



ADVANCE STOCKS AND SHARES ISA

Additional permitted subscription (APS) application form

You can use this form if you have an additional permitted subscription (APS) allowance following the death of your spouse or civil partner and want to use this with your Advance Portfolio.

How to complete this form

If the transfer is from a Sterling or Advance ISA

You must fully complete Sections 1A, 2, 3 and 6 & 7 if applicable.

If the transfer is from another ISA manager

You must fully complete Sections 1B, 2, 4, 5 and 6 & 7 if applicable.

If your ISA is more than 3 years old, you must also complete appendix A.

If you don't fully complete the required sections, we won't be able to process your application.

How to return this form to us

You can:



Email a scanned image to: portfolioteam@embarkadvance.co.uk

Or



Send it to us by post:

Advance Portfolio Team, PO Box 1200, Bishops Cleeve, Cheltenham GL50 9UP

If you have any questions about this form, you can contact us on 0345 607 2013.

Data protection

Sterling ISA Managers Limited, trading as Advance by Embark, is committed to ensuring that the way we collect, hold, use and share information about you complies fully with data protection legislation. Before completing this application you should read the data protection statement (see Appendix B) appended to the Advance Portfolio terms and conditions, as this explains how your data will be used.

If you would like to move assets from one ISA manager to another, Sterling ISA Managers Limited, trading as Advance by Embark can only carry out the instructions we are given on your behalf. You will also need to complete the relevant transfer documents which are available from the current ISA manager.

ABOUT YOU

Your name

Your Advance Portfolio number

This is the number of the portfolio receiving the APS

Telephone number

We will call you if we need to ask you any questions about your application

SECTION 1 – STOCKS & SHARES APS ALLOWANCE SUBSCRIPTION INFORMATION

Please complete part A or part B.

If you'd like to transfer from more than one other provider, please use additional copies of section B.

A) APS transfer originating from Advance or Sterling ISA

Cash transfer

Yes No

or

Re-registration of assets (only Advance ISA)

Yes No

Sterling/Advance ISA account number belonging to the deceased

Estimated additional permitted subscription allowance, if known £

If you have chosen to subscribe assets by asset transfer, on receipt of a valid instruction these assets will be valued and compared to the additional permitted subscription (APS).

If the combined value of these assets is equal to or less than the APS, all assets will be transferred to your ISA.

Please Note:

If any of the assets you are moving are in rebate paying funds, these will be switched to the clean version of these funds prior to the transfer of assets.

B) Additional permitted subscription cash transfer originating from another provider.

Name of ISA manager where APS allowance will come from

ISA account number belonging to the deceased

Estimated additional permitted subscription allowance, if known £

SECTION 2 – PAYMENTS

Please confirm if you would like to make a payment at the same time as applying for your additional permitted subscription.

Please fund the additional permitted subscription from my Advance Portfolio

or

I would like to make a single payment and enclose cheque number made payable to Sterling ISA Managers Limited

This amount will be held in the portfolio cash account until satisfactory evidence is received to permit the investment using the additional permitted allowance.

Once this is complete we'll place your investment into your ISA up to the additional permitted subscription allowance, in cash, ready for your adviser to invest.

If you intend using the proceeds from either an Advance or Sterling ISA, held in the deceased's name, to make your additional permitted subscription payment, please return this application with the appropriate documents requested by the claims team.

or

I would like to only transfer the Additional permitted subscription allowance (no investment to occur)

**SECTION 3 – ADDITIONAL PERMITTED SUBSCRIPTION APPLICATION AND TRANSFER FORM
(STERLING / ADVANCE ISA TO ADVANCE ISA – ONLY)**

Please complete this section to confirm your details and your APS eligibility.

