

## Forester Life ISA - Transfer Application Form

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

Please note Forester Life does not give advice on transfers. If you are in any doubt about this transfer you should seek full advice. The value of your Plan may fluctuate as the value of the investments in the fund can go down as well as up and you may get back less than has been invested. If you are transferring from a Cash ISA you should note that there will now be some risk to your capital.

If you are opening the Lifetime element rather than transferring into a Lifetime element you already have you must be under the age of 40. If you encash any of your Lifetime element before the age of 60 and the encashment is not towards the purchase of your first home, it will be subject to a government withdrawal charge of 25%, which means you could get back less than you have invested.

If you save into the Lifetime element instead of enrolling in or contributing to a workplace pension or private pension, you may lose the benefit of employer contributions towards your pension. Any claim for current and future means tested benefits may be affected as unlike a pension fund, the value of a Lifetime ISA is not exempt from means testing.

### 1. Personal Details

Title Mr / Mrs / Miss / Other	<input type="text"/>	Address (permanent residence)	<input type="text"/>
Forename(s)	<input type="text"/>		<input type="text"/>
Surname	<input type="text"/>		<input type="text"/>
Tel. No. (in the event of queries)	<input type="text"/>	Postcode	<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"/>	Are you an existing Forester Life ISA holder:	<input type="text"/> Yes/No
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"/>	If yes, please provide your Plan Number:	<input type="text"/>
Email Address	<input type="text"/>		

### 2. Transfer details (separate forms must be completed for each ISA you are transferring)

I apply to transfer my existing ISA - Account No.

From (existing ISA manager)  to (new ISA manager) Forester Life

Address

Postcode

ISA type: Cash  Stocks and Shares

#### 2a. Tax year holdings to be transferred

Please indicate below how you would like your ISA to be transferred to Forester Life. Please note that under HMRC ISA regulations, only whole transfers of current tax year subscriptions and interest can be accepted.

- I wish to transfer the **full fund value** of my ISA, including any current and previous tax year's contributions.
- I wish to transfer 100% of my **current tax year's** ISA.
- I wish to transfer part of my **previous tax year's** ISA indicated in the amount/percentage here:  
 £  OR  %

#### 2b. Element allocation

Please indicate below where you would like your transferred ISA to be invested:

Stocks and Shares element only

Lifetime element only

Invested in both elements  I would like  £  to be invested in the Lifetime element and for the remainder of the ISA to be invested into the Stock and Shares element.

**Please turn over >**

### 3. 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.

If you prefer NOT to receive marketing via electronic methods please tick the box

### 4. Declaration

It is important that you read the correct declaration for transferring your ISA, please see below for the correct declaration.

If you are transferring from a Cash or a Stocks and Shares ISA into the Lifetime element, or both elements and you do not already have a Forester Life ISA with a Lifetime element **please see section 4a and 4b**, and ensure you complete the tax year in which the Lifetime element is to be opened.

If you already have a Forester Life ISA with the Lifetime element and would like to transfer a Cash or Stocks and Shares ISA with another provider into the existing Lifetime ISA element, or both elements then **please go to section 4b**.

If you are transferring from a Cash or a Stocks and Shares ISA into the Stocks and Shares ISA element **please see section 4b**.

#### 4a. Declaration for opening the Lifetime 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 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 will not make current year payments to another Lifetime ISA in the same tax year that I subscribe to this Lifetime ISA;
- I have not made any transfers from a Help to Buy ISA, and will not make any 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
- (other than for accounts opened to receive investments from another Lifetime ISA, a defaulted Lifetime ISA subscription or a returned withdrawal after a failed first time residential purchase) 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 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.

##### I am aware that:

- if I encash part or all of a Lifetime ISA before the age of 60 and such encashment is not towards the purchase of a first home, then I will incur a Lifetime ISA government withdrawal charge, and such charge will be deducted from any encashment proceeds.

I am comfortable with the risks.

#### 4b. Signed Authority

I apply to transfer the ISA detailed in this application to Forester Life Limited.

##### I declare that:

- I am 18 years of age or over; and
- I have received the ISA Key Information Document and brochure, which I have read.

##### I authorise Forester Life Limited:

- to use my personal information for the purpose set out under 'Using your Personal Information' section;
- to hold my cash subscriptions, any other proceeds in respect of my ISA investments (if applicable, including any Lifetime ISA Government bonus) and any other cash; and
- to make on my behalf any claims to relief from tax in respect of ISA investments.

##### I authorise the ISA Manager named above to:

- provide Forester Life with any information which Forester Life may require in respect of the ISA(s) (including pre 1999 ISAs) managed by them on my behalf, including but not

limited to, transaction and dividend histories and details of the current portfolio and its value; and

- liquidate the plans indicated above and transfer them to Forester Life in the form of CASH.

I am aware that as with any stock market investment, there is no guarantee that I will get back the money I invest.

I agree to the ISA Terms and Conditions, a copy of which can be found at [foresters.com](http://foresters.com) or provided by Customer Services and are included in my Plan Documents.

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