these rules, as a Personal Retirement Bond (PRB) may not always be the most suitable option.

1. For which the transferring benefits relate to.

ALL SECTIONS MUST BE COMPLETED

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4. Revenue Details

This information is required for the purpose of calculating Revenue Commissioners maximum limits. Failure to provide this information is a breach of the Revenue rules and could result in Revenue action regarding member benefits.

Please tick the appropriate box for each of the following:

- (a) Are you entitled to benefits from another pension plan? Yes No
If yes, please provide details in the notes section.
- (b) Have you previously received any pension benefits (including tax free lump sum payments or a refund of previous contributions)? Yes No
If yes, please provide details in the notes section.
- (c) Do you and/or your dependent(s) hold 20% or more of the equity and/or the voting control of the company? Yes No
- (d) Have you irrevocably surrendered your right to take a tax free lump sum in respect of some or all of your pension? Yes No
- (e) Does any of the transfer relate to benefits from more than one previous pension scheme? Yes No
If yes, please provide details in the notes section.
- (f) Do the rules of your scheme permit you to invest in an Approved Retirement Fund? Yes No
- (g) Is the original source of pension funds from a Defined Benefit Scheme? Yes No
- (h) Is there a Pension Adjustment Order (PAO) in place against any of your pension benefits? Yes No
If yes, please provide a copy of the PAO.

ALL SECTIONS MUST BE COMPLETED

5. Details of existing PRB or existing Occupational Pension Scheme (PLEASE USE BLOCK CAPITALS)

Is the transfer from:

- An existing PRB - *Please complete 5(A)*
- An Occupational Pension Scheme - *Please complete 5(B) overleaf*

5(A) Transfer from existing PRB

Warning: If you propose to take out this contract in complete or partial replacement of an existing PRB, please take special care to satisfy yourself that this contract meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing contract. If you are in doubt about this, please contact your financial advisor.

Name of transferring insurance company/ pension provider

Policy number Normal Retirement Age

Employer € AVC €

Employee € **Total Transfer Payment** €

Note: if the transfer relates to more than one employment please update the values of each employment in the Notes section.

Does the existing PRB transfer relate to a Defined Benefit (DB) or Defined Contribution (DC)? DB DC

Is the transferring PRB subject to a Pensions Adjustment Order (PAO)? Yes No

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5(B) Transfer from an Occupational Pension Scheme

This section must be completed by the Trustees.

Name of Pension Scheme

Name of Employer

Name(s) of Trustees

Pension Authority Reference Number

Revenue Reference Number

Normal Retirement Age

Employer

€

AVC

€

Employee

€

Total Transfer Payment

€

Note: If the transfer relates to more than one employment please update the values of each employment in the Notes section.

Does the existing PRB transfer relate to a Defined Benefit (DB) or Defined Contribution (DC)? DB* DC

*If DB is selected, please provide spouse/civil partner details where spouse's death in retirement pension applies:

Amount of benefit is

%

of a member's pension or

€

Is the transferring DB/DC scheme subject to a Pensions Adjustment Order (PAO)?

Yes

No

Under the above scheme arrangement does the member have the Approved Retirement Fund (ARF) option?

Yes

No

Trustee Declaration:

We declare that the information given is true and complete to the best of our knowledge and belief.

We confirm that this application is to be the basis for the benefits to be provided under this PRB.

Signature of Trustee

Print Name

Date

DD

MM

YY

ALL SECTIONS MUST BE COMPLETED

6. Bank Details (PLEASE USE BLOCK CAPITALS)

Bank Name

Bank Address

Account Name

IBAN*

BIC

*Your IBAN includes your account number and sort code and is an international standard for identifying bank accounts across national borders. This is detailed on your bank statement.

