



Understanding the Additional Permitted Subscription (APS)



Waystone Management (UK) Limited (“WMUK”) acts as the ISA Plan Manager

Waystone Management (UK) Limited
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With effect from 3 December 2014 it has been possible for the surviving spouse or civil partner of an ISA investor to claim an Additional Permitted Subscription (APS) based on the value of the deceased investor’s ISA. The way that the APS is calculated depends on the date of death.

This document sets out some high level guidance on the APS together with details of how to apply to use the APS in an WMUK managed ISA. For detailed information on the APS regulations or any other ISA related matter investors should consult a tax advisor or HMRC.

This document is not intended to cover the risks associated with investing in ISAs, or the provision of investment advice. Please contact a professional adviser for investment advice.

WHO CAN CLAIM THE APS?

The APS is available to the surviving spouse or civil partner, of an ISA holder who died on, or after, 3 December 2014. To qualify you need to have been married or in a civil partnership with the deceased and have been living together at the time of death. You cannot use an APS if you were separated under a court order or Deed of Separation or separated under other circumstances that were likely to become permanent. If either you or the deceased were living separately in a care home, you are still eligible to apply for the APS.

Non-UK resident surviving spouses/civil partners can use the APS (with the exception of persons who are resident in the United States of America who may not make subscriptions to an WMUK ISA). In most cases, non UK residents will not be eligible to make non APS subscriptions to an ISA until they become resident again in the UK.

Strictly all applications for APS must be made by the surviving spouse/civil partner. However, WMUK in its reasonable discretion may accept an APS application made by the surviving spouse/civil partner’s legal representative where the surviving spouse/civil partner is not able to complete any of the relevant forms by reason of mental disorder, incapacity, physical disability, illness or old age. The appointed person must provide the original or certified true copy of the formal document authorising the person to act on behalf of the surviving spouse/civil partner and any other document reasonably requested by us.

You may authorise another person to act on your behalf by signing a third party mandate or a power of attorney (in a form acceptable to WMUK). If you authorise another person to act on your behalf, you will be responsible for their actions or omissions as if they were your own.

ADDITIONAL PERMITTED SUBSCRIPTION (“APS”) EXPLAINED

The APS rules enable the surviving spouse or civil partner of an ISA holder to invest an additional amount into an ISA over and above their own ISA allowance based on the value of the deceased’s ISA. The way that the additional allowance, or APS, is calculated depends on the date of the death of the ISA holder.

- 1.1 If the date of death was between 3 December 2014 and 5 April 2018, the APS is the value of the deceased’s ISA at the date of death. In this case the ISA benefits are lost at the date of death and income and gains within the deceased’s ISA are no longer exempt;
- 1.2 If the date of death is on or after 6 April 2018, the APS is the higher of (a) the value at death (b) the value at the end of the administration period or (c) if the administration period is more than 3 years, the value on the third anniversary of the death. The higher limits in (b) and (c) are only available if no APS has been used by the surviving spouse or civil partner under (a). The ISA exemptions on the decreased account are retained until the later of the end of the administration period and 3 years from the date of death.

Example

Mr Smith, who was married, died on 30 April 2018. At the time of his death he held £22,000 in a stocks & shares ISA.

The administration of Mr Smith’s estate is completed on 1 March 2019 at which point the value of his stocks & shares ISA has increased to £24,000.

If Mrs Smith has used any part of her APS in the period between 30 April 2018 and 1 March 2019 her APS will be £22,000. If she has not, she will be entitled to an APS of £24,000. The APS will be added to Mrs Smith’s own ISA allowance of £20,000 for 2018/19 giving her a total allowance of either £42,000 or £44,000.

Other points to note:

- The APS is available to the surviving spouse or civil partner regardless of who inherits the underlying assets in the ISA.
- If the deceased held more than one ISA with the same ISA plan manager at the date of death, the value of the APS will be the aggregate value of all the ISAs with the same manager.

The APS may be utilised with the ISA plan manager who held the deceased's ISA, or with another ISA plan manager who agrees to accept the APS subscriptions.

WHEN IS IT AVAILABLE?

The APS may be used at any point from the death of the deceased up to the end of the "permitted period".

