

## Forester Life ISA - Lifetime ISA element - Internal Transfer Form

You have expressed an interest in transferring some of your existing funds from your Stocks and Shares ISA element to a new, or existing Lifetime ISA element. It is important to check whether moving funds into the Lifetime ISA element is suitable for you and that you understand the additional risks involved.

Simply complete the Internal Transfer Form below in BLOCK CAPITALS and black ink. It is very important to read the information, answer all questions and sign the 'Declaration and Signed Authority' section. Please return to Freepost Foresters Financial, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF. You will need to complete a separate form for each ISA you are transferring.

### 1. Personal details

Title: Mr / Mrs / Miss / Ms / Other	<input type="text"/>	Address (permanent residence)	<input type="text"/>
Forename(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>	<input type="text"/>
Tel. No. (in the event of queries)	<input type="text"/>	Postcode	<input type="text"/>
Existing Plan number	<input type="text"/>	Date of Birth	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
National Insurance (NI) No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Email address	<input type="text"/>

### 2. Suitability

Q1. Are you investing towards your first home purchase and/or are you investing for the long-term, to at least age 60?

- No  The Government penalty incurred in the event of a Lifetime ISA withdrawal before age 60 if not used towards purchasing a first home could mean that you get back less than you have invested. We therefore cannot proceed further with this application, and therefore this application form should not be submitted.
- Yes  Go to Q2.

Q2. Are you happy to accept the additional risks associated with moving some or all of your existing Stocks and Shares ISA element to a Lifetime ISA element?

- No  As you are not comfortable to accept the additional risks your existing Stocks and Shares ISA element investment should not be transferred into a Lifetime ISA element and therefore this application form should not be submitted.
- Yes  Based on the additional information you have provided, you may move some, or all of your existing Stocks and Shares ISA element investment into a Lifetime ISA element.

### 3. Eligibility

If you are opening the Lifetime ISA element rather than adding to a Lifetime ISA element you already have, you must be under the age of 40.

How much you are allowed to invest in ISAs overall in a tax year, and how money can be transferred between types of ISAs, depends on whether the money is from current or previous tax years, or a combination of both.

The following questions are designed to ensure that your Stocks and Shares ISA element investment is moved to the Lifetime ISA element of your Plan in the most appropriate way and in keeping with the ISA rules. If you already have the Lifetime ISA element you need to take any contributions made into consideration as part of your options below.

#### Previous tax year funds

Q1. Do you have previous tax year funds within your Stocks and Shares ISA element?

- Yes  By transferring previous tax year funds, the amount will count towards the £4,000 Lifetime ISA contribution limit but not the overall ISA contribution limit for the tax year. You may wish to consider **Option A** or **Option B** in **Section 4** depending on the value of these funds.
- If previous tax year's funds are less than £4,000 and you have current tax year contributions, you may wish to consider **Option C**. As current tax year contributions need to be transferred in full, this option allows you to combine a transfer of part or all of your previous tax year funds with a transfer of current tax year funds. This total amount cannot exceed £4,000.
- No  If you wish to only transfer current tax year funds from your Stocks and Shares ISA element complete the section below.

#### Current tax year funds

Where funds are transferred which contain current year contributions they must be transferred in full. Where that occurs, the current year contributions will count towards the overall ISA contribution limit in the usual way. You must ensure that you do not exceed your overall ISA allowance.

Q2. Are the current tax year funds within your Stocks and Shares ISA element £4,000 or less?

- Yes  You may wish to consider **Option D** in **Section 4**.
- No  You may wish to consider **Option E** in **Section 4**.

**Please turn over >**

#### 4. Transfer and/or withdrawal instructions

Please use the options below to advise us of your payment instructions. All transfers relate to your existing Stocks and Shares ISA element.