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7. Financial Background (PLEASE USE BLOCK CAPITALS)

Regular Income (per annum)

Please complete ALL sections. Any incomplete will be assumed as "€0".

| | |
|---------------------------|------------------------|
| Employment/Pension Income | € <input type="text"/> |
| Property Income | € <input type="text"/> |
| Investment Income | € <input type="text"/> |
| Other Income | € <input type="text"/> |

Regular Commitments (per annum)

| | |
|---------------------|------------------------|
| Pension | € <input type="text"/> |
| Mortgage PPR | € <input type="text"/> |
| Others (e.g. Loans) | € <input type="text"/> |

Occupation & Employment Capacity

| | |
|---------------------|---|
| Occupation | <input type="text"/> |
| Employment Capacity | <input type="checkbox"/> Self-employed /Director <input type="checkbox"/> Company Employee <input type="checkbox"/> Retired |

Value of Personal Assets

Please complete ALL sections. Any incomplete will be assumed as "€0".

| | |
|--|------------------------|
| Principal Private Residence (PPR) | € <input type="text"/> |
| Mortgage on PPR | € <input type="text"/> |
| Cash Deposits | € <input type="text"/> |
| Other Investments | € <input type="text"/> |
| Gross Value of Other Properties | € <input type="text"/> |
| Total Debt on Other Properties/Investments | € <input type="text"/> |
| Other Net Assets | € <input type="text"/> |
| Consolidated Value of Pension/ARF Assets | € <input type="text"/> |

Source of Wealth/Funds

(i) Please indicate how your **overall wealth** was accumulated. You can indicate more than one option.

| |
|--|
| <input type="checkbox"/> Savings |
| <input type="checkbox"/> Inheritance |
| <input type="checkbox"/> Equity/Fund Investment |
| <input type="checkbox"/> Property Investment |
| <input type="checkbox"/> Sale of Business |
| <input type="checkbox"/> Retirement Fund |
| <input type="checkbox"/> Redundancy |
| <input type="checkbox"/> Other: If other please specify <input type="text"/> |

(ii) Please indicate the source of funds provided for this PRB investment. You can indicate more than one option.

| |
|--|
| <input type="checkbox"/> Transfer from other Investment/Pension Provider |
| <input type="checkbox"/> Other: If other please specify <input type="text"/> |

ALL SECTIONS MUST BE COMPLETED

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7. Financial Background *continued*

Dividends

Unless you specify otherwise you will receive cash dividends and in Euro currency.

If you wish to receive stock dividends (where available) please tick here

8. Investment Objectives and Risk

Portfolio Individual Transaction Size (Please answer all)

(i) What is your anticipated total portfolio size

- Less than €20,000
- Between €20,000 and €50,000
- Between €50,000 and €150,000
- Between €150,000 and €500,000
- Over €500,000

(ii) What is your average anticipated transaction size

- Less than €10,000
- Between €10,000 and €50,000
- Between €50,000 and €250,000
- Over €250,000

(iii) If you have a specific investment time horizon for your account please indicate below

- Less than 1 year
- Between 1 and 5 years
- Over 5 years

Income Requirement

Any incomplete will be assumed as €0.

Please state the approximate income requirement, if any, from your PRB investment with Cantor €

Which of the following best describes your PRB investment objective

- Capital Growth only
- Mix of Income with Capital Growth
- Income only

Permitted Investment Instruments

Please tick which instruments you would consider investing in, you may indicate more than one option.

If you do not select any we will assume all are open to you.

- Equities
- Structured Product
- Investment Funds (May include derivatives)
- Government Bonds
- Corporate Bonds
- Corporate Finance Product
- Other (please specify)

Attitude to Risk

(i) Which ONE of the following most accurately describes your PRB investment profile?

Very Cautious Investor*

You are risk averse. Your investment preference is to maintain the security of your capital. You acknowledge that this investment strategy is at the expense of potential capital gain or incremental income.

**This category is not 100% capital guaranteed*

Cautious Investor

You are prepared to accept low levels of risk for the prospect of slightly higher returns.