Permitted period

The permitted period is as follows: -

- (i) for cash subscriptions, the period beginning on the date of death of the deceased and ending on the later of: (i) three years from the date of death; or (ii) 180 days following the date of completion of the administration of the deceased's estate.
- (ii) for in-specie subscriptions, the period beginning on the date of death and ending 180 days after the underlying assets have been distributed to the surviving spouse or civil partner.

If the surviving spouse or civil partner chooses to use the APS with multiple subscriptions, these subscriptions need to be made within the three year period referred to at (i). At the end of this period any APS not utilised will be lost.

Further detailed rules apply depending on the date of death and we recommend that tax advice is sought.

HOW YOU CAN SUBSCRIBE USING THE APS

You can elect to use the APS with a one-off lump sum payment or with multiple subscriptions within the permitted period. If the deceased had multiple ISAs with the same ISA plan manager or ISAs with multiple ISA plan managers, you will have a separate APS with each ISA plan manager for each ISA.

Please note that if the deceased held multiple ISAs with the same ISA plan manager, the value of the ISAs with that ISA plan manager will be combined to provide one overall value for the APS with that ISA plan manager.

If you opt to make multiple subscriptions within the permitted period, you will need to complete an APS Additional Subscription Eligibility Declaration Form (Form B included in this pack and available on the WMUK website <https://www.waystone.com>) each time you make an additional subscription.

Not all ISA plan managers allow you to use the APS with them but they must allow the transfer of the APS to another ISA plan manager of your choice.

Once you have used part of an APS with an ISA plan manager you must use all of the APS for that ISA plan manager with that ISA plan manager. If you then decide to change ISA plan manager, the transfer to another ISA plan manager will happen in the usual manner under the ISA Regulations.

If you opt to transfer the APS from another ISA plan manager to WMUK, once WMUK has received the details of the transfer from the ISA plan manager, you are not able to cancel the transfer of the APS. This means that WMUK will be your chosen ISA plan manager for that APS and you are not able to choose another ISA plan manager.

Please ensure that careful consideration is given to your choice of ISA plan manager before you apply to an ISA plan manager, or apply to transfer the APS.

If you subscribe to an WMUK ISA using the APS as a result of advice from a professional adviser, you will be entitled to a 14 day cancellation period.

If you cancel within the 14 day cancellation period, the APS will not be deemed as subscribed to the ISA. This means that you will be able to apply to subscribe to the APS again at some point in the future. Please note that you must subscribe to the APS within the permitted period and it must be with WMUK as explained above.

If you attempt to cancel after the 14 day period has elapsed, the APS will have been used within the chosen ISA and cancellation rights will then not apply.

Please note that WMUK can only accept subscriptions in cash. If you hold assets other than cash, these assets will need to be converted into cash before WMUK can accept your subscription.

WMUK are not able to accept APS subscriptions through regular savings accounts or direct debits.

WMUK can only accept cheques or electronic payment transfers.

Cheques must be made payable to "Waystone Management (UK) Limited". If payment is made using a Banker's Draft or Building Society cheque, the issuer must endorse the cheque confirming that the funds have been drawn from an account in your name. Failure to do so may result in your application being rejected.

The direct settlement payment must be made in sterling to the bank account below:

Sterling payments only: Barclays Bank plc
Account: Waystone Management (UK) Limited Client Account
Account Number: 70249491
Sort Code: 20-67-59
Swift Code: BARCGB22
Reference: full name of applicant

Please note that payment will be rejected if the name of the applicant is not included in the reference section when making the electronic transfer.

Electronic transfers should be made after the application has been submitted to WMUK. Should payment be received more than 5 working days prior to the application, the payment will be returned.

