

Execution Only Probate Account Application Form

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 assessing the appropriateness of your investments, we naturally rely on the information you provide us.
3. Once you receive your client account number and if you intend to purchase investments, 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 all relevant parties have signed and dated.
- I/We have attached an original or sealed copy of the Grant of Representation (i.e. Grant of Probate, Letters of Administration, etc.)
- I/We have attached current (in date) copies of my/our ID (Passport/Driving License) certified by a Garda, solicitor, or Cantor member of staff.
- I/We have attached a bank statement issued in the last 6 months with the same address and IBAN that matches that provided on the application form. (This is NOT needed if we are paying to a solicitor's client asset bank account).
- 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

A list of permissible Anti Money Laundering documents can also be found on our website cantorfitzgerald.ie under Useful Forms.

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/>

1. Deceased's Person Details & Estate Details (PLEASE USE BLOCK CAPITALS)

Deceased's Name

Deceased's Date of Birth

Deceased's Nationality

Deceased's Date of Death

Will Letters of Administration

2. Source of Wealth/Funds (PLEASE USE BLOCK CAPITALS)

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.

- Share Certificates
- Bank Account
- Transfer from other Investment Provider
- Pension Fund
- Share Certificate(s)

3. Executor(s) of the Estate (PLEASE USE BLOCK CAPITALS)

Executor 1

Name

Residential Address

Contact Tel Number Nationality

Executor 2

Name

Residential Address

Contact Tel Number Nationality

Executor 3

Name

Residential Address

Contact Tel Number Nationality

Executor 4

Name

Residential Address

Contact Tel Number Nationality

Please copy this page and attach details of Executors if there are more than 4 appointed.

4. Payment Details (PLEASE USE BLOCK CAPITALS)

We, the executors hereby acknowledge that
Solicitors are acting on our behalf in relation to the above named estate.

Please choose the required option below and complete all details required:

We, the executors hereby select the following options for the proceeds of the sale of the estate's shareholdings:

Option 1: Executor(s) - Bank Transfer

Please note that a bank statement dated within the last 6 months and matching the below IBAN is required for this option.

The proceeds can be transferred to the bank account in the name of all executors or 1 selected executor.

Please transfer the proceeds to the account in the name of:

who are noted executor(s) for the estate.

Account Name

Bank Name

Bank Address

IBAN

BIC

Option 2: Solicitor - Bank Transfer

(The solicitor must have their own Solicitor account set up with Cantor in order to pay to their client asset account.)

Please note that the payment will be transferred to the solicitors client asset account stated below quoting deceased's name as a payment reference.

BANK DETAILS

Account Name

Bank Name

Bank Address

IBAN

BIC

Option 3: Executor(s) New Account - Retain shares in the name of one or more Executor

New account to be opened in the name of the below:

1. Name

2. Name

Please complete new account opening document in the name of the Executors who will retain the shares (max 2) and attach supporting documents required for new accounts.

5. Solicitor's Section (PLEASE USE BLOCK CAPITALS)

Solicitors Account Number

(i) We, Solicitors request that Cantor Fitzgerald open an account where relevant on behalf of the above executors for the purpose of the administration of the estate's shareholdings.

6. 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/We have carefully read, acknowledge and understand the terms of the below listed documentation which I/we have been presented with and have had an opportunity to consider. I/We hereby agree that by signing this acknowledgement that I/we will be bound by all terms and conditions contained in the following documents:
 - 1. Probate Application Form
 - 2. Terms and Conditions booklet:
 - i. Execution Only Terms and Conditions of Service
 - ii. Conflicts of Interest Policy
 - iii. Order Execution Policy
 - iv. Information on Financial Instruments
- (b) The service description set out in the Terms and Conditions booklet incorporates the service to be provided by Cantor to me/us in its entirety, and for which I/we now hereby apply.
- (c) The details provided in the Probate Form are a complete and accurate record of all information relevant and necessary to allow Cantor to provide the service to me/us.
- (d) I/We acknowledge that Cantor will arrange for a nominee account to be opened with Pershing Securities International Limited on my/our behalf to process the proceeds based on the Executors expressed wishes.
- (e) I/we have been presented with and have had an opportunity to consider the **Client Asset Key Information Document** and I/We have carefully read, acknowledge and understand the arrangements Cantor have put in place for holding client assets and the risks associated with them.
- (f) I/We confirm that I/we have been formally appointed Executors of the Estate noted on Probate and are in full agreement as to the options chosen in order to process the deceased's estate.

