



BESPOKE
Investments Limited



Approved (Minimum)
Retirement Fund



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Retirement planning doesn't end when you retire. You no longer have to hand over your retirement fund to an insurance company in return for a guaranteed income.

The introduction of Approved Retirement Funds (ARF) gives you the opportunity to invest your retirement fund in a manner best suited to you. An ARF gives you complete freedom as to how and where you want to invest your hard earned retirement fund subject to certain Revenue restrictions.

What is an ARF?

An ARF is a tax free post retirement investment vehicle. Investments in an ARF grow free of Irish income and capital gains tax. The ARF is the 'vehicle' that allows you to pick and chose the investments that suit your attitude to risk. An ARF investment could be a bank account, a tracker bond, a share portfolio with a stockbroking house or an investment in a managed fund with an insurance company or a mix of these and more. Income taken from an ARF is subject to tax.

What is the difference between an ARF and an annuity?

With an annuity you effectively hand over a sum of money to an insurance company which in return provides you with an annual taxable income. An ARF is an alternative to an annuity, an ARF is a post retirement vehicle where you determine where funds are to be invested and how these investments perform will determine the value of your ARF.

How safe are my assets?

Many clients are uncomfortable with the notion that their ARF is held "on the balance sheet" of the Insurance Company. This means that if an Insurance Company gets into difficulty, the ARF policyholder must join the queue with other creditors in an attempt to get their assets back. With a Bespoke Self Administered ARF, the investor is the beneficiary of all the assets. The manner in which the assets are held will depend on the nature of the assets.





The advantage of the Bespoke self-administered ARF is that:

- 1** Cash is held in a designated client ARF/AMRF account – separate from the Qualified Fund Manager’s (QFM) own bank accounts.
- 2** Stocks and shares are held in a nominee account – separate from the QFM’s assets.
- 3** Property is held in the name of the ARF on behalf of the investor and title deeds are placed with a solicitor.

What are the advantages of an ARF?

You have the freedom to invest your self-administered ARF wherever you wish. That means that you could use bank accounts, direct property, direct shares etc. – but if you wish you can mix Insurance Company funds in there also.

Who can invest in an ARF?

- A** Personal Pension Plan investors
- B** Personal Retirement Savings Account (PRSA) investors
- C** Small Self-Administered Scheme investors, subject to certain conditions
- D** Members of employer-sponsored defined benefit pension schemes who have made additional voluntary contributions
- E** Members of employer sponsored defined contribution pension schemes

Liquidity

There is a necessity to maintain a proportion of the assets in liquid form. The reason for this is to ensure that management fees can be paid and that the tax due on the annual deemed distribution can be submitted to the Revenue.

Income

When funds are drawn from an ARF, an income tax liability will result for the ARF investor.

Charges & Fees

The charging structure for our self-administered ARF is quite flexible and is agreed in advance, depending on the size and complexity of the assets.

What is an Approved Minimum Retirement Fund?

An Approved Minimum Retirement Fund (AMRF) is similar to an ARF in that the funds can be invested in any number of ways. The main constraint in relation to an AMRF is the draw down of benefits. As of January 2015, the AMRF holder may access up to a maximum of 4% of the value of the AMRF each year as a taxable distribution subject to Income Tax until age 75 at which point the AMRF becomes an ARF. At any stage however the AMRF can be used to purchase an annuity.



Acceptable investments under a Bespoke ARF (not limited to)



Early Exit Penalties

Those extra allocations given by the Insured ARF at the outset are instrumental in “tying” the client to the Insurance Company for the first 5 years – which may not be in the best interest of the client. What we give is absolute flexibility and if you decide next year that you no longer wish to deal with Bespoke, you have the freedom to instruct us to transfer the ARF to a new provider at zero cost. There is no early exit penalty or other “handcuff” between your ARF and Bespoke.

What happens to my ARF if I die?

The tax treatment of an ARF on death will depend on to whom the ARF/AMRF assets are passed to as follows (accurate to January 2015):

ARF Passing To	Income Tax	Capital Acquisition Tax
Spouse	No	No
Child under 21	No	Yes
Child 21 or over	Yes at 30%	No
Others	Yes up to 40%	Yes

A spouse can acquire the ARF of a deceased investor and transfer the assets to an ARF in their own name without any income tax or capital acquisitions tax liability. Any draw downs of income from the ARF by the surviving spouse will be liable to income tax in the normal manner.

It should be noted that an ARF can only remain an ARF where it passes to a surviving spouse. In all other cases the ARF will end and the assets of the ARF must be liquidated and distributed to the particular beneficiary.

