

# Advisory Service

## Pension Account Application Form

### SSAP/PRB/PRSA/ARF - External Pension Provider

**In order to establish and operate your account with us, we would ask you to please:**

1. Complete the enclosed Application Form and provide the requested additional documents. For your convenience, we have attached a checklist below. Please contact your Cantor Relationship Manager for clarification or assistance if you are unsure. You may also wish to obtain independent advice prior to completing the form.
2. Consider your answers carefully. In providing a advisory managed service, we naturally rely on the information you provide us.
3. Undertake a short Risk Tolerance Questionnaire via email which will be issued via a separate link.
4. Once you receive your client account number, please transfer funds electronically in advance of any purchase to our custodian Pershing Securities International Limited, quoting your Cantor client account number.

#### 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 Cantor Client Account Number (starting with DS)

**Please note that unfortunately any monies sent without your Cantor client account number will have to be returned to you.**

#### ACCOUNT SET UP CHECKLIST:

- I/We have completed the attached application form in full and have signed and dated.
- I/We have completed the attached CRS/FATCA form and have signed and dated.
- I/We have attached a current (in date) copy of my ID (Passport/Driving License) certified by a Garda, solicitor, or Cantor member of staff.
- I/We have attached a certified bill/or original copy of a bill issued in the last 6 months with the same address as provided on the application form, being one of:
  - Gas, electricity, phone or motor/home insurance certificate, tax certificate OR
  - Social Insurance document or Revenue Commissioners document

#### Pension Provider Checklist\*:

- We have completed the relevant Revenue DWT form
- We have a pension provider account already in place and submitted Anti-Money Laundering documentation for ALL authorised persons
- We have enclosed SSAP Revenue Approval Letter and Trust Deed (where applicable)A list of permissible Anti Money Laundering documents can also be found on our website [cantorfitzgerald.ie](http://cantorfitzgerald.ie)

\*Professional Trustee in the case of Trust Scheme, Qualifying Fund Manager (QFM) in the case of Approved Retirement Fund (ARF), PRSA Provider in the case of PRSA, Retirement Bond Provider in the case of Retirement Bond.

**Queries/Advice** Call your Financial Advisor or your Cantor Fitzgerald Relationship 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](mailto:ireland@cantor.com)

[www.cantorfitzgerald.ie](http://www.cantorfitzgerald.ie)

# Advisory Service

## Pension Account Application Form



**Part A:** To be filled out by Beneficial Owner

### 1. Beneficial Owner Details (PLEASE USE BLOCK CAPITALS)

Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="text"/>	Civil Status	Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widow(er) <input type="checkbox"/> Civil Partnership <input type="checkbox"/>
Surname	<input type="text"/>	<b>Spouse's/Civil Partner's Details</b> (if relevant)	
Forename(s)	<input type="text"/>	Surname	<input type="text"/>
PPS Number	<input type="text"/>	Forename(s)	<input type="text"/>
Date of Birth	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YY	Date of Birth	<input type="text"/> DD <input type="text"/> MM <input type="text"/> YY
Country of Residence	<input type="text"/>		
Nationality	<input type="text"/>		
If your nationality is British please enter your NI number: <input type="text"/>			

### 2. Contact Details (PLEASE USE BLOCK CAPITALS)

Home Address	<input type="text"/> <input type="text"/>		
Home No.	<input type="text"/>	Mobile No.	<input type="text"/>
Email*	<input type="text"/>	Office No.	<input type="text"/>

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

### 3. Financial Background (PLEASE USE BLOCK CAPITALS)

Under this advisory service we are required to assess Suitability and only recommend suitable products to you. Suitability is an assessment of your financial situation, knowledge and experience, investment objectives, risk profile and personal circumstances. This information ensures we only recommend products and services that are suitable to your needs and objectives. We would ask that you provide us with complete and as accurate as possible answers to enable us to provide investment advice and recommendations that are suitable to your personal circumstances. If matters change after your Cantor account is opened, we would ask you to inform us as soon as is practicable and before any additional advice is provided.

#### Regular Income (per annum)

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

##### APPLICANT

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

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"/>
Pension Asset	€ <input type="text"/>

Please continue to next page

**3. Financial Background** continued

**Source of Wealth/Funds**

**Please indicate how your overall wealth was accumulated.**

You can indicate more than one option.