Executor Acceptance

	PRINT NAME	SIGNATURE	DATE SIGNED
EXECUTOR 1:	<input type="text"/>	<input type="text"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YY"/>
EXECUTOR 2:	<input type="text"/>	<input type="text"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YY"/>
EXECUTOR 3	<input type="text"/>	<input type="text"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YY"/>
EXECUTOR 4	<input type="text"/>	<input type="text"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YY"/>
	PRINT NAME	AUTHORISED PERSON'S SIGNATURE	DATE SIGNED
SOLICITOR:	<input type="text"/>	<input type="text"/>	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YY"/>

CLIENT ASSETS KEY INFORMATION DOCUMENT



1. Introduction

When Cantor Fitzgerald Ireland Ltd (“CFIL” or the “firm”) provides investment services to you as our client under our terms of business, we have a regulatory responsibility over client assets (both funds and financial instruments) in your account with us.

2. An explanation of the Regulations

The manner in which we handle your assets is governed by Part 6, Client Asset Requirements, of the Central Bank (Supervision and Enforcement) Act 2013 (Section 48(1)) (Investment Firms) Regulations 2023 (SI No. 10 of 2023) and Schedule 3 Safeguarding Client Financial Instruments and Funds, EU MiFIR 2017. In addition, the CBI has issued a Guidance Note on the Central Bank Client Assets Requirements. These documents can be found on the CBI Website at the following web address:

<https://www.centralbank.ie/regulation/industry-market-sectors/client-assets>

The requirements require CFIL to provide retail clients with a Client Assets Key Information Document (“CAKID”) with the below objectives:

- Explain the key features of the regulatory regime that applies to the safeguarding of client assets.
- Explain what constitutes client assets under that regime.
- Explain the circumstances in which that regime applies and does not apply.
- Explain the circumstances in which the investment firm will hold client assets itself, deposit client assets with a third party and deposit client assets with a third party outside the State.
- Explain the arrangements applying to the holding of client assets and the relevant risks associated with these arrangements.

Please read this document in conjunction with the firm’s terms of business.

Key Principles of the Client Asset Regulations

The purpose of the Regulations is to regulate and safeguard the handling of client assets to enable swift and safe return of these assets to the clients in the event of insolvency. However, it is important to note that it can never fully eliminate all risks relating to client assets, some of which are identified in Section 6 below.

The key principles of these Regulations require that:

- client assets are segregated from the firm’s own assets through registration of client assets in designated client asset accounts with the relevant institution holding the assets.
- all client assets are clearly identified in internal records and identifiable from the firm’s own assets.
- CFIL ensures appropriate and proportionate oversight of PSIL, the custodian of the assets who retains the records of your assets and assess their accuracy through regular reconciliations and daily calculations.
- we inform you through our terms of business and the CAKID of our arrangements and where relevant obtain your consent to the manner in which your assets are held.
- CFIL has appropriate risk management processes and systems, including documented policies and procedures to ensure that a risk-based approach is adopted in safeguarding your assets.

3. An explanation of what constitutes client assets under the Regulations

Client Assets include both:

- (i) Client Funds: Any money, to which you are beneficially entitled, which we have received from you or on your behalf; unless such money relates exclusively to an activity which is not a regulated financial service. It includes cash, cheques or other payable orders, current and deposit accounts including pledged accounts you may have.
- (ii) Client Financial Instruments: Any financial instrument (for example, shares, bonds, and units held in collective investment schemes) held by us on your behalf including any held with a nominee.

The values assigned to your investments are not covered by these Regulations.

4. The circumstances in which the Regulations apply and do not apply

Client assets cease to be client assets where:

- a) they are paid, or transferred, to the client whether directly or into an account with a third party or a relevant party in the name of the client (not being an account which is also in the name of the investment firm); or
- b) where they are to be paid, or transferred, to a third party on the recorded instructions of the client. In addition, acting in accordance with the terms of an investment management agreement or the completion of an order or application form will be considered to be a request from the client to pay the client assets to the relevant third party.
- c) A cheque or other payable order received from the client is not honoured by the paying institution; and
- d) Funds are due and payable to CFIL by the client in the ordinary course of business, including fees and commissions.
- e) Where a decision is made to utilise the funds for the purpose of an unregulated investment.

It is important to note that the Client Asset Regulations:

Do apply:

- (i) For funds or financial instruments that have been received in respect of activities which are regulated financial services.
- (ii) Once a cheque or other payable order is received by the firm except where it is payable to a third party and transmitted by CFIL to that party.
- (iii) Once interest is received where it has been agreed in writing that it is payable on your client funds.