Tax Benefits & Implications

Similar to a pension scheme, an ARF is a tax-free investment vehicle. Investments are allowed to grow free of both income and capital gains tax while invested in the ARF. It is only when funds are drawn from an ARF that a tax liability will arise for the ARF investor. Funds drawn from an ARF will be liable to income tax in the same way a salary is. The ARF provider is obligated to deduct income tax under the PAYE rules. The current (January 2015) annual taxable ‘imputed distribution’ which will be applied to the value of assets in ARFs is summarised below:

4% for individuals with combined ARF and vested PRSA assets less than €2 million and who are between 60 and 69 for the full tax year

5% for individuals with combined ARF and vested PRSA assets less than €2 million and who are 70 or over for the full tax year

6% for individuals with combined ARF and vested PRSA assets more than €2 million and who are 60 or over for the full tax year

QFM

Conexim Advisors Ltd is the QFM for the Bespoke Self Administered A(M)RF. Conexim Advisors Ltd. is a wholly owned subsidiary of Platform Capital Holdings Ltd. The Platform Capital Group is an Irish Financial Services Group with a number of regulated entities providing administration and dealing services exclusively to other institutions, regulated funds, trustees and financial intermediaries.

Bespoke Investments Ltd is regulated by the Central Bank of Ireland.

Conexim Advisors Ltd is regulated by the Central Bank of Ireland.



Bespoke Investments and Conexim ARF / AMRF Application Form and Declaration of Consent

1. Identity Documentation

It is important that you carefully and diligently fill in all sections of the form below.

Bespoke Investments Limited ("Bespoke") and Conexim Advisors Ltd ("**Conexim**") have an obligation to capture a number of details about you to satisfy Anti Money Laundering Requirements, as well as for your investment advisor to assess the suitability of investments for you, and for Conexim Advisors to assess the appropriateness of relevant investments or services that may be provided to you (where applicable). The account you are making an application to open is a general investment account, where you can purchase a broad range of investment instruments, as described more fully in the Conexim General Terms of Business.

Conexim is regulated by the Central Bank of Ireland under Regulation 11 (1) of the European Communities (Markets in Financial Instruments) Regulations 2007, and as an insurance intermediary under the European Communities (Insurance Mediation) Regulations, 2005 (as amended).

Identity Documentation

In order to comply with Anti-Money Laundering regulations, Bespoke and Conexim are required to verify your name and address, and capture details of the sources of funds and source of wealth in relation to all investments. Please provide the documentation as outlined below.

Name Verification

An original (if you see us in person), or a certified copy of

current valid passport or full Irish driver's license. (A certified copy is one that has been signed and stamped as 'a true copy of the original' by a solicitor, commissioner for Oaths, Garda, chartered accountant, bank official or a regulated entity, or another designated person as understood under The Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 (as amended).

Address Verification

Two forms of proof of address, which can include:

- Utility Bill (Gas, electricity, local authority bill, landline telephone bill etc. - no mobile phone bills will be accepted)
- Bank statement, credit union statement or credit card bill,
- Current balancing statement from Revenue Commissioners
- Social insurance documents
- Current Household/motor insurance documents (a quotation is not acceptable)
- Notification of Determination of Tax Credits or Tax Clearance Certificate

(An original or certified copy of each item above is accepted and must be less than three months old)

2. Applicant Details

Title: (Mr/Mrs/Ms/Other)		Full Name:	
Date of Birth:	Place of Birth:	PPS Number:	
Home Address:			
Time at Current Address:			
Previous Address: (if less than three years):			
Occupation:		Email Address:	
Home Phone:		Mobile Phone:	
Are you a US Citizen:		Are you US Tax Resident:	

3. Consent and Declaration

3.1. Declaration

I declare that the information provided by me in the Application Form and in this Declaration is correct and I undertake to inform my investment advisor, Bespoke and Conexim without delay and in writing should any of the information change.

3.2. Receipt and understanding of Terms

I have received the enclosed Terms relating to the Services provided by Conexim and also by Bespoke and have read them carefully. I understand that Bespoke, Conexim, Pershing Securities International Ltd ("**PSIL**") and Pershing Securities Ltd ("**PSL**") and I am bound by the Terms if my application is completed. I further note that the Terms may subsequently change as set out in the Terms.

I also confirm I have received a Statement of Suitability in relation to the investment in the Bespoke Trustees Ltd. Gateway Fund (the "**Gateway Fund**") from my investment advisor, and have read this carefully, or am investing on an Execution-only basis where I do not require investment advice to assess the suitability of the investment. Where I choose to invest in the Gateway Fund, I confirm that I am doing so having taken investment advice from my investment advisor, or are doing so on an execution-only basis.

3.3. Receipt and Consent of Order Execution Policy

I have received enclosed information regarding both Conexim and PSL's Order Execution Policy, and by signing this document I consent to having my orders executed as set out in those policies.

3.4. Express Consent to Execution of an Order outside of a Regulated Market or MTF

Where I have requested Conexim to transmit an order for execution in an instrument admitted to trading on a Regulated market ("RM") or Multilateral Trading Facility ("MTF"), then I acknowledge that PSL may execute such order outside an RM or MTF in accordance with PSL's Execution Policy and I hereby give our consent for such execution.