Considered Investor

You are looking for a balance of risk and reward. You accept during periods of market risk potential losses may exceed by a multiple the potential income from investments.

Considered Risk Taker

You are willing to accept higher levels of volatility and fluctuations in the value of your investments for the prospect of higher returns. You accept that volatility in markets may result in loss in excess of the initial investment amount.

Risk Taker

You are willing to accept high volatility levels and fluctuations in the value of your investments for the prospect of higher returns. You acknowledge that in light of the unpredictable nature of stock markets your investment may carry an increased risk of potential loss in excess of the initial amount invested.

(ii) You find it interesting to explore investment opportunities for your money?

- Strongly Agree
- Agree
- Neither Agree nor Disagree
- Disagree
- Strongly Disagree

ALL SECTIONS MUST BE COMPLETED

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8. Investment Objectives and Risk continued

(iii) Six months after making an investment where your capital is at risk, your investment performs poorly in line with weak financial markets. Which option described below, best suggests your possible course of action?

- Sell all the investment and put the proceeds in a deposit account to prevent further loss
- Sell part of the investment, purchasing a less risky investment with the proceeds to reduce further losses
- Monitor the investment ahead of deciding what to do
- Invest more monies to avail of weaker prices expecting recovery
- Make a riskier investment to recover all losses in the expectation of recovery

9. Knowledge & Experience Relevant to the Decision Maker* (PLEASE USE BLOCK CAPITALS)

Warning: The following information requested in this form will be used by Cantor to carry out a suitability assessment for you. This is to enable us to act in your best interest. Please provide additional information where you feel it may be relevant.

*Decision Maker is a person authorised on the account and appointed to make decisions on behalf of the account i.e. the account holder, beneficial owner or authorised signatory. A group of two or more natural persons are required to designate one person's Knowledge & Experience for the purposes of conducting the suitability assessment.

(i) Please select your previous trading experience: (You can select more than one option if applicable)

| EXECUTION ONLY (no advice) | ADVISORY (broker advises, you decide) | DISCRETIONARY/MANAGED (broker agrees investment parameters with you and has discretion to transact) | NO PREVIOUS EXPERIENCE |
|-------------------------------|--|--|--------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

(ii) Please indicate your investment experience in relation to the following Financial Instruments:

Basic: Have some knowledge but limited trading history.

Good: Have knowledge and have traded over a number of years.

Extensive: Have knowledge and have traded consistently over the past 5 years.

| FINANCIAL INSTRUMENTS | THESE COLUMNS ARE MANDATORY | | | | THESE COLUMNS ARE MANDATORY | |
|---|-----------------------------|--------------------------|--------------------------|--------------------------|-----------------------------|--|
| | NONE** | BASIC | GOOD | EXTENSIVE | NUMBER OF YEARS EXPERIENCE | NUMBER OF TRADES IN THE LAST 5 YEARS <small>(if 'zero' trades please note 0 in the box)</small> |
| Equities | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Corporate Bonds | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Government Bonds | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Investment Funds | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Structured Products | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Corporate Finance/ Unquoted Investments | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Derivatives <small>(CFD's, Options, Futures)</small> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |
| Illiquid Investments <small>(Cannot be easily accessed and/or not traded on an exchange)</small> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | <input type="text"/> |

**If you have selected NONE for any Financial Instruments experience, you do not need to complete NUMBER OF YEARS EXPERIENCE and NUMBER OF TRADES IN THE LAST 5 YEARS

ALL SECTIONS MUST BE COMPLETED

9. Knowledge & Experience Relevant to the Decision Maker Continued

(iii) If you have answered '0' for NUMBER OF TRADES IN THE LAST 5 YEARS in part (ii) above, please explain how you have attained your years experience? (If not applicable please write N/A or leave blank)

(iv) Relevant Professional Qualification or Experience

1. Do you have a relevant professional qualification? Yes No

Please list qualification(s)

2. Do you work as an investment manager/advisor? Yes No

3. Are you a member of a professional body? e.g. ACOI, LIA, IIB, Chartered Accountants Ireland etc. Yes No

10. Further Objectives & Restrictions (PLEASE USE BLOCK CAPITALS)

Ethical Securities

Do you wish to invest only in ethical securities? If you tick yes we will manage your portfolio in accordance with our ethical guidelines, a copy of which we will forward and which may result in your stock selection differing from other portfolios.