Investor details

Investor name

Investor permanent residential address

Postcode

Country

Investor date of birth

| D | D | M | M | Y | Y | Y | Y |

Investor national insurance number

Or confirmation that the investor does not have a national insurance number

Details of the deceased

Deceased full name

Permanent residential address of the deceased at their date of death

Postcode

Country

Deceased date of birth

| D | D | M | M | Y | Y | Y | Y |

Deceased national insurance number (if known)

Date of death

| D | D | M | M | Y | Y | Y | Y |

Date of marriage or civil partnership between the investor and the deceased

| D | D | M | M | Y | Y | Y | Y |

Deceased's existing ISA account number(s)

Please note if multiple ISAs were held by the deceased with the ISA manager their value will be combined to form one APS allowance.

APS allowance subscription information

I (the investor) wish to subscribe £ _____ from my APS allowance in respect of the deceased and wish to make my subscription to a Stocks and Shares ISA:

- In cash, or;
- Where the APS allowance has not been transferred, in specie (by the transfer of existing ISA investments that have remained with the ISA manager or his nominee) to the above amount or value as at date of death if lower.

Please be aware that once a subscription to an APS allowance has been made, any future subscriptions under APS allowance MUST be made to this manager and be accompanied by an APS subscription.

APS eligibility declaration

This section must be completed to confirm the investor named on this application is eligible to make an additional permitted subscription to an ISA in respect of the deceased named on this application.

I (the investor) declare that:

- I am the surviving spouse / civil partner of the deceased.
- I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we were not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down).
- The subscription is made under the provisions of regulation 5DDA of the ISA regulations (additional permitted subscription).
- The subscription is being made:

In the case of 'in specie' subscriptions, within 180 days of beneficial ownership passing to me (where the deceased died in the period beginning with 3 December 2014 and ending on 5 April 2015, this is treated as occurring on either 6 April 2015, or, the actual date of distribution, whichever is the later), and

In the case of cash subscriptions, within 3 years of the date of death, or if later, 180 days of the completion of the administration of the estate (where the deceased died in the period beginning with 3 December 2014 and ending on 5 April 2015, the deceased is treated as dying on 6 April 2015).

- I am aged 18 years of age or over.
- All subscriptions made, and to be made, belong to me.

I authorise Sterling ISA Managers Limited

- To hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;

And

- To make on my behalf any claims to relief from tax in respect of ISA investments.

I agree to the ISA terms and conditions.

I declare that this APS application form has been completed to the best of my knowledge and belief.

Signed 

Date | D | D | M | M | Y | Y | Y | Y |

**SECTION 4 – ADDITIONAL PERMITTED SUBSCRIPTION ALLOWANCE – TRANSFER AUTHORITY
(TRANSFERS TO ADVANCE PORTFOLIO)**

Investor details

Investor name

Investor permanent residential address

Postcode

Country

Investor date of birth

| D | D | M | M | Y | Y | Y | Y |

Investor national insurance number

Or confirmation that the investor does not have a national insurance number

Details of the deceased

Deceased full name

Permanent residential address of the deceased at their date of death

Postcode

Country

Deceased date of birth

| D | D | M | M | Y | Y | Y | Y |

Deceased national insurance number (if known)

Date of death

| D | D | M | M | Y | Y | Y | Y |

Date of marriage or civil partnership between the investor and the deceased

| D | D | M | M | Y | Y | Y | Y |

Deceased's existing ISA account number(s)

Please note if multiple ISAs held by the deceased with the ISA manager their value will be combined to form one APS allowance.

APS allowance subscription information

Name of deceased ISA manager

Address of deceased ISA manager

Postcode

Country

Please be aware that an APS allowance can only be transferred once and only where no subscriptions have been made under that APS allowance. Once transferred subscriptions may only be made in cash.

APS eligibility declaration

This section must be completed to confirm the investor named on this authority is eligible to transfer an additional permitted subscription allowance in respect of the deceased named on this authority.

I (the investor) declare that:

- I am the surviving spouse / civil partner of the deceased.
- I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we were not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down).
- I have not subscribed to and will not subscribe to the additional permitted subscription allowance with the existing ISA provider of the deceased in respect of the deceased named on this application.
- I intend to make an additional permitted subscription application to Sterling ISA Managers Limited.