3.5. Receipt and understanding of Summary Conflicts of Interest Policy

I have received and understand the enclosed summary Conflicts of Interest Policies from Conexim and PSIL.

3.6. Fees, Commissions and Charges

I have received details of the fees, commissions and charges in relation to the Conexim services and the Gateway Fund and I have agreed to these, in doing so I confirm that Conexim and Bespoke Trustees Limited has explicit permission to deduct such amounts from your account(s) to satisfy any indebtedness to Bespoke, Conexim or PSIL.

3.7. Taxation

I acknowledge and confirm that I understand that there can be no guarantee that the tax treatment or any tax advantage promoted as part of any investment or scheme will remain in existence. I acknowledge and confirm that Conexim will not be responsible for assessing the personal tax implications of investing in any particular instrument or any recommendations that we may make to you and you should always take independent professional tax advice before making an investment decision.

Conexim will never act as a promoter or tax adviser in relation to transactions or schemes designed to enable a person to obtain a tax advantage, as defined in the Finance Act 2010. Should you knowingly receive a tax advantage from any particular investment or series of investments, you hereby confirm and acknowledge that it is you, your tax advisor, or the promoter of any such scheme who is responsible for disclosing any such tax advantage gained under the mandatory disclosure regime introduced by the Finance Act 2010, or any applicable regime in place at any particular time, and it is not the responsibility of Conexim to identify or disclose any tax advantage gained from any such transactions.

3.8. Contract Notes

I understand that under the Gateway Fund investment, I will not receive a trade confirmations from Conexim for each investment entered into. As such, I waive the right to query any particular detail on each trade confirmation from Conexim, as provided for in Section 21.2 of the Terms of Business.

4. Supplementary Terms of Business and Specific Provisions which apply to Approved Minimum Retirement Funds ("AMRFs") and Approved Retirement Funds ("ARFs") ("Supplementary Terms")

4.1 These Supplementary Terms are additional to and should be read with the Conexim General Terms of Business (the "**Terms**"). Defined terms in these Supplementary Terms shall have the same meaning as the Terms.

4.2 These Supplementary Terms are only applicable if your proposed account is an ARF or an AMRF account.

4.3 By filling out this form you hereby apply to open an ARF and/or an AMRF account as defined in the Taxes Consolidation Act 1997 (as amended) ("the **TCA**"), and appoint Conexim Advisors Ltd ("**Conexim**") as the

Qualifying Fund Manager ("**QFM**").

4.4 If you are setting up an AMRF or ARF account with Conexim you must sign this agreement and also the attached Declaration and you must provide a Certificate from the existing Qualifying Fund Manager, Pension Scheme Trustees or the Life Office from whom you are transferring monies or assets. The certificate is included for completion in this pack.

4.5 The amount transferred into your AMRF may be withdrawn to purchase an annuity at any time. As of January 2015 .

Bespoke Investments and Conexim ARF / AMRF Application Form and Declaration of Consent

the AMRF holder may access up to a maximum of 4% of the value of the AMRF each year as a taxable distribution subject to Income Tax. No such restrictions apply to withdrawals from your ARF.

- 4.6 The taxation of your ARF or AMRF will be based on the applicable legislation prevailing at the time.
- 4.7 If you wish, you are entitled at any time to transfer the balance of your AMRF or ARF to another Qualifying Fund Manager. Such a request must be submitted to us in writing.
- 4.8 At age 75 your AMRF will automatically become an ARF. If you die before age 75 your AMRF automatically becomes an ARF.
- 4.9 An AMRF will convert to an ARF should you satisfy the specified minimum income requirement of €12,700 per annum. Specified income is a pension or annuity which is payable for the life of the individual. Specified income includes Social Welfare pensions and pensions paid from overseas. Pensions paid directly to a spouse, or pensions/allowances received on behalf of a spouse/dependent may not be taken into account. If you become entitled to guaranteed income for life of the specified amount you are required to inform us without delay.
- 4.10 The required annual distribution from an ARF is 4% for individuals with combined ARF and vested PRSA assets less than €2 million and who are between 60 and 69 for the full tax year, 5% for individuals with combined ARF and vested PRSA assets less than €2 million and who are 70 or over for the full tax year, and 6% for individuals with combined ARF and vested PRSA assets more than €2 million and who are 60 or over for the full tax year. You are required to inform Conexim of any other ARFs and Vested PRSAs you hold, and to confirm if the combined value of these ARFs and vested PRSAs in conjunction with your ARF held with Conexim exceeds €2 million. Deductions from the distributions will be based on your current tax certificate which we will ask to be supplied to Conexim. An ARF is subject to an imputed distribution if the required annual distribution based on the value of the ARF fund as at 30th November is not withdrawn before 31st December each tax year.
- 4.11 Income and gains within ARF funds are exempt from tax. Any amounts withdrawn from an ARF are referred to as a distribution. A distribution is treated as a payment of emoluments to which Schedule E applies. Payments from an ARF are not payments of pension. As such, all payments to non-residents are subject to tax as emoluments and it is not possible to obtain a PAYE exclusion order.