APS AND WMUK ISAS

If both the deceased and the surviving spouse or civil partner hold an ISA(s) with WMUK and the surviving spouse/civil partner wishes to use their APS with WMUK, they should follow the instructions below:

- Inform us about the death of the deceased either verbally or in writing.
- Ensure that they can provide the original or a certified copy of the death certificate.
- Inform us of the date on which the administration period of the deceased's estate ends or of any decision to close the deceased's account.
- Request the APS from us, indicating the basis on which it is to be calculated.
- Complete and submit the APS Application Form (Form A included in this pack) to us and confirm whether the subscriptions are to be made to (i) an existing fund or (ii) a different fund. For more information on the funds available please refer to Fund Information section on the WMUK website at <https://www.waystone.com>.
- If the surviving spouse or civil partner wishes to invest in a different fund to an existing one that they already hold with WMUK, they will also need to complete the Application Form within the WMUK Additional Investor Information Document and submit this along with the APS Application Form (Form A included in this pack).
- If the surviving spouse/civil partner has chosen to contribute a series of subscriptions to the APS, all further subscriptions made after the initial subscription must be accompanied by an APS Additional Subscription Eligibility Declaration Form (Form B included in this pack and also available separately on the WMUK website). This form must be provided at the point of payment irrespective of whether the spouse/partner makes a lump sum payment or a series of subscriptions.

If the deceased held an ISA(s) managed by WMUK and the surviving spouse or civil partner does not already hold an WMUK ISA but wishes to open an WMUK ISA with the APS, they should follow the instructions below:

- Inform us about the death of the deceased either verbally or in writing.
- Ensure they can provide the original or certified copy of the death certificate.
- Inform us of the date on which the administration period of the deceased's estate ends and request the APS from WMUK.
- To open a new account with WMUK, the surviving spouse/civil partner should complete and submit to WMUK the Application Form within the WMUK Additional Investor Information Document. The Additional Investor Information Document can be found on the Fund Information section on the WMUK website at <https://www.waystone.com>.
- In addition the surviving spouse/civil partner must complete and submit the APS Application Form (Form A included in this pack) and send this to WMUK with the completed Application Form as mentioned above. In the APS Application Form you should indicate the fund(s) into which subscriptions are to be made.
- If the surviving spouse/civil partner has chosen to contribute a series of subscriptions to the APS, all further subscriptions made after the initial subscription must be accompanied by an APS Additional Subscription Eligibility Declaration Form (Form B included in this pack and also available on the WMUK website).

If the deceased did not hold an WMUK ISA but you do hold an WMUK ISA and you wish to apply the APS to your existing WMUK ISA, please see the instructions below:

- Complete the APS Transfer Authority Form (Form C included with this pack) and send this form back to WMUK.
- WMUK will liaise with the deceased's ISA plan manager to ascertain the APS allowance and any other relevant information.
- Once WMUK has received the relevant information from the deceased's ISA plan manager, WMUK shall notify you either verbally or in writing and request that you complete the APS Application Form (Transfers) (Form D included in this pack) to formally apply to WMUK to use the APS. Please state on the form whether you wish to apply the APS to an existing, or a new fund(s).

- Please note that if you wish to invest in a different fund from an existing one that you already invest in with WMUK, you will also need to complete the Application Form within the WMUK Additional Investor Information Document and submit this along with the APS Application Form (Transfers) (Form D included in this pack).
- If you have chosen to contribute a series of subscriptions to the APS, all further subscriptions made after the initial subscription must be accompanied by an APS Additional Subscription Eligibility Declaration Form (Form B included in this pack and also available on the WMUK website).

If neither the deceased nor you hold an WMUK ISA but you wish to open an ISA with WMUK and apply the APS to the new ISA, please see the instructions below:

- Complete and submit to WMUK the Application Form within the WMUK Additional Investor Information Document to open a new account with WMUK. The Additional Investor Information Document may be found on the Fund Information section on the WMUK website at <https://www.waystone.com>.
- In addition, complete the APS Transfer Authority Form (Form C included with this pack) and send this form back to WMUK along with the completed Application Form within the Additional Investor Information Document as mentioned above.
- WMUK will liaise with the deceased's ISA plan manager to ascertain the APS and any other relevant information.
- Once WMUK has received the relevant information from the deceased's ISA plan manager, WMUK shall notify you either verbally or in writing and request that you complete the APS Application Form (Transfers) (Form D included in this pack) to formally apply to WMUK for the APS. Please state on the form whether you wish to apply the APS to an existing, or a new fund(s).
- If you have chosen to contribute a series of subscriptions to the APS, all further subscriptions after the initial subscription must be accompanied by an APS Additional Subscription Eligibility Declaration Form (Form B included in this pack and also available on the WMUK website).

