

Additional Permitted Subscription application forms

This application pack contains forms required to use an Additional Permitted Subscription (APS) allowance following the death of an ISA investor.

Form A

Application to use an APS allowance to invest in a stocks and shares ISA.

Please complete form A if you would like to invest all or part of your APS allowance into a stocks and shares ISA.

Form B

Application to transfer your APS allowance from another ISA provider to BMO Fund Management Limited.

Please complete form B if you would like us to request the transfer of your APS allowance from another ISA manager. Once your APS allowance has been transferred from the other ISA manager, you can then complete form A to invest. Please note subsequent subscriptions can only be made in cash.

If you have any questions about filling in these application forms, please contact your financial adviser or call us on 0800 085 2752

Before you complete the application form, please refer to the checklist below:

Step 1

Your APS allowance is the value of i. if the investor died on or before 5 April 2018, up to the value of the deceased ISA investor's ISA holdings at the date of death; or ii. if the investor died on or after 6 April 2018, up to the higher of the value of the deceased ISA investor's ISA holdings at the date of death or at the point the ISA ceased to be a "continuing account of a deceased investor". This information can be obtained from the legal representative of the estate.

If the date of death is on or between the ex-dividend date and pay date of the fund/s held by the deceased ISA investor, the resulting income distribution amount, net of tax, will also form part of the APS allowance. This is not available on accumulation share classes as accrued income is already reflected in the share price. This information can be obtained from the legal representative of the estate.

If you wish to transfer your APS allowance from another ISA manager, please make sure that you have already submitted form B to us and that we have confirmed that the allowance has been transferred to us. Please note that only the APS allowance will be transferred to you, not the money and assets that were held within the deceased's ISA.

Step 2

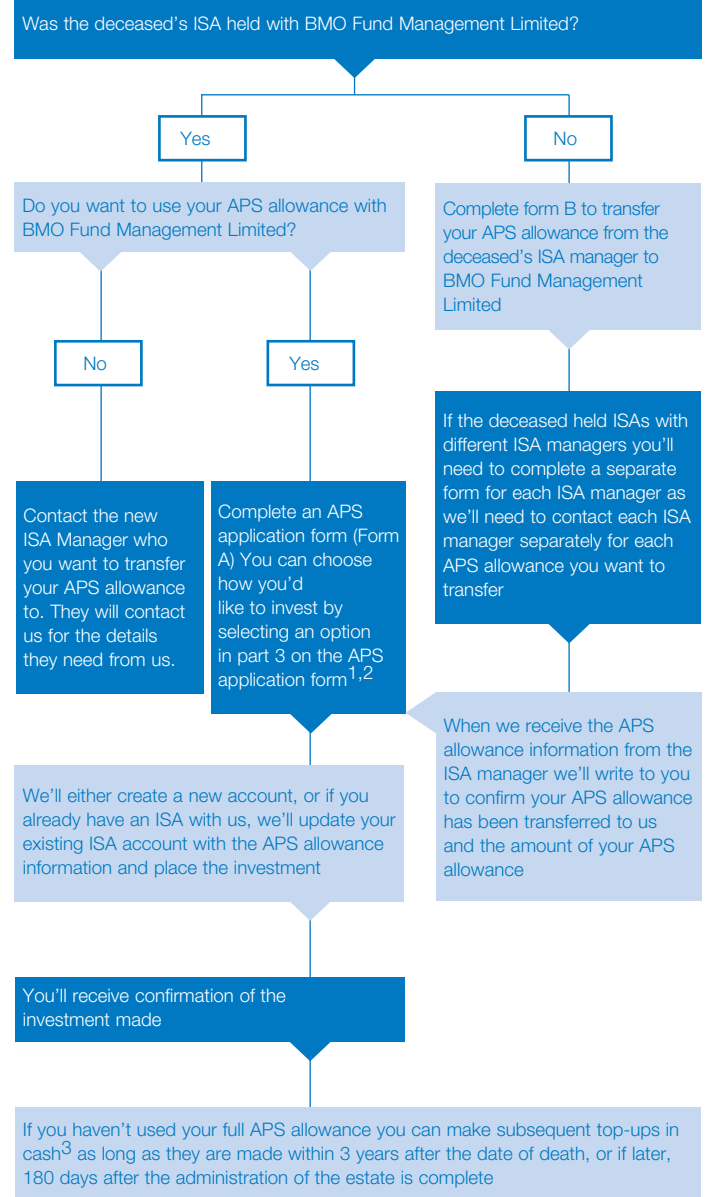
Please complete all sections that apply to you. Please use BLOCK capitals and black ink. If we cannot process your application, your investment could be delayed. If you have a Financial Adviser, please ensure that they complete their details.