The use of an ARF as security for a loan constitutes a distribution. ARF funds may be used at any time to purchase an annuity payable to the beneficial owner. The annuity purchase is not a distribution. The purchase of an annuity for any other person will be treated as a distribution.

The following are distributions:

- Loans made to the beneficial owner or connected person.
- Acquisition of property from the beneficial owner or connected person
- Sale of an ARF asset to the beneficial owner or

connected person

- Acquisition of residential or holiday property for use by the beneficial owner or connected person
- Acquisition of property which is to be used in connection with any business of the beneficial owner, or of a connected person. The distribution arises on the date such use commences. The distribution is the amount of the value of the ARF assets used in connection with the acquisition and any expenditure on improvement or repair of the property
- Acquisition of tangible moveable property (chattels)
- Acquisition of shares in a close company in which the beneficial owner, or connected person, is a participator.

A close company means a company under the control of 5 or fewer participators, or of participators who are directors. Please refer to Section 430 of the Taxes Consolidation Act 1997, for a complete definition.

A participator in relation to any company, means a person having a share or interest in the capital or income of a company. Please refer to Section 433 of the Taxes Consolidation Act 1997 for a complete definition.

Definitions of "connected persons" and "relative" are contained in Section 10 of the Taxes Consolidation Act 1997.

If you have any doubt in relation to distributions, or need assistance with interpretation of any of these terms in relation to distributions, please discuss your query with Bespoke Investments, Conexim, your accountant or your legal advisor prior to instructing on any investment or transaction that would trigger a distribution from your ARF. If you are acting on an Execution-Only Basis, you should familiarise yourself with Section 784A(1A) and Section 784A(1B) of the Taxes Consolidation Act 1997 in relation to distributions and the amounts to be regarded as a distribution.

- 4.12 You hereby consent to Conexim, in discharge of its obligations as your QFM, to deduct any amounts required for remittance to the Revenue Commissioners in relation to distributions or imputed distributions, and that such deductions and remittances may be made without further instruction from you. Any withdrawals from the ARF or AMRF are subject to Income Tax and other levies, and tax may also become payable on the ARF or AMRF in the event of your death. As QFM Conexim are required to fulfil these deduction obligations and are obliged to make the relevant tax returns to the Revenue Commissioners. Please note that we will make these deductions and will make other payments arising from the acquisition or sale of assets, as well as any other administration costs of the ARF/AMRF as detailed in the Fee Schedule provided to you.
- 4.13 We undertake to provide you with an AMRF or ARF which will be governed by the Terms, these Supplementary Terms and the Pershing Agreement.
- 4.14 In the event that the liabilities of the ARF or AMRF are greater than its assets you hereby agree to indemnify Conexim against payments made and all reasonable costs incurred by Conexim in its role as QFM.

Bespoke Investments and Conexim ARF / AMRF Application Form and Declaration of Consent

5. Investment Instruction

I confirm that I wish to make this investment on an execution only basis with Conexim, Bespoke Investments Ltd and Bespoke Trustees Ltd, having received advice from my investment advisor or am doing so on an execution-only basis, and do not require investment advice from Conexim, Bespoke Investments Ltd or Bespoke Trustees Ltd to assess the suitability of this investment. I understand that this means that Conexim, Bespoke Investments Ltd and Bespoke Trustees Ltd will provide its services following my request and without having ascertained whether the service is suitable or appropriate for me.

I confirm that I have provided all the information required to enable my investment advisor to confirm that this investment

is suitable for me and I confirm that I am instructing Conexim, Bespoke Investments Ltd and Bespoke Trustees Ltd to follow this recommendation, or I am making this instruction on an execution-only basis. I confirm that I have requested Conexim, Bespoke Investments Ltd and Bespoke Trustees Ltd to provide its services to me on an execution-only basis and that I do not wish to provide any financial or other personal information to Conexim, Bespoke Investments Ltd and Bespoke Trustees Ltd to enable it to determine whether the service is appropriate for me, as my investment advisor has provided investment advice and assessed the suitability of this investment for me, or I am making this instruction on an execution-only basis.

6. Additional Instruction

If you have any direct investment instructions, please indicate these below. Any comments detailed below will form part of the instruction on the account.

7. Fees

The charges to be levied and deducted from my Bespoke Self Directed A(M)RF are:

Implementation Charge (€ or %):	Annual Charge (€ or %):
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I hereby consent to the deduction of these charges from my account(s). The implementation charge will be deducted once cleared funds are received into your account, and the annual charge will be deducted annually in arrears on the anniversary of the opening of your account. Should you close your account within a charging period, a charge will be made on pro-rata basis based on the average amount of holdings in the account during the period. Additional charges may apply where specific investments are chosen on platform. A separate charging schedule is provided for these cases referred to as "Platform Charging Schedule".