TRANSFERRING THE APS TO ANOTHER PROVIDER

If you wish to transfer the deceased's APS to another ISA plan manager you will need to contact the new ISA plan manager for further instruction on how to transfer the APS to them.

- Once the transfer has been initiated the ISA plan managers each have a total of 30 days (60 days in total) to exchange information.

- Once you have transferred the APS you cannot transfer it again.

FAQS

How does the APS affect my annual ISA allowance?

The APS is separate from and additional to the surviving spouse/civil partner's annual ISA allowance and can be used with the same, or a different, ISA plan manager.

Does the surviving spouse/civil partner have one APS allowance?

No, they can have a separate APS with each of the ISA plan managers with which the deceased held ISAs. If the deceased held multiple ISAs with the same ISA plan manager, the value of the ISAs will be combined (using the same method of calculation for all accounts with that manager) to give one APS with that ISA plan manager.

The surviving spouse/civil partner can use their APS by investing with another ISA provider if they do not wish to use the same ISA plan manager that the deceased used.

If the deceased held a particular type of ISA (for example, a stocks & shares ISA) with another ISA plan manager, is the spouse only able to apply the APS allowance to that particular type of ISA?

No, they can apply the APS to any type of ISA irrespective of the type that the deceased held. Please note that WMUK offers only stocks & shares ISAs.

The deceased did not have a surviving spouse/civil partner. Can anyone else (e.g. a child or a sibling) claim their APS?

No. The APS is only available to the surviving spouse or civil partner.

Can the APS be transferred from, or to, a Junior ISA?

No. Under the ISA regulations, no APS subscriptions may be made from, or to, a Junior ISA.

Can the deceased's ISA be transferred into the surviving spouse/civil partner's name?

No. WMUK does not offer this option although other ISA plan managers may.

What if the deceased died before 3 December 2014? Is the APS still available?

No. The APS is only available where the deceased ISA holder died on or after 3 December 2014. This cut-off date is set out in the ISA Regulations and WMUK has no discretion in this matter.

Does the surviving spouse/civil partner have to inherit the ISA assets to be able to use the APS?

No. The APS and the deceased's ISA assets are treated separately. The surviving spouse/civil partner can fund the APS through a transfer of the cash from the deceased's ISA (if they have inherited it) or from cash they already hold.

Can the surviving spouse/civil partner transfer non-cash assets into the WMUK ISA?

No. WMUK can only accept cash APS subscriptions and not in-specie transfers.

How do I find out the value of my APS?

The value of the APS will need to be requested from the relevant plan manager(s) with which the deceased held ISA(s). The relevant ISA plan manager(s) will confirm the value of the deceased's ISA which collectively will determine the APS.

What happens if the value of assets held in the deceased's ISA falls between the date of death and when subscription using the APS is made?

Where the date of death is between 3 December 2014 and 5 April 2018 the APS will always be the valuation at death. Where the date of death is 6 April 2018 onwards, the APS will be calculated under the rules in 1.2 above. This means that the valuation at death may give the value for the APS if it turns out to be higher than the other values arrived at under the rules.

APS Application Form

APS ALLOWANCE SUBSCRIPTION INFORMATION

Please note that you may make a lump sum payment or a series of subscriptions. If you wish to make a series of subscriptions, any further subscriptions need to be accompanied by an APS Subscription Eligibility Declaration Form.

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

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

If subscriptions are to be made to existing fund(s) within an existing Waystone Management (UK) Limited Account please complete the table below.

Fund name(s)	Share class (if appropriate)	APS % apportionment or monetary amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<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 subscriptions are to be made to a new fund please complete and submit to Waystone Management (UK) Limited the Waystone Management (UK) Limited ISA Application form to open a new account. The form can be found in the Fund Information Section of the Waystone Management (UK) Limited website at <https://www.waystone.com>. The website contains the funds' Key Investor Information Documents. Copies of the Prospectus, and most recent Annual or Interim Fund Reports are also available to you if desired.

