

AVALON SOCIALLY RESPONSIBLE PORTFOLIOS FREEDOM ISA AND FREEDOM PORTFOLIO APPLICATION FORM



PART A Personal details Please use black ink and BLOCK CAPITALS throughout.

You can use photocopies of this form if more than one person wants to invest, or print the application from www.avaloninvestment.com

Title (Mr/Mrs/Miss/Ms)	
Surname	
Forenames (in full)	
Address	
Postcode*	
Daytime telephone number	Evening telephone number (if different)
E-mail address	Date of birth* <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
For ISA applications only National Insurance number* <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 you do not have a National Insurance number, please tick box <input type="checkbox"/>	
<small>*It is an Inland Revenue requirement that you supply your date of birth, postcode and National Insurance number, if you have one. You will find your National Insurance number on your payslip, form P45/P60, correspondence from the Inland Revenue/DSS or a pension order book.</small>	
For Portfolio (not ISA) investment only, you may wish to make a joint application. Please complete the following details for the joint applicant.	
Title (Mr/Mrs/Miss/Ms)	
Surname	
Forenames (in full)	
Address	
Postcode	
Date of birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	E-mail address

PART B Investment details

Please make cheques payable to Avalon Client Money Account

ISAs
I apply to subscribe for an Avalon Freedom ISA for the tax year ending and where applicable each subsequent year as detailed below.

How much do you want to invest as a lump sum? (minimum £5,000)	<input type="text" value="5 April 2 0"/>	<input type="text" value="5 April 2 0"/>
	£ <input type="text"/>	£ <input type="text"/>
How much do you want to invest per month? (Please complete PART G) (minimum £80)	£ <input type="text"/>	£ <input type="text"/>

ISA transfers
ISA Transfer (estimated value if known) £ For transfers please remember to complete the separate Transfer Authority Form.

Portfolios
How much do you want to invest as a lump sum? (minimum £5,000) £ How much do you want to invest per month? (Please complete PART G) £

Please indicate which Socially Responsible Portfolio you would like - your subscription will be divided between the funds specified in the Discretionary Management Agreement.

ISA Investment

<input type="checkbox"/> SRI CONSERVATIVE	<input type="checkbox"/> SRI BALANCED GROWTH	<input type="checkbox"/> SRI BALANCED INCOME	<input type="checkbox"/> SRI ADVENTUROUS	<input type="checkbox"/> SRI ADVENTUROUS SAVER
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Portfolio Investment

<input type="checkbox"/> SRI CONSERVATIVE	<input type="checkbox"/> SRI BALANCED GROWTH	<input type="checkbox"/> SRI BALANCED INCOME	<input type="checkbox"/> SRI ADVENTUROUS	<input type="checkbox"/> SRI ADVENTUROUS SAVER
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PART C Income withdrawal details

Some of your investments may distribute income in the form of dividends. These can be reinvested into your fund or taken by you as income.

Income will be applied up to the 28th of January, April, July and October or the nearest preceding working day and paid out within 10 working days..

Income is only available from the SRI Conservative and Balanced Income Models.

Income has to be paid direct to your personal Bank or Building Society account.

Name of Bank/Building Society

Branch address

Sort code

Do you want an income from your Freedom Portfolio? No Any income will be reinvested. Please now go to part D.

Yes I require a fixed income of £

Do you want an income from your Freedom ISA? No Any income will be reinvested. Please now go to part D.

Yes I require a fixed income of £

How often do you want your income to be paid? Monthly Quarterly Half-yearly Yearly

Starting next: January April July October

Details of the Bank/Building Society that you want your income to be paid into:

Name of account holder(s)

Account number

Building Society reference number (if applicable)

PART D Declaration Please read this section carefully before signing and dating the declaration.

Important - Data Protection Act

Avalon Investment Services Ltd. will use the personal information you have given to provide and service the product you have applied for. The information may also be shared with a third party(ies) and they or we may contact you by mail or telephone or other reasonable form of communication to inform you of other products or services which may be of interest to you. If you would prefer not to receive details of other products please tick this box.

The use of your personal data and a description of the general party(ies) to whom we may disclose it can be found in Avalon Investment Services Ltd. registration and the Data Protection Register. You can apply for details of information held by us, although we may have to charge a small fee. If you find any of this information to be incorrect it is your right to require us to correct them.