8. Consent to Terms

Before completing and returning this form please ensure that you have read and understood all information regarding your account and the Services you intend to avail of, including reading and understanding the Statement of Suitability issued by your investment advisor, as well as the Charges Schedules, Terms of Business, Risk Disclosure Notice, Summary Conflict of Interest Policy and the Order Execution Policy, and also any documentation in relation to the Bespoke Trustees Gateway Fund. I hereby declare that all information supplied on this form and in the accompanying documentation is current and

accurate to the best of my knowledge and I undertake to inform my investment advisor, Bespoke or Conexim without delay and in writing should any of the information change.

Sign
Here

Signature:

Print Name:

Date:

9. Advisor Declaration

I declare that I have met the above named applicants and have explained the relevant investment into an account with Conexim, and also the investment into the Bespoke Trustees Ltd Gateway Fund to them and am satisfied that it is suitable for their needs and risk profile. I can confirm that we have fully complied with Anti Money Laundering and Terrorist Financing Legislation.

Financial Advisor Firm:	Financial Advisor Name:
Date:	Signature:

Sign
Here

Bespoke Investments and Conexim ARF / AMRF Application Form and Declaration of Consent

10. AMRF, Annuity or Specified Income Requirement

10.1 To be eligible to invest in an ARF, an investment of €63,500 must first be made in an AMRF unless you have guaranteed income for life of €12,700 per annum or you are investing at least €63,500 in purchasing an annuity. This requirement may also be satisfied through a combination of an annuity and an AMRF investment (for example, and for illustrative purposes only, you could invest €30,000 in purchasing an annuity and €33,500 in an AMRF).

10.2 If you have taken the permitted tax-free lump-sum and your remaining fund was less than €63,500, a reduced amount may be invested into an AMRF. In such a case, you will not be eligible to also invest in an ARF.

10.3 Before Conexim can receive funds for an ARF on your behalf, you must satisfy certain conditions as detailed above. Please indicate which of the following is applicable to you:

I have instructed the following life company to apply the specified amount in purchasing an annuity on my behalf:

Annuity Provider:

Policy Number:

Amount (€):

I have instructed a QFM to apply the specified amount detailed below in establishing an AMRF on my behalf:

QFM Provider:

Initial Amount Transferred (€):

I am in receipt of guaranteed income for life of at least €12,700 per annum from either the following life company:

Annuity Provider:

Policy Number:

Annual Income Amount (€):

AND/OR

State Pension of (€):

(Please attach copy documents evidencing these annuity arrangements or State Pension payments)

I wish to establish an AMRF with you in the sum of:

AMRF Requirement (€):

11. AMRF Drawdown Requirement

Please indicate below if you wish to drawdown an income from your Approved Minimum Retirement Fund (AMRF)

Drawdown at **maximum** level of AMRF Drawdown Value (4%) or at Value indicate below.

Value of Drawdown (%) or (€)

No Drawdown required

Required date of Drawdown :

Please note: no drawdown is required and only **one** Drawdown is permitted in any tax year.

12. ARF Drawdown Requirement

Please indicate below the frequency you wish to drawdown an income from your Approved Retirement Fund (ARF)

Monthly

Quarterly

Annually

None

Drawdown at **minimum** level of ARF Value (4%, 5% or 6% as applicable) or at Value indicate below:

Value of Regular Drawdown (%) or (€)

13. Bank Account Details

Note: these details are required so we can transfer monies to you electronically from your accounts for distributions from your ARF. Please note we cannot transfer monies to 3rd party accounts.

Account name:

Name of Bank / Building Society:

Address of Bank / Building Society:

IBAN No:

Swift/BIC:

14. Sources of Assets to be transferred to the ARF/AMRF

Retirement Annuity Contract

Name of Provider:	
Policy Number:	
Asset	Value (€)
<i>Please list additional assets on a separate page if required</i>	

Occupational Pension Scheme

Name of Provider:	
Scheme SF Number:	
Scheme Name:	
Asset	Value (€)
<i>Please list additional assets on a separate page if required</i>	

PRSA

Name of Provider:	
Policy Number:	
Asset	Value (€)
<i>Please list additional assets on a separate page if required</i>	

Small Self Administered Pension Scheme

Name of Provider:	
Scheme Number:	
Asset	Value (€)
<i>Please list additional assets on a separate page if required</i>	

Approved Retirement Fund

Name of QFM:	
Contract Number:	
Asset	Value (€)
<i>Please list additional assets on a separate page if required</i>	

Other Source: (Please specify exactly to ensure eligibility)

Exact Source:	
Name of Provider:	
Scheme/Policy/Contract No:	
Asset	Value (€)
<i>Please list additional assets on a separate page if required</i>	

Bespoke Investments and Conexim ARF / AMRF Application Form and Declaration of Consent

15. AMRF Declaration

I declare that:

The assets in the AMRF to be held in my name with Conexim as QFM shall consist of one or more of the following:

- (i) Assets transferred to the fund by virtue of exercise by me of an option in accordance with Section 772(3A) or Section 784(2A) of the Taxes Consolidation Act 1997 (as amended), (the "TCA");
- (ii) Assets derived from the assets referred to in (i) above;
- (iii) Assets which were previously held in another approved minimum retirement fund, as defined under Section 784C of the TCA.