I declare that this APS transfer application form has been completed to the best of my knowledge and belief.

Signed 

Date | D | D | M | M | Y | Y | Y | Y |

Transfer acceptance

This section must be completed to confirm the investor named on this authority is eligible to transfer an additional permitted subscription allowance in respect of the deceased named on this authority.

We Sterling ISA Managers Limited are willing to accept this APS allowance transfer in line with the investor's instructions above. We confirm that, subject to relevant checks, we are willing to accept an additional permitted subscription application from the investor.

Name of new ISA manager: **Sterling ISA Managers Limited**

**SECTION 4 – ADDITIONAL PERMITTED SUBSCRIPTION ALLOWANCE – TRANSFER AUTHORITY
(TRANSFERS TO ADVANCE PORTFOLIO)**

Investor details

Investor name

Investor permanent residential address

Postcode

Country

Investor date of birth

| D | D | M | M | Y | Y | Y | Y |

Investor national insurance number

Or confirmation that the investor does not have a national insurance number

Details of the deceased

Deceased full name

Permanent residential address of the deceased at their date of death

Postcode

Country

Deceased date of birth

| D | D | M | M | Y | Y | Y | Y |

Deceased national insurance number (if known)

Date of death

| D | D | M | M | Y | Y | Y | Y |

Date of marriage or civil partnership between the investor and the deceased

| D | D | M | M | Y | Y | Y | Y |

Deceased's existing ISA account number(s)

Please note if multiple ISAs held by the deceased with the ISA manager their value will be combined to form one APS allowance.

APS allowance subscription information

Name of deceased ISA manager

Address of deceased ISA manager

Postcode

Country

Please be aware that an APS allowance can only be transferred once and only where no subscriptions have been made under that APS allowance. Once transferred subscriptions may only be made in cash.

APS eligibility declaration

This section must be completed to confirm the investor named on this authority is eligible to transfer an additional permitted subscription allowance in respect of the deceased named on this authority.

I (the investor) declare that:

- I am the surviving spouse / civil partner of the deceased.
- I was living with the deceased within the meaning of Section 1011 of the Income Tax Act 2007 at the date of the deceased's death (we were not separated under a court order, under a deed of separation, or in circumstances where the marriage or civil partnership had broken down).
- I have not subscribed to and will not subscribe to the additional permitted subscription allowance with the existing ISA provider of the deceased in the respect of the deceased named on this application.
- I intend to make an additional permitted subscription application to Sterling ISA Managers Limited.

I declare that this APS transfer application form has been completed to the best of my knowledge and belief.

Signed 

Date | D | D | M | M | Y | Y | Y | Y |

Transfer acceptance

This section must be completed to confirm the investor named on this authority is eligible to transfer an additional permitted subscription allowance in respect of the deceased named on this authority.

We Sterling ISA Managers Limited are willing to accept this APS allowance transfer in line with the investor's instructions above. We confirm that, subject to relevant checks, we are willing to accept an additional permitted subscription application from the investor.

Name of new ISA manager: **Sterling ISA Managers Limited**

SECTION 5 – ADDITIONAL PERMITTED SUBSCRIPTION ELIGIBILITY DECLARATION FORM (TRANSFERS TO ADVANCE PORTFOLIO)

Investor details

Investor name

Investor permanent residential address

Postcode

Country

Investor account number

Details of the deceased

Deceased name

APS allowance subscription information

I (the investor) wish to subscribe an additional £ _____ from my APS allowance in respect of the deceased and wish to make my subscription to a Stocks and Shares ISA in cash.

APS eligibility declaration

I (the investor) declare that:

- the subscription is made under the provisions of regulation 5DDA of the ISA regulations (additional permitted subscription)
- the subscription is being made in the case of cash subscriptions, within 3 years of the date of death, or if later, 180 days of completion of the administration of the estate (where the deceased died in the period beginning with 3 December 2014 and ending 5 April 2015, the deceased is treated as dying on 6 April 2015).
- All subscriptions made, and to be made, belong to me.

