



Berkeley*burke*

GoldMoney[®]

**Gold SIPP
Gold Pension**

Initial Application

This form enables you to make an initial application
for the Gold SIPP and Gold Pension

Once you have registered your interest, Berkeley Burke will arrange for you to receive
a full joiner's pack, which includes a comprehensive application form

Please read the Basic Key Features** included within the application
before completing, signing and returning the form to the
Gold SIPP and Gold Pension department at Berkeley Burke.

Should you have any queries, please contact Berkeley Burke by
sending an e-mail to goldmoney@berkeleyburke.com,
or by telephoning us on 0116 204 2974/0116 204 2909 .

The administration department will then contact you to resolve your query.



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Gold SIPP/Gold Pension

Initial Application

1. Scheme Details

Which Scheme are you applying for?

Gold SIPP

Gold Pension

2. Personal details

Full Name

Title
(please circle)

Dr / Mr / Mrs / Miss / Ms / Other: _____

Forename(s)

Surname

Your address

This must be your permanent residential address

Postcode

Gender

Male

Female

Date of birth

dd

mm

yyyy

National Insurance Number

Email Address

Telephone

Home

Mobile

Office

3. Signature

Sign here to make your initial application for Gold SIPP/Gold Pension

Please provide me with a full member application for the Gold SIPP/Gold Pension

signature

dd

mm

yyyy

Please complete and return to:

Gold SIPP and Gold Pension Department, Berkeley Burke SIPP Administration Ltd,
Berkeley Burke House, Regent Street,
Leicester LE1 7BR

Basic Key Features**

Gold SIPP & Gold Pension

The Aims

The Self Invested Pension Plan is designed to provide you with:

- flexibility and assistance to help you save for retirement
- freedom to invest in a broad range of investments including Gold
- Tax relief on contributions and tax incentives on investment returns
- Flexible options for your dependants in the event of your death

Your Commitment

- On establishment, you will become a member of the Berkeley Burke Private Pension Plan, known as the Gold Pension or Gold SIPP
- You can establish the Gold Pension or Gold SIPP either by consolidating your existing pension plans within the one wrapper or by making contributions to the plan or a combination of both
- There is no commitment on your part to make contributions, other than an initial minimum contribution of £600 for a Gold SIPP or £250 for a Gold Pension, with no penalty for stopping or reducing contributions

Risk Factors

- The value of an investment in the Gold Pension & Gold SIPP can fall as well as rise.
- Past performance is not necessarily a guide to future performance.
- You might not recover the amount invested
- The levels and basis of taxation may change
- The Gold SIPP will value any property using an independent valuer's estimate
- Some investments, such as commercial property, may take longer to sell than other investments
- Income from investments can fluctuate and is not guaranteed.
- Your benefits from the Gold Pension or the Gold SIPP are dependent on your contribution rate and age at which you take your benefits.
- They will also be influenced by external factors such as investment returns, interest rates, inflation, annuity rates, mortality and charges
- If you transfer existing occupational benefits into the Gold Pension or Gold SIPP you may be giving up the right to a guaranteed tax-free lump sum, and / or a guaranteed amount of pension and / or a pension that increases once in payment
- If you transfer a With Profits pension policy into the Gold Pension or Gold SIPP, a Market Value Adjustment may apply
- The tax benefits and legislation governing self invested personal pension plans may change
- If you change your employment status, you must inform the administrator as you may no longer be able to contribute to the scheme
- The administrator reserves the right to alter the charges for the Self Invested Personal Pension Plan and the administrator will write to you to advise of amendments prior to invoicing
- A number of events could occur, any of which could alter any illustration(s) provided. You may receive a smaller pension if:-
 - the investments in your Gold Pension or Gold SIPP do not grow as expected
 - you take your pension earlier than your chosen retirement date
 - you become unemployed or change your employment status and consequently are unable to maintain contributions, either at the same level or at all
 - you transfer your Gold Pension or Gold SIPP to an alternative pension arrangement with higher charges or one that achieves a lower growth rate

Scheme Details

The Gold Pension and the Gold SIPP are established under irrevocable trust by a trust deed and rules for the Berkeley Burke Private Pension Plan and are registered with HM Revenue & Customs.