I am beneficially entitled to the assets to be transferred to the AMRF to be held in my name with Conexim as the QFM.

I further declare that I have read, understood, and accept the

terms and conditions under which my AMRF will operate as set-out in the Conexim General Terms of Business and in this Supplementary ARF/AMRF Terms of Business. Kindly note that, as with all legal agreements, we recommend that you obtain independent legal advice before you sign this document.

Sign
Here

Signature:

Print Name:

Date:

PPS Number:

Address:

16. ARF Declaration

I declare that:

The assets in the ARF to be held in my name with Conexim as QFM shall consist of one or more of the following:

- (i) Assets transferred to the fund by virtue of exercise by me of an option in accordance with Section 772(3A) or Section 784(2A) of the Taxes Consolidation Act 1997 (as amended), (the "TCA");
- (ii) Assets which were previously held in my name in another approved retirement fund, as defined in Section 784(2A) of the TCA;
- (iii) Assets derived from the assets referred to in (i) and (ii) above

I am beneficially entitled to the assets to be transferred to the ARF to be held in my name with Conexim as the QFM.

I further declare that I have read, understood, and accept the

terms and conditions under which my ARF will operate as set-out in the Conexim General Terms of Business and this Supplementary ARF/AMRF Terms of Business. Kindly note that, as with all legal agreements, we recommend that you obtain independent legal advice before you sign this document.

Sign
Here

Signature:

Print Name:

Date:

PPS Number:

Address:

Bespoke Investments and Conexim Approved Retirement Fund (ARF) Source of Investment Certificate

1. Applicant Details

Before Conexim can accept funds into an ARF, we must receive this Certificate fully completed by the existing Qualifying Fund Manager, pension or PRSA provider, and appropriately stamped. This certificate is required in accordance with Section 784B of the Taxes Consolidation Act 1997 (as amended).

Applicant Name:	
Applicant Address:	
PPS Number:	Date of Birth:

2. Source of Investment

Transfer Amount (€):	If the answer above is No, please describe below where the investment is coming from, for example, a Retirement Annuity Contract, PRSA, Company Pension Plan, AVC Plan, Personal Retirement Bond (buy-out bond) or Self Administered Pension Scheme.
Is the proposed investment amount being transferred from an existing ARF? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If the answer is Yes, please confirm below the Gross Value of all income drawdowns taken in the current tax year from the transferring ARF. If no income has been drawn down, please confirm the amount as 'Nil'	
Current Tax Year Drawdown Amount (€):	Description:

3. Policy/Scheme Details of Source of Investments

ARF Contract Number:	Or	Scheme Number:
Or		
Policy Number:		

4. Pension/Property Adjustment Order

I confirm that no Pension Adjustment Order or Property Adjustment Order exists in relation to the assets the subject of the Bespoke Investments and Conexim services. Yes No* (Copy Order attached)

5. Declaration

The applicant named above is beneficially entitled to the proceeds of this fund which are being transferred to an ARF or have previously been transferred to an ARF in accordance with subsection (2A) of Section 784 of the Taxes Consolidation Act 1997 (as amended).

The assets to be transferred do not form part of an AMRF within the meaning of Section 784C of the Taxes Consolidation Act 1997 (as amended).

These assets come from an approved source within the meaning of Section 784B of the Taxes Consolidation Act 1997 (as amended)

QFM/Insurance Co/Other:

Contact Phone Number:

Date:

Official Stamp:

Sign Here

Signed:
<i>(Authorised Signatory)</i>
Print Name:
<i>(Block Capitals)</i>
Position/Title:

**Bespoke Investments and Conexim
Approved Minimum Retirement Fund (AMRF)
Source of Investment Certificate**

1. Applicant Details

Before Conexim can accept funds into an AMRF, we must receive this Certificate fully completed by the existing Qualifying Fund Manager, pension or PRSA provider, and appropriately stamped. This certificate is required in accordance with Section 784D of the Taxes Consolidation Act 1997 (as amended).

Applicant Name:

Applicant Address:

PPS Number:

Date of Birth:

2. Source of Investment

Transfer Amount (€):

Current Tax Year Drawdown Amount (€):

Is the proposed investment amount being transferred from an existing AMRF? Yes No

If the answer above is No, please describe below where the investment is coming from, for example, a Retirement Annuity Contract, PRSA, Company Pension Plan, AVC Plan, Personal Retirement Bond (buy-out bond) or Self Administered Pension Scheme.

If the source of the investment is another AMRF, please detail the amount of the original investment into the AMRF following the exercise of the Section 784(2A) of the Taxes Consolidation Act 1997 option.