Do not apply:

- (i) When funds or financial instruments have been received in respect of activities which are not regulated financial services.
- (ii) Where you have transferred full ownership of funds or financial instruments to cover or secure present or future, actual or contingent or prospective obligations.
- (iii) Where we receive a cheque or other payable order from you or on your behalf payable to a third party and we transmit that to the third party.
- (iv) To funds that are due and payable to the firm in accordance with our terms of business.
- (v) Where a cheque or other payable order received from you on your behalf is not honoured by the bank.
- (vi) Where funds have been paid to you or a nominated third party (within the limited circumstances such instructions can be undertaken). Please note that payments to third parties can only be done on written instruction from you. Completion of an order or application form is considered a request to pay a third party.
- (vii) Where financial instruments are registered in your own name, and we are not providing safe custody.

Product / Service	In scope of Client Asset Requirements
Wealth Management	Yes
Custody of Client Financial Instruments	Yes
Holding of Client Funds	Yes
Administration of Pension Accounts	No
Investment in unregulated investments such as Direct Property	No – These assets do not meet the criteria as defined in MiFID and are therefore not regulated and must be held separate from client assets
Holding of cash relating to unregulated investments such as Direct Property Investments	No – this ‘other money’, as defined in the CAR, is associated with an activity that is deemed unregulated.

5. An explanation of the circumstances in which the firm will hold clients’ assets, hold client assets with a third party and hold client assets in another jurisdiction

Client assets are never held directly by CFIL except where they have been received as part of the settlement process or held while in transit to the client or custodian.

CFIL has entered into an agreement ("the Pershing Agreement") with Pershing Securities International Limited ("PSIL", "Custodian"), , The Shipping Office, 20-26 Sir Jon Rogerson’s Quay, Dublin 2, D02 Y049 www.pershing.ie on behalf of ourselves and each of our clients whereby PSIL has agreed to provide clearing and settlement, safe custody, and other associated services for clients whom CFIL introduces to them. PSIL are regulated by the Central Bank of Ireland and are bound by the Client Asset Requirements.

All client asset accounts are clearly designated as “Client Asset Accounts” in both the internal records of PSIL and the records of any of the institutions holding the assets.

Those assets must be identifiable from CFIL’s or PSIL’s own assets.

5.1 Client Funds

Funds received are lodged to an omnibus Client Asset Account with an eligible bank or credit institution. This means that a number of clients’ funds are held in the same client asset account with the bank or credit institution. However, PSIL maintain detailed records identifying the amount being held for each client within the omnibus account. We refer to section 6 regarding the risks associated with omnibus accounts.

The funds are lodged to an account in the same currency as they are received unless PSIL do not have a client asset account in that currency, and it would be unduly burdensome to open one. Amounts are converted at the rates prevailing when lodged to the Client Asset Account.

When funds, which include “other money” not qualifying as client funds, are received, these are paid into a separate omnibus “other monies” client bank account and are not protected by the Client Asset Regulations and the Investor Compensation Scheme. If such funds are deposited into PSIL’s Client Asset Account, the “other money” is promptly transferred out of the client asset bank account and into the separate omnibus “other monies” client bank account.

Our preference is to receive funds by way of electronic transfer from clients. To facilitate this, details of PSIL’s client asset bank account is provided to you.

5.2 Client Financial Instruments

Where you have elected to use the safe custody services of PSIL, you consent that your investments will not be registered in your own name. Documents of title to your investments shall be held in physical or dematerialised form by PSIL or an Eligible Third Party.

Your investments will be held in a safe custody account designated as a client asset account and will be registered either in the name of

- (i) A nominee company owned by PSIL,
- (ii) A member of PSIL's group,
- (iii) An exchange which is a regulated market, or
- (iv) An Eligible Third Party, in accordance with the CBI Client Asset Requirements. PSIL will exercise due skill, care and diligence in the selection, appointment and periodic review of any Eligible Third Party and the arrangements for holding and safekeeping of your investments, but PSIL shall not be responsible for any acts, omissions or default of any such Eligible Third Party save where such a default is caused by fraud, wilful default or negligence on the part of PSIL or its nominee company.

In some instances, due to the characteristics of a particular financial instrument it is not possible for PSIL to hold the assets within the Irish jurisdiction. In such cases they will be held with a custodian in the relevant jurisdiction. It is important to note that where assets are held outside this jurisdiction:

- (i) The Client Asset Requirements applicable may differ to those applicable within this state.
- (ii) The Investor Compensation scheme in operation in Ireland will not apply to any default by the foreign custodian.

PSIL hold client assets on an omnibus nominee basis. Under this structure, the share register of the companies in which the underlying investors hold shares (investment companies) will show one entry for the nominee company. This entry will be the aggregate of all the individual investors' holdings. We refer to section 6 regarding the risks associated with omnibus accounts and where assets are held outside Ireland or the European Economic Area (EEA) as described above.