- A**  I wish to transfer 100% of the fund value of my previous tax year's Stocks and Shares ISA element, as the total fund value is £4,000 or less.
- B**  I wish to transfer £  from the fund value of my previous tax year's Stocks and Shares ISA element.
- C**  I wish to combine a transfer of 100% of the fund value of my current tax year's Stocks and Shares ISA element with a part transfer of my previous tax year's Stocks and Shares ISA element, so that the total amount transferred into the Lifetime ISA element is £ .
- D**  I wish to transfer 100% of the fund value of my current tax year's Stocks and Shares ISA element.
- E**  I wish to withdraw £  from my current tax year's Stocks and Shares ISA element fund value and for this amount to be paid into the Lifetime ISA element (I am aware that this payment will count towards my current tax year's ISA allowance).

#### 5. Redirection instruction (only to be completed if you have a current Direct Debit)

Amount of your current Direct Debit £

You are able to split this contribution between the two elements. Please confirm the amount you would like to invest into each element below.

£  into my Stocks and Shares ISA element

£  into my Lifetime ISA element

Monthly contributions are a minimum of £20. If you wish to contribute to both elements of the ISA, both elements need to be a minimum of £10 each (£20 combined). The maximum overall contribution you are permitted to save into your Lifetime ISA element is £4,000 per tax year, and your overall ISA limit is £20,000 per tax year.

Please choose the fund(s) you would like the contribution to be invested in for each element. If your contribution is for a Shariah ISA please go to section 7. You should read the relevant Key Information Document(s) and Brochure before selecting your choice of fund(s).

	Stocks and Shares ISA element	Lifetime ISA element
Foresters Stakeholder (Schroders) Managed Fund	<input type="text"/> %	<input type="text"/> %
Foresters Stakeholder (Schroders) Sustainable Future Managed Fund	<input type="text"/> %	<input type="text"/> %

#### 6. Funds

Please only completed this section if you are making a transfer from a Stakeholder Stocks and Shares ISA. If you are making a transfer from a Shariah Stocks and Shares ISA please go to section 7.

Choose which fund(s) you would like the transfer to be made from and where you would like the amount to be invested for the Lifetime ISA element.

You should read the relevant Key Information Document(s) and Brochure before selecting your choice of fund(s).

Take the transfer proportionally from the funds

##### 6a. Stocks and Shares ISA element (where the transfer will come from)

Foresters Stakeholder (Schroders) Managed Fund	<input type="text"/> %
Foresters Stakeholder (Schroders) Sustainable Future Managed Fund	<input type="text"/> %

##### 6b. Lifetime ISA element (where the transfer will go to)

Foresters Stakeholder (Schroders) Managed Fund	<input type="text"/> %
Foresters Stakeholder (Schroders) Sustainable Future Managed Fund	<input type="text"/> %

## 7. Using your personal information

We are committed to ensuring your privacy and personal information is protected. This notice explains the information we may hold, how we obtain it and for what purposes, who we share it with and why, and the rights you have in respect to your information. This is further explained in more detail in our Privacy Policy.

We are Forester Life Limited (Forester Life), a company registered in England under company number 2997655. Our registered office is at Foresters House, 2 Cromwell Avenue, Bromley, BR2 9BF. We are a registered Data Controller and our Data Protection Officer can be contacted by email at [data.protection@foresters.co.uk](mailto:data.protection@foresters.co.uk) or at the above address.

Personal information is information that identifies you, is about you and is provided through your dealings with us. It includes your name, address, contact details, date of birth and Forester Life Plan details. In addition we hold information that we use to manage our relationship with you (contact, complaints and financial information) and information about how you interact with our website. In certain circumstances we may request and receive sensitive personal information about you.

The information you provide to Forester Life will be used for setting up and administering Forester Life Plans, for communicating with and keeping customers informed and for maintaining a record of complaints. In addition it will also be used for research and analysis, for marketing of our products and services and for compliance monitoring and crime prevention.

We share your information with our service providers, identity verification services such as credit reference agencies, and other parts of the Foresters organisation. We will not disclose any of your information to any other body or organisation

except to prevent crime or if required by regulations or any law enforcement organisation.