Description:

Amount (€):

If the source of the investment is another AMRF, please confirm below the Gross Value of all income drawdowns taken in the current tax year from the transferring AMRF. If no income has been drawn down, please confirm the amount as 'Nil'

3. Policy/Scheme Details of Source of Investments

ARF Contract Number:

Or Scheme Number:

Or

Policy Number:

4. Pension/Property Adjustment Order

I confirm that no Pension Adjustment Order or Property Adjustment Order exists in relation to the assets the subject of the Bespoke Investments and Conexim services. Yes No* (Copy Order attached)

5. Declaration

The applicant named above is beneficially entitled to the proceeds of this fund which are being transferred to an AMRF or have previously been transferred to an AMRF in accordance with subsection (2A) of Section 784 of the Taxes Consolidation Act 1997 (as amended).

QFM/Insurance Co/Other:

Contact Phone Number:

Date:

These assets come from an approved source within the meaning of Section 784D of the Taxes Consolidation Act 1997 (as amended)

Official Stamp:

Sign Here

Signed:

(Authorised Signatory)

Print Name:

(Block Capitals)

Position/Title:

Bespoke Trustees Ltd Gateway Fund Application Form - AMRF

Gateway Fund _____ (the 'Referential Trust') a referential trust of the Gateway Fund

1. Applicant Details

This application form refers to all initial and subsequent subscriptions for Units in Gateway Fund _____ made by me as evidenced by the transfer of subscription monies into the appropriate Referential Trust account.

This application form should be returned to:

Bespoke Trustees Limited
16 Roden Place
Dundalk
Co Louth

2. Applicant Details

Name of Applicant:	
Nationality:	
Address:	

3. Representations and Warranties

The capitalised words and expressions used in this application form shall have the meaning ascribed to them in the Amended and Restated Declaration of Trust dated 1st December 2013.

1. I confirm that I am 18 years of age and over.
2. I confirm that having received and considered a copy of the Amended and Restated Declaration of Trust and the Declaration of Referential Trust in relation to the Referential Trust, this application is based solely on the Amended and Restated Declaration of Trust and the Declaration of Referential Trust and I am not relying on any other information or representation.
3. I agree that all representations, warranties and declarations which I make or give here will apply with respect to future acquisitions of Units in Gateway Fund _____ as if repeated in full at the time of the future acquisition.
4. I acknowledge the right of Bespoke Trustees Limited in its capacity as Trustee of Gateway Fund _____, a referential trust of the Gateway Fund, to issue such number of Units to me upon the transfer of initial or subsequent subscription monies into the account of the Referential Trust as the Trustee may in its sole discretion determine in accordance with the provision of the Declaration of Referential Trust. I further acknowledge and agree that the transfer of monies by me into the account of the Referential Trust will be deemed to be an irrevocable subscription for Units in the Gateway Fund _____.
5. I acknowledge the right of Bespoke Trustees Limited in its capacity as trustee of Gateway Fund _____, a referential trust of Gateway Fund, to compulsorily redeem my Units in the event that the representations or warranties set out herein above are no longer accurate.

6. I acknowledge the right of Bespoke Trustees Limited in its capacity as Trustee of Gateway Fund _____, a referential trust of the Gateway Fund, to compulsorily redeem my Units in the event that I
 - (i) hold such Units in breach of any law or requirement of any country or governmental authority;
 - (ii) hold such Units in circumstances which in the opinion of the Trustee might result in the Trust incurring any liability for taxation or suffering any legal, pecuniary, regulatory or material administrative disadvantage which the Trust or Referential Trust might not otherwise have incurred or suffered; or
 - (iii) am not or cease to be an "Investor" (as defined in the Amended and Restated Declaration of Trust"); or
 - (iv) hold such Units in circumstances in the opinion of the Trustee might result in the Referential Trust or Trust being deemed to be a "unit trust scheme" as defined in Section 1(1) of the Unit Trusts Act, 1990.
7. I understand that during the Term of the Referential Trust, the redemption of my Units shall be subject to restrictions that may adversely affect my ability to redeem my Units.
8. I shall provide Bespoke Trustees Limited, in its capacity as Trustee of Gateway Fund _____, a referential trust of Gateway Fund, with any additional information that it may require in connection with my tax status and authorise them to disclose such information relating to this application to such persons as they consider appropriate.
9. I hereby consent to Bespoke Trustees Limited and any of its delegates and duly authorised agents and any of their

respective related, associated or affiliated companies obtaining, holding, using, disclosing and processing my data:

To manage and administer my holding in the Referential Trust and any related accounts on an on-going basis;

(i) for any other specific purposes where I have given specific consent to do so;

(ii) to carry out statistical analysis and market research;

(iii) to comply with legal or regulatory requirements applicable to the Referential Trust or me;

(iv) For disclosure to the tax authorities in Ireland and in my country of residence in accordance with the EC (Taxation of Savings Income in the Form of Interest Payments) Regulations, 2003;

(v) For other legitimate business interests of the Referential Trust; I hereby acknowledge my right of access to and the right to amend and rectify my personal data, as provided herein. Bespoke Trustees Limited will hold any personal information provided by me in confidence and in accordance with the Data Protection Act 1988 as amended by the Data Protection (Amendment) Act, 2003.