- Personal Savings
- Inheritance
- Equity/Fund Investment
- Property Investment
- Sale of Business
- Pension Fund
- Redundancy
- Other: If other please specify:

**Please indicate the source of your initial transfer to Cantor.**

You can indicate more than one option.

- Bank Account
- Transfer from other Investment Provider
- Pension Fund
- Other: If other please specify:

**4. Investment Objectives and Account Risk Profile**

**Anticipated Portfolio Details** (Please answer all)

**What is your anticipated total portfolio size**

- €250,000 - €500,000
- €500,000 - €1,000,000
- €1,000,000 - €5,000,000
- €5,000,000 +

**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+

**Investment Horizon for your proposed portfolio**

- 1 - 3 years
- 3 - 5 years
- 5 - 10 years
- 10 - 15 years
- 15 - 20 years
- 20+ years

**Annual Investment Income Requirement**

Do you require regular predictable investment income? Yes  No

If you ticked yes above, please state the approximate annual investment income requirement from your Cantor account:

€

**Dividends**

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

Alternatively, if you wish to receive stock dividends (where available) please tick here

**Which of the following best describes your investment objective**

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

**Intended 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
- Bonds
- CFDs or other Derivatives
- Structured Product
- Exchange Traded Funds (ETFs)
- Other (please specify)
- Investment Funds
- Corporate Finance Product

**5. Knowledge & Experience** (PLEASE USE BLOCK CAPITALS)

Please indicate in what capacity or service level you gained any knowledge and experience in financial markets:

(You can select more than one option if applicable)

- Execution Only:** You made all the decisions without professional advice; only market information and updates
- Advisory:** You made all the decisions with the benefit of advice from a financial advisor
- Discretionary:** You agreed account parameters and allowed an investment advisor to make decisions on your behalf without reverting to you

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

**None:** You have no knowledge or experience investing in financial markets.

**Limited** You have some knowledge and experience of financial markets but limited actual trading history.

**Good:** You have reasonable knowledge and experience of financial markets and have traded over a number of years.

**Extensive:** You have good knowledge and experience and have traded consistently over the last number of years.

FINANCIAL INSTRUMENTS	KNOWLEDGE				EXPERIENCE	
	NONE	LIMITED	GOOD	EXTENSIVE	EXPERIENCE (No of Years)	TYPICAL NUMBER OF TRADES PER ANNUM
Equities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Exchange Traded Funds (ETFs)	<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 Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
CFDs or Other Derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

If you have indicated Limited/Good/Extensive Knowledge and Experience but have no history of transacting, please indicate how you have attained this knowledge/attained your years experience?

**Relevant Professional Qualification or Experience**

Do you have a relevant professional qualification? Yes  No

Please list qualification(s)

Do you work as investment manager/advisor OR in Financial Services? Yes  No

If yes, please provide your title

Are you a member of a relevant financial services professional body? ('i.e. ACOI, LIA, IOB, etc.) Yes  No

If yes, please list the professional body

**6. Further Objectives & Restrictions (PLEASE USE BLOCK CAPITALS)**

Please consider your answers carefully as this will allow us to tailor your portfolio to your specific Sustainability Preferences where available. Please note that if you do not have any sustainability preferences, you do not need to answer the remaining questions. It is important to note that the percentages provided for question 2 and 3 are cumulative and therefore the total of both answers cannot be greater than 100%.

**1. Do you have sustainability preferences for your investments?**

- No, I am only interested in the financial aspects of the investment. (No further answers are required)
- I don't know. I would need to give sustainability preferences more consideration. (Please consult with your Cantor Relationship Manager or Financial Advisor)
- Yes, I am interested in the sustainability attributes as well as the financial aspects of investments (Please proceed to Questions 2 – 4)

**2. To what minimum extent do you want Environmentally Sustainable investments (i.e. make a substantial contribution towards an environmental objective) to form part of our recommendations to you and therefore your portfolio?**

Generally speaking, for a business or business activity or product to be considered environmentally sustainable, it must:

- Contribute substantially to one or more of certain specified environmental objectives;
- Not significantly harm any of those environmental objectives
- Be carried out in compliance with certain minimum social safeguards; and
- Comply with technical screening criteria established by the EU Commission (the 'EU Taxonomy')