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 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 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 year.
- 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 Waystone Management (UK) 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.
- All subscriptions made, and to be made, belong to me.
- I am not resident in the United States of America.

I **authorise** Waystone Management (UK) 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 have received, read and understood or had satisfactorily explained to me the Key Investor Information Document and the Additional Investor Information Document as applicable (where subscriptions are to be made to a new fund and/or share class (where applicable)).

I am aware that the Prospectus and the latest Annual and if more recent Interim Fund Reports are available free of charge and I confirm that I have accessed them to the extent I believe necessary.

I agree that if I invest in a monthly savings plan (regular monthly payments), the amount(s) indicated will be deducted each month until further notice.

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
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APS Additional Subscription Eligibility Declaration

Please complete this form for additional subscriptions to an APS allowance. This form will need to be completed and sent to Waystone Management (UK) Limited with payment for each additional subscription made to the ISA.

INVESTOR DETAILS (Please complete in BLOCK CAPITALS)

Title (Mr/Mrs/Miss/Other): Surname:

Forename(s):

Permanent address

Address line 1:

Address line 2:

Town or city:

County:

Country:

Postcode:

ISA Account number:

DETAILS OF THE DECEASED

Full name:

APS ALLOWANCE SUBSCRIPTION INFORMATION

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

APS SUBSCRIPTION 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 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).
- A subscription made, and to be made, belongs to me.
- I am not resident in the United States of America.

I agree to the ISA terms and conditions.

I have received, read and understood or had satisfactorily explained to me the Key Investor Information Document and the Additional Investor Information Document as applicable (where subscriptions are to be made to a new fund and/or share class (where applicable)).

I am aware that the Prospectus and the latest Annual and if more recent Interim Fund Reports are available free of charge and I confirm that I have accessed them to the extent I believe necessary.

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

Signed: Date:

APS Transfer Authority Form

Please complete this form if the deceased held an ISA with a plan manager other than Waystone Management (UK) Limited and you wish for Waystone Management (UK) Limited to become the ISA plan manager and accept APS subscriptions.

Investor Details (Please complete in BLOCK CAPITALS)

Title (Mr/Mrs/Miss/Other): Surname:

Forename(s):

Permanent address

Address line 1:

Address line 2:

Town or city: County:

Country: Postcode:

Date of birth:

National Insurance number:

Please tick here if you do not have a National Insurance number:

Details of the Deceased (Please complete in BLOCK CAPITALS)

Title (Mr/Mrs/Miss/Other): Surname:

Forename(s):

Permanent address at the date of their death

Address line 1:

Address line 2:

Town or city: County:

Country: Postcode:

Date of birth: Date of death:

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

National Insurance number:

Please tick here if they did not have a National Insurance number:

Deceased 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 Transfer Authority Form

APS ALLOWANCE TRANSFER INFORMATION

Name of the deceased's ISA Manager:

Address of the deceased's ISA Manager

Address line 1:

Address line 2:

Town or city:

County:

Country:

Postcode:

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 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 Waystone Management (UK) Limited
- I am not resident in the United States of America.

I **authorise** the existing ISA provider of the deceased as specified above to provide Waystone Management (UK) Limited with any information, written or non-written, concerning the APS allowance and former ISA in respect of myself (the investor) and the deceased and to accept any instruction from them relating to the APS allowance being transferred.

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
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TRANSFER ACCEPTANCE

We, Waystone Management (UK) 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.

Waystone Management (UK) Limited
PO Box 389
Darlington
DL1 9UF

APS Application Form (Transfers)

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 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 or over.
- All subscriptions made, and to be made, belong to me.
- I am not resident in the United States of America.

I authorise Waystone Management (UK) 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 have received, read and understood or had satisfactorily explained to me the Key Investor Information Document and the Additional Investor Information Document as applicable (where subscriptions are to be made to a new fund and/or share class (where applicable)).

I am aware that the Prospectus and the latest Annual and if more recent Interim Fund Reports are available free of charge and I confirm that I have accessed them to the extent I believe necessary.

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

Holder signature:

Date:

D	D	M	M	Y	Y	Y	Y
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