I declare that:

- All subscriptions made, and to be made, belong to me;
- I am 18 years of age or over;
- I will inform Avalon Investment Services Ltd. promptly of any changes in my personal details as shown on this document.

Applicable to all ISA applicants:

- I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA and a stocks and shares ISA in the same tax year.

Applicable to all ISA and ISA transfer applicants:

- I apply to transfer the ISA(s) as detailed on the separate ISA Transfer Authority Form(s) from my current ISA manager(s) to Avalon Investment Services Ltd
- I am resident and ordinarily resident in the UK for tax purposes or, if not so resident perform duties which, by virtue of Section 132(4)(a) of the Income and Corporation Taxes Act 1988 (crown employees serving overseas), are treated as being performed in the UK or I am married to or in a civil partnership with a person who performs such duties, and will inform Avalon Investment Services Ltd. if I cease to be so resident and ordinarily resident or to perform such duties.;

For all applicants

I authorise Avalon Investment Services Ltd:

- to hold my cash subscriptions, investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash;
- to make on my behalf any claims to relief from tax in respect of ISA investments and;
- on my written request to transfer or pay to me interest, dividends, rights or other proceeds in respect of such investments or any cash.
- I understand that my identity will be verified for anti money laundering purposes. This may include obtaining information about me from a credit reference agency and this information will only be used for verification of my identity.

I declare that I agree to the Avalon ISA/Portfolio Terms and Conditions and this application has been completed correctly to the best of my knowledge and belief.

I declare that I have read, and agree to, the Terms and Conditions laid out in the Minerva Fund Managers Ltd Discretionary Fund Management Agreement.

Applicant's signature

Applicant's signature

Date

PART E Independent Financial Adviser's details

Name of business

Address

Postcode

Telephone number

Fax number

Network (if applicable)

Commission **Initial** % **Annual** %

Avalon and Minerva Fund Managers are donating 10% of the annual management charge to WaterAid. If you wish to donate 10% of your renewal commission to WaterAid please tick the box opposite.

IFA Name

(Mr/Mrs/Miss/Ms)

IFA's signature

Date

With regard to the Distance Marketing Directive, please confirm what type of contract this is: Distance Non-Distance

Please remember to complete an Identity Verification Certificate for each applicant

PART F Avalon Freedom Portfolio to ISA Request Form

Only complete this section if you wish to automatically transfer funds from your Portfolio to your ISA to utilise your annual allowance for this and future tax years.

- This instruction will remain valid for the current tax year and subsequent years' transfers until Avalon receives notification to the contrary.

NB. If you are applying for a SRI Portfolio only and have not subscribed to an Avalon ISA in the current or previous tax year, we will require a full ISA application form to be completed and received with this form.

I hereby authorise Avalon Investment Services to raise the maximum permitted Stocks and Shares allowance/or minimum permitted Stocks and Shares subscription (delete as appropriate) from my SRI Portfolio to reinvest into my Freedom ISA.

I understand assets will be sold proportionately to raise the ISA subscription. This sum is to be invested as follows:

Purchases in ISA

SRI CONSERVATIVE	SRI BALANCED INCOME	SRI BALANCED GROWTH	SRI ADVENTUROUS	SRI ADVENTUROUS SAVER
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Automatic sale of Portfolio assets will occur 15 working days prior to the end of the current tax year to enable a valid ISA subscription to be made.

Please note the following important information.

Avalon Investment Services Ltd does not give advice on the selection of investments and strongly recommends that you consult your Independent Financial Adviser before making investment decisions. Share/Unit prices can go down as well as up. You may not get back the full amount invested when the account is closed. Any tax reliefs referred to are those that currently apply and their value depends on your individual circumstances. Full details of the Freedom ISA and Portfolio can be found in the Key Features document. Past performance is not necessarily a guide to future performance. This instruction will remain valid until Avalon receives written instructions to the contrary.

Please remember to sign this authority below

I have not received advice from any employee of Avalon Investment Services Limited about this instruction.