Step 3

Please sign the declaration. We can only accept application forms with an original signature.

Step 4

If you are investing using inherited assets from the deceased's BMO ISA, then please enclose the executor's signed instruction with this application.



¹ You may also need to provide us with the executor's signed instruction. ² When choosing an option please be aware re-registration can only be from an BMO ISA. ³ You'll need to complete a new form for each subsequent top up.

Part 3 Investing in your APS stocks and shares ISA

I wish to subscribe £_____ of my APS allowance or 100% of my APS allowance

Please indicate how you would like to subscribe. Please be aware that once a subscription has been made with this APS allowance, any future subscriptions in respect of this APS allowance must be made in cash to BMO Fund Management Limited and be accompanied by a new application form.

Option 1 - Re-register the existing holdings from the deceased investor's BMO ISA.

This option is only available if you have inherited the ISA assets and we receive a signed instruction from the executor authorising the re-registration.

Option 2 - Sell the deceased investor's ISA holdings and reinvest the proceeds.

Please complete part 4. In addition to this application form we require a signed instruction from the executor authorising the sale and reinvestment.

Option 3 - Subscribe in cash.

Please complete part 4 and enclose a cheque made payable to 'BMO Fund Management Limited'.

Subscribing using deceased's holdings (Option 1 & 2)

If the deceased investor held more than one fund in their ISA and

- the total value of the deceased's ISA account has risen above the APS allowance, or
- you wish to subscribe less than 100% of the APS allowance

The holdings will be re-registered (Option 1) or sold (Option 2) proportionally across all funds based on the previous business day's prices. Any residual holdings remaining in the deceased's account will be sold and sent to the payee as instructed by the signed executor's instruction.

Option 2 – sell and reinvest

The sale of holdings will be processed at the valuation point following receipt of your instruction and the signed executor's instruction authorising this course of action. Your new holdings will be purchased on the next valuation point after the sale. This means the sale proceeds will be out of the market for one business day. The standard entry charge on the purchase will be waived.

Part 4 Investment Details – *this section must be completed*

Please list the funds(s) you wish to invest in and the amount per fund. Please do not complete if you have selected option 1 to re-register the deceased ISA investors existing holdings.

Fund	Tick if you want to receive income shares or accumulation shares		Lump Sum Amount (min £1,000 per fund)
	Accumulation	Income	
			Total

Please be aware that once a subscription has been made with this APS allowance, any future subscriptions in respect of this APS allowance must be made to BMO Fund Management Limited and be accompanied by a new application form.

Income Payments

If you have selected income shares the income (interest or dividends) from your investments will be automatically paid out. If you wish to receive the income from your investment into your Bank/Building Society Account you will need to complete your Bank/Building Society details in Part 5. If you have selected the BMO Multi-Sector Bond Fund, BMO Corporate Bond Fund, BMO Multi-Sector Higher Income Bond Fund, BMO US Smaller Companies Fund or BMO Diversified Monthly Income Fund which have income shares only, but want your income to be re-invested, please tick this box

Part 5 Bank/Building Society Details – for Distribution Income

This section only needs to be completed if you wish to receive the income (interest or dividends) from your investment.

Name of bank or building society

Address

Postcode

Sort code

Account number

Account Name as held by Bank or Building Society

Bank account name must be in the same name as the BMO account being opened.

Roll number (if applicable)

Part 6 Declaration & authorisation – this section must be completed

I have received advice on this investment decision Yes No

(Please tick one box to confirm. The instructions will be processed on the basis that the decision was advised if left blank)

I declare that the information on this completed application form is correct to the best of my knowledge and belief. I confirm that I have seen the current Key Investor Information Document for each of the share classes applied for in Part 4. I agree to be bound by the terms & conditions relating to the plan and to inform BMO Fund Management Limited in writing immediately of any change in my circumstances.

I understand that this application is subject to acceptance by BMO Fund Management Limited and that they may act on instruction from my financial adviser, if applicable.

I understand that money laundering regulations may require BMO Fund Management Limited to verify my identity and permanent residential address through searches of the electoral roll and credit reference agencies and that these agencies may keep a record of BMO Fund Management Limited's enquiry. I further understand that BMO Fund Management Limited may also need to write to me for additional documentation confirming my identity and permanent residential address. All applications will be processed on receipt, however BMO Fund Management Limited reserves the right not to issue Shares to me nor make payments in respect of my investment until satisfactory proof of my identity and permanent residential address is provided.