The operator is Berkeley Burke SIPP Administration Ltd, as authorised under the Financial Services and Markets Act 2000.

Payments into the Self Invested Personal Pension Plan

The Gold Pension and the Gold SIPP will accept contributions from you, your employer and/or transfers from your existing pension schemes.

It cannot accept transfers or contributions that are in respect of protected rights payments.

Contributions

- You and / or your employer can pay tax relieviable contributions up to the Annual Allowance in each year
- Tax relief on personal contributions is limited to the higher of 100% of earnings (up to the Annual Allowance) or £3,600 per annum
- The Annual Allowance is £235,000 for 2008/2009 and will rise gradually to £255,000 in 2010/11.
- Future limits will be set every 5 years.
- Contributions to all schemes of which the individual is a member need to be taken into account when tested against the Annual Allowance.
- There will be a tax charge applied against contributions made in excess of the Annual Allowance. The tax charge is payable by the member.

The Trustees and Administrators of the Gold Pension and Gold SIPP do not take responsibility for confirming if a contribution will qualify for tax relief.

Basic Key Features** (cont'd)

Gold SIPP & Gold Pension

Earnings evidence

Evidence of your estimated earnings for the tax year will be required by the administrator within 30 days of receiving the contribution.

- P60 for previous tax year
- Payslip
- Employer's letter confirming salary
- Copy Tax Return
- Copy of latest trading accounts
- Accountant's estimation of profits

Payment of contributions

Contributions can be paid in the following ways and you should deduct basic rate tax if you are contributing personally:

- You can provide a personal cheque, for the net amount, made payable to the "BBPPP Gold Pension – Member Initials and Surname" or the "BBPPP Gold SIPP – Member Initials and Surname"
- Standing Order (available from your bank)
- BACS/CHAPS transfer
- For in-specie contributions, where assets owned by you are transferred into the plan, these assets must be independently valued and could be subject to additional fees and taxes on transfer*
- Contributions from your employer – these should be made directly from your employer and should be paid gross.

** Note: Acceptance of an in-specie contribution is at the discretion of the Administrator. Please contact Berkeley Burke SIPP Administration Ltd before any such arrangement is made.*

Tax Reclaims

The Administrator will reclaim basic rate tax (on personal contributions) each month (or, if paid less frequently than monthly, in line with the frequency of payment) and, on receipt, the Administrator will pay this into your Gold Pension or Gold SIPP bank account.

Transfers

- It is possible to transfer accumulated pension benefits from an approved scheme to the Gold Pension and Gold SIPP
- Transfers of benefits in respect of protected rights (contracted out) liabilities cannot be accepted
- Benefits can be transferred in cash or as assets, provided that the assets fall within the range of acceptable investments and ownership can be transferred
- All transfer cheques will be credited to the bank account and invested in accordance with the option selected on the application form when the funds have been cleared within the bank account
- It is possible to transfer into the Gold Pension and Gold SIPP funds from other personal pension schemes from which you have started drawing your benefits from by way of 'unsecured pension', if this is a non-protected rights policy.

Fees

All fees for Berkeley Burke and GoldMoney are clearly stated in the Agreement to Fees and Charges. This confirms those fees which are subject and not subject to VAT, those fees payable directly from the pension fund and from the GoldMoney portfolio, the frequency of payment and the date of invoicing, unless otherwise agreed in writing.

**** The full Key Features of the Gold SIPP and Gold Pension will be enclosed with the full joiners pack, which includes a comprehensive application form. This Initial Application is not a formal application to enrol into the Gold SIPP and Gold Pension, but rather an expression of interest in doing so, and a request for further information (in the full joiners pack).**

**Gold SIPP and Gold Pension Department
Berkeley Burke SIPP Administration Ltd
Berkeley Burke House
Regent Street
Leicester
LE1 7BR**

**Tel: 0116 204 2974/2909 Fax: 0116 204 2990
Email: goldmoney@berkeleyburke.com**

Berkeley Burke SIPP Administration Ltd is authorised and regulated by the Financial Services Authority