Please note that if you invest in the Bespoke Trustees Ltd Gateway Fund, this investment does not require licensing, authorisation, or registration with the Central Bank of Ireland and as a result, it is not covered by the Central Bank of Ireland's requirements designed to protect consumers or by a statutory compensation scheme.

Bespoke Trustees Ltd and Conexim will not carry out an assessment of the suitability or the appropriateness of such an investment on your behalf.

4. Agreement and Acknowledgement

Acknowledged and agreed by:

AMRF Holder

Name:

Date:

Signature:

Sign Here 

Acknowledged and agreed by:

AMRF Qualifying Fund Manager (Conexim)

Name:

Date:

Signature:

Sign Here 

Bespoke Trustees Ltd Gateway Fund Application Form - ARF

Gateway Fund _____ (the 'Referential Trust') a referential trust of the Gateway Fund

1. Applicant Details

This application form refers to all initial and subsequent subscriptions for Units in Gateway Fund _____ made by me as evidenced by the transfer of subscription monies into the appropriate Referential Trust account.

This application form should be returned to:

Bespoke Trustees Limited
16 Roden Place
Dundalk
Co Louth

2. Applicant Details

Name of Applicant:	
Nationality:	
Address:	

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3. I agree that all representations, warranties and declarations which I make or give here will apply with respect to future acquisitions of Units in Gateway Fund _____ as if repeated in full at the time of the future acquisition.
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6. I acknowledge the right of Bespoke Trustees Limited in its capacity as Trustee of Gateway Fund _____, a referential trust of the Gateway Fund, to compulsorily redeem my Units in the event that I
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 - (ii) hold such Units in circumstances which in the opinion of the Trustee might result in the Trust incurring any liability for taxation or suffering any legal, pecuniary, regulatory or material administrative disadvantage which the Trust or Referential Trust might not otherwise have incurred or suffered; or
 - (iii) am not or cease to be an "Investor" (as defined in the Amended and Restated Declaration of Trust"); or
 - (iv) hold such Units in circumstances in the opinion of the Trustee might result in the Referential Trust or Trust being deemed to be a "unit trust scheme" as defined in Section 1(1) of the Unit Trusts Act, 1990.
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9. I hereby consent to Bespoke Trustees Limited and any of its delegates and duly authorised agents and any of their

respective related, associated or affiliated companies obtaining, holding, using, disclosing and processing my data:

To manage and administer my holding in the Referential Trust and any related accounts on an on-going basis;

- (i) for any other specific purposes where I have given specific consent to do so;
- (ii) to carry out statistical analysis and market research;
- (iii) to comply with legal or regulatory requirements applicable to the Referential Trust or me;

(iv) For disclosure to the tax authorities in Ireland and in my country of residence in accordance with the EC (Taxation of Savings Income in the Form of Interest Payments) Regulations, 2003;

(v) For other legitimate business interests of the Referential Trust; I hereby acknowledge my right of access to and the right to amend and rectify my personal data, as provided herein. Bespoke Trustees Limited will hold any personal information provided by me in confidence and in accordance with the Data Protection Act 1988 as amended by the Data Protection (Amendment) Act, 2003.

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Bespoke Trustees Ltd and Conexim will not carry out an assessment of the suitability or the appropriateness of such an investment on your behalf.

4. Agreement and Acknowledgement

Acknowledged and agreed by:

ARF Holder

Name:

Date:

Sign Here 

Signature:

Acknowledged and agreed by:

ARF Qualifying Fund Manager (Conexim)

Name:

Date:

Sign Here 

Signature:



Bespoke Investments Letter of Authority

To Whom it may concern,

I hereby authorise any QFM, Insurance provider or Pension Trustee to provide full details of any A(M)RF, pension plan, scheme or pension annuity currently or previously held/owned by me to Bespoke Investments Limited.

Sign
Here

Signature:

Date:

Date of Birth:



BESPOKE
Investments Limited

Checklist

- Completed Application Form and Consent and Declaration
- Cheque for Investment Amount
- Proof of ID
- Proof of Address
- Proof of PPSN
- Proof of Guaranteed Income (if applicable)
- Gateway Fund Referential Trust Application Form
- Source of Investment Certificates
- Transfer Forms (where applicable)
- Make sure the application form has been signed in all the sections marked 'sign here'.



16 Roden Place Dundalk County Louth Ireland

t 0818 30 6090

f 042 9357487

e info@bespokeinvestments.ie

Bespoke Investments Ltd does not take responsibility for loss or damage occasioned by any person acting or refraining from acting as a result of the contents of the brochure. This brochure is based on Bespoke Investments Ltd current understanding of pensions law and revenue practice as at January 2015.

Bespoke Investments Ltd is regulated by the Central Bank of Ireland.