I agree to the ISA terms and conditions.

I declare that this APS application form has been completed to the best of my knowledge and belief.

Signed 

Date | D | D | M | M | Y | Y | Y | Y |

SECTION 6 – ADVISER REMUNERATION (IF APPLICABLE)

No change to existing adviser remuneration

Or

Please confirm the adviser remuneration required below.

For each payment type applicable to this application, please confirm the adviser remuneration that has been agreed. We will deduct remuneration on your adviser's behalf in line with the information provided below.

Single payment

Initial adviser remuneration £ or %

Ongoing adviser remuneration £ or %

Please specify how often you want ongoing remuneration to be taken – this can't be more frequently than your regular payment. Monthly Quarterly Half-yearly Yearly

I instruct Sterling ISA Managers Limited trading as Advance by Embark to deduct the adviser remuneration as detailed above from my account and, pay it to my adviser in line with the Stocks and Shares ISA Terms and conditions.

Signed 

Date | D | D | M | M | Y | Y | Y | Y |

SECTION 7 – ADVISER DETAILS (IF APPLICABLE)

You must ensure that the Adviser remuneration section has been completed and signed by your customer. As this is an arrangement between you and your customer we will not get involved in any dispute that may arise between you and your customer.

You must obtain your customer's agreement before making any changes to your remuneration.

You must ensure that all sections are appropriately completed. Otherwise we will not be able to process the application.

Your name

Adviser firm

FCA code


Address

Postcode

Telephone number

Email

By submitting the application on behalf of the applicant, I confirm that this business has been solicited, sold, signed and completed in the UK and that all persons involved in transacting this business are authorised or exempt persons as defined in the Financial Services and Markets Act 2000 and are permitted to conduct this type of business.

Signed 

Date | D | D | M | M | Y | Y | Y | Y |

APPENDIX-A – ISA DECLARATION

If your ISA is more than 3 tax years old, please complete the below.

By signing this declaration, I declare that:

- all subscriptions made, and to be made, belong to me and I am 18 years of age or over;
- I have not subscribed and will not subscribe more than the overall subscription limit in total to any combination of permitted ISAs in the same tax year;
- I have not subscribed and will not subscribe to another Stocks and Shares ISA in the same tax year that I subscribe to this Stocks and Shares ISA, and
- I am not a citizen, national or resident of the United States of America.
- I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform Sterling ISA Managers Limited if I cease to be so resident or to perform such duties or cease to be married to a person or be in a civil partnership with a person who performs such duties.

I authorise Sterling ISA Managers Limited to:

- a) hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash; and
- b) make on my behalf any claims to tax relief in respect of ISA investments; and
- c) on my written request, transfer or pay to me, as the case may be, ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any cash; and
- d) deduct from my Advance Stocks and Shares ISA, all charges, adviser remuneration and other sums in line with the Advance Stocks and Shares ISA terms and conditions and as detailed in section 3 of this application.

I apply to subscribe to an Advance Stocks and Shares ISA for tax year | 2 | 0 | Y | Y | / | 2 | 0 | Y | Y |
and each subsequent year until further notice.

And, if the investment is being made on behalf of a donor of a power of attorney:

I confirm that I am acting on behalf of the donor of a power of attorney and for the donor's own benefit in my capacity as an attorney as the donor is either physically or mentally incapable of acting for themselves, and to the best of my knowledge and belief the power of attorney is still valid and has not been revoked.

Signed 

Date | D | D | M | M | Y | Y | Y | Y |



Advance by Embark is a trading name of Sterling ISA Managers Limited, a wholly owned subsidiary of Embark Group Limited. Sterling ISA Managers Limited is incorporated in England and Wales (company number 02395416) with its registered Office at 100 Cannon Street, London, EC4N 6EU. Sterling ISA Managers Limited is authorised and regulated by the Financial Conduct Authority (Reg No 191278).