Please choose a percentage band:  0 - 25%     26% - 50%     51% - 75%     76% - 100%

**3. To what minimum extent do you want Sustainable Investments to form part of our recommendations to you and therefore your portfolio?**

By Sustainable Investments we mean an investment in business that contributes to an environmental and/or social objective. This objective should be measurable, for example, a key resource efficiency indicator on the use of energy, renewable energy, raw materials, water and land, on the production of waste, and greenhouse gas emissions. It could measure the impact on biodiversity and the circular economy. It could be an investment in a business that contributes to a social objective, for example tackling inequality or that fosters social cohesion, social integration and labour relations, or an investment in human capital or economically or socially disadvantaged communities. This is provided that such investments do not significantly harm any of those objectives and that the investee companies follow good governance practices, in particular with respect to sound management structures, employee relations, remuneration of staff and tax compliance.

Please choose a percentage band:  0 - 25%     26% - 50%     51% - 75%     76% - 100%

**4. To what extent are the below grouped Principal Adverse Impact important to you?**

A Principal Adverse Impact (PAI) is the impact of your investment decision; by reference to the business activity of or the actual entity which issues the security which you purchase. A PAI refers to the negative effect on sustainability factors, such as environmental, social and employee concerns, respect for human rights, anti-corruption, and anti-bribery matters by an entity in which you invest, by virtue of its direct actions and such effect therefore in part facilitated by your investment.

A. Climate Change	B. Environmental	C. Social And Employee Matters	D. Governance
Greenhouse Gas Emissions	Activities that negatively affect bio-diversity-sensitive areas	Adherence to the UN Global Compact	Respect for Human Rights
Carbon Footprint	Emissions to Water	Unadjusted Gender Pay Gap	Anti-Corruption Matters
Greenhouse Gas Intensity	Hazardous Waste and radioactive waste ratio	Board Gender Diversity	Anti-Bribery Matters
Exposure to Companies active in the fossil fuel sector		Exposure to Controversial Weapons	

Please continue to next page

**6. Further Objectives & Restrictions** (PLEASE USE BLOCK CAPITALS) continued

**A. To what extent are Climate Change Principal Adverse Impacts Important to You?**

Not Important    Maybe Important    Somewhat Important    Important    Very Important

**B. To what extent are Environmental Principal Adverse Impacts Important to You?**

Not Important    Maybe Important    Somewhat Important    Important    Very Important

**C. To What Extent are Social and Employee Principal Adverse Impacts Important To You?**

Not Important    Maybe Important    Somewhat Important    Important    Very Important

**D. To What Extent are Governance Principal Adverse Impacts Important To You?**

Not Important    Maybe Important    Somewhat Important    Important    Very Important

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

**7. Target Market and Publications**

**Your Stated Investment Interests and Our Publications**

You would like to receive the publications ticked below from our publication list and are interested in learning more about or reviewing or considering the investment types covered within these selected publications.

- Daily Market Updates:** Equity, Bond, and Macro Economic developments
- Weekly Trader:** Financial Market outlook and Equity/ETF and Bond reviews
- Monthly Talking Points Newsletter:** The latest on our services and products including structured products, funds, wealth management services and products
- Structured Products:** Details on our latest capital guaranteed or contingent capital (at risk) products
- Corporate Finance Investments:** Details on our EIS, Loan Note, and Private Equity products
- Investment Webinars:** Periodic webinars regarding our products

**8. Further Information/Special Requirements**

Cantor will endeavour to accommodate the needs of clients who may have certain requirements or vulnerabilities. This is to ensure we provide an appropriate level of care to you.

Please inform us if there is any additional information you would like us to consider in order to better service you.





**11. Acknowledgement** Continued

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 documentation issued to you electronically please tick the box below:

**I/We wish to receive any communications and documentation issued to my/our client portal in paper format.**

Please note if you choose NOT to avail of electronic communications through our online portal charges may be incurred for paper documentation. These charges will be deducted from your account. Please see our rate card for further details.

You may receive periodic documentation in paper format not related to this consent.