Applicant 1 signature

Applicant 2 signature

Date

Date

- All unit/share cancellations and allocations will use the selling price for sales and the buying price for purchases except in the case of open ended investment companies (OEICs) which are single priced investments.
- Any charges or dealing costs incurred in the selling and buying of your investment choices will be taken prior to investing in the new fund(s). Dealings in OEICs may be subject to a dilution levy.
- If dealings in any share or unit trust are suspended or cease for any reason then we will contact you as soon as possible to advise you of the situation.
- You may only invest in funds and investments trusts which are eligible for ISA investment in accordance with HMRC Regulations.

PART G Instruction to Bank/Building Society to pay by Direct Debit (for applicants subscribing on a monthly basis)

Instruction to your Bank or Building Society to pay by Direct Debit



Please fill in the whole form using a ball point pen and send it to: Avalon Investment Services Ltd, PO Box 35, Tetbury GL8 8ZF.

Name and full postal address of your Bank or Building Society

To the Manager	Bank/Building Society
Address	
Postcode	

Name(s) of account holder(s)

Bank/Building Society account number

Branch Sort Code

Originator's identification number

4 0 4 3 0 8

Reference number

Instruction to your Bank or Building Society

Please pay Avalon Investment Services Ltd Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Avalon Investment Services Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)

Date

Banks and Building Societies may not accept Direct Debit instructions from some types of accounts.



Avalon is the trading name of Avalon Investment Services Ltd

Registered Address:
2 Market Place, Tetbury,
Gloucestershire GL8 8DA
Registered Number: 3792386 England
Authorised and regulated by the
Financial Services Authority
Telephone: 01 666 501710
E-mail: enquiries@avaloninvestment.com

This guarantee should be detached and retained by the payee.

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Avalon Investment Services Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Avalon Investment Services Ltd to collect payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Avalon Investment Services Ltd or your Bank or Building Society, you are entitled to a full and immediate refund of the amount paid from your Bank or Building Society.
- If you receive a refund you are not entitled to, you must pay it back when Avalon Investment Services Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify us.

Please complete a Transfer Authority for each ISA that you want to transfer from another plan manager to Avalon Investment Services Ltd.

Transfer Instruction

Current ISA Manager Account Number

Approx value £ Is this a Cash ISA?

Is this a Stocks & Shares ISA?

Their address

 Postcode

I hereby instruct my current ISA Manager named above, to arrange the cash transfer of my ISA with immediate effect to the new Plan Manager:
Avalon Investment Services Ltd, 2 Market Place, Tetbury GL8 8DA.

Your title Forename(s)

Surname

Signature

To the Plan Manager
 Please make cheques payable to Avalon Client Money Account.
 Please send the full history as soon as possible.

Transfer Instruction

Current ISA Manager Account Number

Approx value £ Is this a Cash ISA?

Is this a Stocks & Shares ISA?

Their address

 Postcode

I hereby instruct my current ISA Manager named above, to arrange the cash transfer of my ISA with immediate effect to the new Plan Manager:
Avalon Investment Services Ltd, 2 Market Place, Tetbury GL8 8DA.

Your title Forename(s)

Surname

Signature

To the Plan Manager
 Please make cheques payable to Avalon Client Money Account.
 Please send the full history as soon as possible.



What to do next

It really is easy to transfer an existing ISA or start a new investment with Avalon.

- Complete the Application Form indicating the choice and the percentage you wish to invest into each fund or choose different funds altogether indicating the fund group and name of the fund and in what proportions.
- You can use the same Application Form for a new ISA, to transfer an existing ISA or set up a new Portfolio. You can also photocopy this Application Form for use by any additional family members/individuals.
- For new lump sum investments please enclose a cheque made payable to Avalon Client Money Account. If your cheque is drawn on a third party cheque e.g. your building society, then the payee will also need to include your name e.g. "Avalon Client Money Account - Your name".
- If you wish to make monthly contributions please make sure you complete the Direct Debit form (Part G).
- Make sure you have read and signed the Declaration and included your date of birth and national insurance number on the application form if applying for an ISA.
- For ISA transfers fill in the details on the Transfer Authority form below. Avalon will then be able to contact your current ISA provider(s) and do the rest. You do not need to complete a Transfer Authority form to start a new ISA.
- Post the Application Form and your cheque, Direct Debit form and/or Transfer Authority form to:
Avalon Investment Services Ltd, 2 Market Place, Tetbury, Glos GL8 8DA