PSIL are obliged to keep a detailed breakdown of each individual investor's holding. The total of these holdings must equate to the aggregate on the investment company register.

The firm does not provide safe custody arrangements for the holding of share certificates in clients' own names. Where the firm receives share certificates either from clients or on behalf of clients as a result of share transactions, the firm immediately passes them to the client or relevant settlement agent. In such cases the firm maintains a log of all receipts and dispatch of share certificates.

6. The arrangements applying to the holding of client assets and the relevant risks associated with these arrangements

Your assets are held by PSIL in a specifically designated Client Asset Account within the institutions outlined above.

Transactions in respect of your assets may only be undertaken by the institution based on an instruction from Cantor Fitzgerald Ireland Limited. The principal risks associated with holding your assets in this manner include exposures relating to:

- Loss of Client Financial instrument and /or Client Funds (The Assets): - the risk that those charged with safeguarding client assets fail to ensure clients assets are only released when authorized by the fund manager or agent on behalf of the underlying investor.
- Administrative risk: - the risk that due to administrative errors, accurate records are not maintained detailing correct shareholdings of the underlying investors.
- Default Risk: - the risk that the owner of the nominee company goes into liquidation, or the custodian goes into liquidation.

- Corporate Actions Risk: - the risk that corporate actions are missed by the custodians.
- Negligence or the perpetuation of a fraud by persons employed by either this firm or the institution holding the assets.
- Misappropriation of your assets.
- Risks associated with omnibus accounts: Under an omnibus arrangement, client assets are held along with investments belonging to other clients. The risks associated with this arrangement are: a) This involves a possibility where assets held for one client are temporarily used to meet the settlement obligations of another client; b) In the event of an irreconcilable shortfall, clients may not receive their full entitlement and may share in the shortfall in proportion to their original share, or on some other basis in accordance with the applicable law; c) When your investments are pooled, you may not receive the same treatment or options when there is a corporate action or other event as you would if the investment were held in a separately designated account with a nominee company or custodian, or held in your own name. For example, following an allocation or share issue that favours the small investor, your allocation may be less than it otherwise would have been if your investments had been registered in your own name.
- Risks associated with investments held by sub custodians outside Ireland or the EEA: Investing in overseas securities may give rise to different settlement, legal and regulatory requirements from those in Ireland or the EEA and different practices for the separate identification of investments. This means that your protection may be less should a default occur on the part of the custodian or sub-custodian. In certain jurisdictions where different laws/regulations apply, your investments will not necessarily be separately identifiable and may be subject to third party claims made against the relevant custodian or sub-custodian.
- "Un-invested money" (i.e. money not immediately required to settle an investment transaction) will not attract credit interest but may attract cash handling charges. Negative cash balances on your account may attract debit interest.

Cantor Fitzgerald Ireland Limited endeavours to minimise these risks by confirming that PSIL do the following:

- Undertake risk assessments, as set out below, of institutions with whom your assets are held.
- Have written confirmation, in line with the Requirements, from these institutions that your assets will be segregated from the firm's own assets and will be held in separately designated Client Asset Accounts.
- Undertaking regular reconciliations of their records with those of the institutions and following up any differences in a timely manner.
- Undertaking daily calculations of the client funds held for clients as per their records with the client funds resource that should be held with the bank or credit institution.
- Ensuring instructions on your account are passed to the institutions by appropriately authorised members of staff.
- Ensuring financial instruments are registered and designated as outlined above.
- Ensuring adequate oversight of your assets is maintained by them through appropriate documented procedures and controls to minimise the risk of loss for clients.

PSIL, in selecting relevant institutions to hold client assets on behalf of this firm's clients undertake an assessment, at least biannually, covering:

- (i) The institution's credit rating (where available)
- (ii) Known service levels for the institution (where we have past experience with the institution)
- (iii) Whether the institution is independent of the firm.
- (iv) What clients' rights would be in the event of insolvency of the institution.

Where the institution is not in the jurisdiction, a similar assessment is undertaken. Particular attention is paid to establishing the relevant guidelines and compensation scheme.

Once an institution has been selected to hold client assets, a facilities letter confirming specified details, as set out in the Requirements, will be obtained from the institution. No client assets will be lodged prior to receipt of the facilities letter.

7. Unregulated activity

Assets held in connection with an activity that is not a regulated financial service:

- a. Investments are held separately from client assets and are not custodied by PSIL
- b. Cash “other money” derived from unregulated activity, is held in a separate omnibus client bank account managed by CFIL.
- c. do not have the protection of the Client Asset Regulations; and
- d. Will not be covered under the Investor Compensation Scheme.
- e. Cash intended for investment in unregulated activity will be transferred out of the PSIL Client Asset Bank Account promptly.

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