**BENEFICIARY SIGNATURE**

Print Name

Date Signed

**AUTHORISED SIGNATORY**

Print Name

Date Signed

**12. Joint Mandate for Opening/Continuing Advisory Pension Account**

As Professional Trustees in the case of Trust Scheme; Qualifying Fund Manager in the case of ARF/ AMRF, PRSA Provider in the case of PRSA, Retirement Bond Provider in the case of Retirement Bond [delete as appropriate], hereafter referred to as the 'Pension Provider' of the

[Insert name of Pension Scheme/ARF/AMRF/PRSA/Retirement Bond] (the 'Account'), hereby appoint Cantor Fitzgerald Ireland Limited (the 'Company') as the Investment Manager to the Account.

The Pension Provider requests that you note the instructions below and act accordingly.

(a) Authority to open a Securities dealing account

That an account or accounts be opened with Cantor Fitzgerald Ireland Limited at 75 Stephen's Green, Dublin 2 under the terms and conditions outlined in the foregoing Account Opening Document, the Terms and Conditions booklet and the conditions below.

(b) Authority to Cantor Fitzgerald Ireland Limited

That the Company be authorised and instructed to undertake the following:

- Investment instructions

Subject to the Terms and Conditions booklet, Cantor will act on foot of investment instructions received from the Client and in accordance with Part A of the application. The Pension Provider and Client acknowledge that it is the Pension Provider's responsibility to ensure:

- that the Client invests in accordance with the rules which govern the Account;
- that the assets of the Account are managed in accordance with Revenue requirements and obligations under the Pensions Act 1990 (as amended) and any other applicable law or regulation.

(c) Not to restrict Company's right to lien, etc.

The Client agrees that nothing in the arrangements between the Company and the Client shall be treated as constituting an implied agreement restricting or negating any lien, charge, pledge or right of set-off.

(d) To furnish the Company with relevant qualifying documentation.

The Company will be furnished with an up to date copy of the Trust Deed or relevant qualifying documentation

(e) Contributions

Contributions into the Account will only be accepted if they are received from the Pension Provider or the registered administrator of the Pension Provider, where applicable.

(f) Withdrawals

Cantor will permit withdrawals from the Account of the Client under the instruction of an Authorised Signatory of the Pension Provider and the signature of the Client. In the event of early retirement due to ill health or the death of the beneficiary, Cantor will liquidate the account and permit a withdrawal on the sole instruction of the Pension Provider. The Company will be furnished with an up to date copy of the Trust Deed/ qualifying documentation of the Account.

(g) Authorised Signatory Lists

That the Pension Provider has previously completed a Pension Provider application for the Company with a list of the names of all

**12. Joint Mandate for Opening/Continuing Advisory Pension Account** continued

Authorised Signatories for and on behalf of the Pension Provider of the Account and with specimens of their signatures and that the Company be notified immediately in writing signed by the Authorised Signatories of any changes which may from time to time take place in these details and be entitled to act on any such notice and that until receipt of such notice the Company may continue to treat the last list received as correct.

(h) To communicate resolutions to the Company

That these resolutions be communicated to the Company and shall constitute the Account Opening Document and shall remain in force until an amending resolution shall be passed and a copy of such resolutions certified by the Authorised Signatories shall be communicated to the Company.

(i) Statements of Account

The Client agrees that it will examine all statements supplied by the Company setting out transactions on any of its account within 30 days.

(j) Contract Notes

Contract notes related to the Account will be sent to the Client as outlined in the Account Opening Agreement. The Client acknowledges that copies of any contract notes will be sent to the Pension Provider upon request.

(k) Account Information

The Client acknowledges that any portfolio information will be provided to the Pension Provider upon request.

(l) Entry of resolutions in minute book

We certify that the above resolutions have been duly entered in the minute book and signed by the Authorised Signatories and are in accordance with the Trust Deed and or relevant qualifying documentation and are, at this date, in full force and effect.

**BENEFICIARY SIGNATURE**

Print Name

Date Signed

**AUTHORISED SIGNATORY**

Print Name

Date Signed

**How we use your Personal Information**

We collect your personal information to conduct your account opening process and to manage your account. We process your data in line with our privacy policy. For further information outlining the purposes for which personal data is collected, used, disclosed, how long it is kept, and the legal basis for processing your data, please visit <https://cantorfitzgerald.ie/privacy/>

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email : ireland@cantor.com web : www.cantorfitzgerald.ie

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