We will retain your information for as long as you are a Forester Life Planholder, and in accordance with our data retention guidelines and legal and regulatory obligations.

Your rights in relation to your information are set out in our Privacy Policy. This is available on our website [foresters.com](http://foresters.com) or by request from Customer Services on 0333 600 0333.

The policy provides more detailed information on how to view, correct, withdraw or otherwise change the way we use your personal information.

If we have been unable to satisfy your concerns regarding any aspect of the processing or handling of your information you can contact the Information Commissioners Office on telephone helpline: 0303 123 1113, email visit [www.ico.org.uk/global/contact-us/email/](http://www.ico.org.uk/global/contact-us/email/) or by post at Information Commissioners Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

By submitting the declaration you will be confirming that you have read this notice about using your personal information.

### Electronic marketing preference

From time to time Foresters Financial will send information about relevant products and services via electronic methods such as email. We will not disclose your details to anyone outside of Foresters Financial for marketing purposes and you may change your marketing preference at any time.

Please choose if you are happy to receive marketing via electronic methods:

Yes:  No:

## 8. Declaration

It is important that you read the correct declaration section for transferring into the Lifetime ISA element.

If you are opening a new Lifetime ISA element of your ISA please read section 8a and 8b.

If you have an existing Lifetime ISA element of your ISA please read section 8b.

### 8a. Declaration for opening the Lifetime ISA element of the ISA

I apply to open and to make payments for a Lifetime ISA for the tax year 20   /20   and each subsequent year in which I make a payment to the account.

I declare that:

- all cash payments made, and to be made, belong to me;
- I am 18 years of age or over, and under the age of 40;
- I have not subscribed/made payments and will not subscribe/make payments more than the overall subscription limit in total to any combination of permitted ISA types in the same tax year;
- I have not made current year payments, and will not make current year payments, that exceed the Lifetime ISA payment limit;
- I have not made current year payments, or transfers from a Help to Buy ISA, and will not make current year payments, or transfers from a Help to Buy ISA, to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA;
- this declaration shall have effect for each year in which I make a payment to the account; and
- 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 Forester Life Limited if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I authorise Forester Life Limited:

- to hold my cash subscription, any other proceeds in respect of my ISA investment (including any Lifetime ISA Government bonus) and any other cash;
- to make on my behalf any claims to relief from tax in respect of ISA investments;
- to submit Lifetime ISA bonus claims to HMRC on my behalf;
- to withhold and deduct from a balance in the Lifetime ISA and to pay to HMRC any charges due on withdrawals; and
- to make a record in writing in accordance with Regulation 12B paragraph 9(a) of the Individual Savings Account Regulations where required to do so.

## 8b. Declaration and Signed Authority

### I declare that:

- I have read the ISA Key Information Document(s) and brochure; and
- I am subscribing to the Lifetime ISA for the following reasons:
  - to save towards a first home; and/or
  - to save for later on in life;

### I authorise Forester Life Limited:

- to use my personal information for the purpose set out under 'Using your Personal Information' section;
- to withdraw and/or transfer the funds as detailed in section 4; and
- to implement the redirection instruction as detailed in section 5.

### I am aware that:

- as with any stock market investment, there is no guarantee that I will get back the money I invest; and
- if I withdraw part or all of a Lifetime ISA before the age of 60 and such withdrawal is not towards the purchase of a first home, then I will incur a Lifetime ISA Government penalty, and such charge will be deducted from any withdrawal proceeds.

### I am comfortable with the risks.

I agree to the ISA Terms and Conditions. These may be provided by your Financial Adviser or by contacting Customer Services.

I confirm that I have not been provided with any financial advice from a Forester Life Financial Adviser in respect to the transfer.

I confirm that I have read the Declaration(s) and the information provided by me in making this application is correct to the best of my knowledge and belief.

Signature of Applicant

Date

Forester Life Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Forester Life Ltd is registered in England number: 2997655.

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**Foresters**   
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