Yes No

Portfolio and Strategy

Has Cantor provided you with an example of a portfolio?

Yes No

Has Cantor provided you with a copy of its investment strategy for your portfolio?

Yes No

What is the agreed benchmark for the account?

Portfolio/account valuations

Please indicate below whether you wish regular valuations to be prepared monthly, quarterly, half-yearly or annually

Such valuations will include a measure of portfolio performance by including the cost of each holding.

Limits or restrictions

Please indicate any limits or restrictions to the manner in which Cantor will operate your portfolio.

(a) on the type of investment which Cantor may enter into transactions on your behalf;

(b) on the amount of the consideration which may be involved in any transaction on your behalf;

(c) on the value of any investments or class of investments which may be held for you; or

(d) other special instructions

ALL SECTIONS MUST BE COMPLETED

Note: Please notify us as soon as possible of any material change in any information given above.

11. Research and Product Information

Insights & Research Publications

As part of our service offering, we regularly share key insights, research publications and updates on latest investment opportunities. Please select the communications you wish to receive:

- | | | |
|---|--|---|
| <input type="checkbox"/> Daily Note | <input type="checkbox"/> Monthly Talking Points Newsletter | <input type="checkbox"/> Investment Bonds |
| <input type="checkbox"/> Weekly Trader | <input type="checkbox"/> Corporate Finance Investments (Private Equity, EIS Investments, Property Investments) | |
| <input type="checkbox"/> Weekend Papers Summary | <input type="checkbox"/> Ethical Investing | |

12. Notes (PLEASE USE BLOCK CAPITALS)

Please use this area to provide extra information in relation to any of the questions in this application form. Please indicate which question the extra information relates to.

ALL SECTIONS MUST BE COMPLETED

13. Acknowledgement

In signing this document it will constitute a contract, both legally binding and enforceable. If you have any queries about any aspect of the account opening documentation please contact Cantor for clarification or, if you think it appropriate to do so, obtain independent legal advice.

The undersigned hereby acknowledges that:

- (a) I authorise the Trustees of the above scheme to transfer to a Cantor Personal Retirement Bond the amount which in the opinion of the said Trustees represents the value of my benefits on withdrawal under the Plan. In consideration of the payment of such transfer value to a Cantor Personal Retirement Bond, I hereby release the Trustees of the Plan from all liability to me and my dependents in respect of all benefits under the plan with effect from the date of such transfer.
- (b) I have carefully read, acknowledge and understand the terms of the below listed documentation which I have been presented with and have had an opportunity to consider. I hereby agree that by signing this acknowledgement that I will be bound by all terms and conditions contained in the following documents:
 - 1. PRB Discretionary Account Opening Document
 - 2. Terms and Conditions booklet:
 - i. Terms and Conditions of Service
 - ii. Conflicts of Interest Policy
 - iii. Order Execution Policy
 - iv. Information on Financial Instruments
- (c) The service description set out in the Terms and Conditions booklet incorporates the service to be provided by Cantor to me in its entirety, and for which I now hereby apply.
- (d) The risk profile, investment experience, financial information and restrictions provided in the Account Opening Document is a complete and accurate record of all information relevant and necessary to allow Cantor to provide a discretionary service to me.
- (e) I acknowledge that Cantor will arrange for a nominee account to be opened with Pershing Securities International Limited on my behalf.
- (f) I confirm that the information provided to Cantor in respect of applying the appropriate risk strategy is accurate and undertake to notify Cantor in writing should there be a change in the assumptions used that should lead to a need for a change in the type and nature of investment advice and strategies used upon my account.
- (g) I accept that Cantor may place orders on my account without direct instruction and that such orders are at Cantor's discretion within the risk parameters outlined above.
- (h) I accept that while Cantor will manage my assets prudentially, past performance is not a reliable indicator of future performance. I further accept that the value of this account may fall as well as rise and that as the account is invested in equities, extreme events could arise where I lose all or part of the value of the account.
- (i) I have been presented with and have had an opportunity to consider the **Client Asset Key Information Document** and I have carefully read, acknowledge and understand the arrangements Cantor has put in place for holding client assets and the risks associated with them.
- (j) I have been presented with a current rate card and I am aware that any changes to this will be updated to the Cantor Fitzgerald website for my reference. All fees have been explained to me and I am satisfied with the fees.
- (k) I declare that I am beneficially entitled to the funds that are to be invested under this application and that I am entitled to apply for a Personal Retirement Bond.
- (l) I understand the Cantor Personal Retirement Bond does not have a cooling off period. I understand that if I invest in a product through my Cantor Personal Retirement Bond with a cooling off option (which must be exercised in writing), my fund will be refunded, less the adjustment for any downward movement in the value from the date of the investment to investment cancellation date, along with any fees incurred.
- (m) I hereby consent to the provision of information to the Department of Social Protection or the Revenue Commissioners if requested in relation to this Personal Retirement Bond.

WARNING: If you propose to enter this Cantor PRB contract in complete or partial replacement of an existing PRB contract, please take special care to satisfy yourself that this Cantor PRB contract meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing PRB contract with the Cantor PRB.

If you are in doubt about this, please contact your financial advisor.

- (n) I acknowledge that Cantor will provide only the benefits purchased under this Personal Retirement Bond and will accept no further responsibilities in relation to myself or my dependants.
- (o) E-Communication & Portal Access
By opening an account with Cantor Fitzgerald you are consenting to the electronic delivery of communications and documentation through our Online Portal to which we will issue you the necessary access as part of account opening process. Within our Online Portal you can view your account information, transactions, documentation, and communications.
If you do not want access to our portal, please tick the box below.

I/We do NOT require access to the Online Portal and would like to receive all communications and documentation in paper format.

Please note if you choose not to avail of the Online Portal charges may be incurred for paper documentation, which will be deducted from your account as incurred. Please see our rate card for further details.

Please continue to next page

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ALL SECTIONS MUST BE COMPLETED

13. Acknowledgement continued

The "communications and documentation" noted above will be issued to you in electronic form through the Online Portal and not in paper form. If you select not to receive these communications and documentation in electronic form, or if you initially provide your consent but later withdraw it, you may not be permitted to access any of our Online Portal or (in the case of withdrawal of consent) your access may be terminated. However, your account(s) will not otherwise be affected by whether or not you consent to receive communications and documentation electronically. You may receive periodic documentation in paper format not related to your consent.

BONDHOLDER SIGNATURE

Print Name

Date Signed

AUTHORISED SIGNATORY FOR AND ON BEHALF OF CANTOR FITZGERALD AS PRB PROVIDER

Print Name

Date Signed

CANTOR FITZGERALD - DUBLIN: Cantor Fitzgerald House, 23 St Stephen's Green, Dublin 2, D02 AR55. Tel : +353 1 633 3800. Fax : +353 1 633 3856.

CORK: 45 South Mall, Cork, T12 XY24. Tel: +353 21 422 2122. **LIMERICK:** Crescent House, Hartstonge St., Limerick, V94 K35Y. Tel: +353 61 436500.

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Cantor Fitzgerald Ireland Ltd is regulated by the Central Bank of Ireland and is a member firm of Euronext Dublin and the London Stock Exchange.