I 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:

- in the case of 'in specie' subscriptions, within 180 days of beneficial ownership passing to me and
- in the case of cash subscriptions, 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 declare that all subscriptions made, and to be made, to this ISA belong to me. I am 18 years of age or over and I am resident in the UK for tax purposes or, if not resident, either perform duties which, by virtue of Section 28 of the 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 BMO Fund Management Limited if I cease to be resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.

I hereby authorise BMO Fund Management Limited to:

- disclose any information relating to my account to the Financial Conduct Authority, HMRC or to make such disclosure as otherwise required by law, including anti-money laundering and anti-terrorism laws. BMO Fund Management Limited may be obliged to make disclosures regarding such information to comply with the requirements of applicable law or regulation and/or the requirements of UK and other competent authorities;
- hold my cash subscription, ISA 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;
- on my written request, to transfer or pay to me, as the case may be, ISA investments, interest, dividends, rights or other proceeds in respect of such investments or any cash;
- to undertake any necessary searches of the electoral roll and credit reference agencies.

Signature

Date

Data Protection

All personal information submitted with this application form will be treated in accordance with BMO Fund Management Limited's Privacy Notice which is available at: www.bmogam.com/corporate/privacy. In the Privacy Summary Statement included with this application form, we have provided you with some key information about how we process your personal information. There is a lot more information contained in our Privacy Notice, which we recommend that you read. Should you have any questions regarding how we process your personal information, we have provided you with key contact information in the Privacy Summary Statement, as well as in our Privacy Notice.

Marketing

We would like to provide you with details of financial services and products that we offer which we think you might find interesting. **If you would NOT like to receive such information, please tick this box** .

If at any time you change your mind, please let us know by emailing us at preferences@bmogam.com. For full details of how we use your personal information, please visit www.bmogam.com/privacy.

Part 6 Declaration & authorisation – *this section must be completed (continued)*

Before you return the application form, please refer to this checklist:

1. Make sure you have completed each part of the application and signed the Declaration in Part 6.
2. Lump sums – please make your cheque payable to **BMO Fund Management Limited** and enclose it with your application.
3. Any cheques payable to BMO Fund Management Limited must be drawn from an account in the name of the applicant.
4. Where the application is supported by a building society cheque or bankers draft please state the name and account number from which the funds have been drawn either on the front of the cheque, on the back of the cheque together with the branch stamp, or by way of other supporting document.

Please send your application, plus your cheque (where applicable), together with any other relevant information as specified, to your financial adviser, or to:

BMO Fund Management Limited
PO Box 9040,
Chelmsford,
Essex
CM99 2XH

Receipt at any other offices of BMO Fund Management Limited or its associates will not be deemed to be receipt for purposes of effecting the ISA.

If you have any queries about completing your application please call us on **0800 085 2752**

Part 7 For Financial Adviser Use only – *this section must be completed in full for advised business. The form may be rejected if the fields have not been filled in.*

Company name

Company address including postcode

Postcode

Agent code*

FCA number

*This number can be located on your commission statement.

Name of Network or Service Provider you are affiliated with (if relevant)

Please tick to confirm that certified proof of the client identity and permanent residential address is enclosed.

This transaction is subject to the current Terms of Business for Independent Intermediaries available within the Literature Library at www.bmogam.com/adviser.

Form B: Application to transfer your Additional Permitted Subscription allowance from another ISA provider to BMO Fund Management

Please note if multiple ISAs were held with the deceased's ISA manager their value will be combined to form one Additional Permitted Subscription (APS) allowance. Please complete a separate form for each ISA manager you wish to transfer your APS allowance from.

The BMO APS ISA is provided by BMO Fund Management Limited. This application form represents the basis of your contract with BMO Fund Management Limited (trading as BMO Global Asset Management). Before completing the application form please ensure that you have read the relevant Key Investor Information Document(s) and Terms and Conditions.

All personal information submitted with this application form will be treated in accordance with BMO Fund Management Limited Privacy Notice which is available at: www.bmogam.com/privacy.

Please use BLOCK CAPITALS and black ink throughout and ensure you have signed the Declaration in Part 4, then return to: BMO Fund Management Limited, PO Box 9040, Chelmsford, Essex CM99 2XH.

Part 1 Investor Details – this section must be completed

Please enter your existing investment account number here (if you have one):

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Your details

Title	First names (in full)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Permanent residential address (including postcode)

<input type="text"/>
<input type="text"/>
Postcode

Daytime telephone number

Evening telephone number

Date of birth

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Sex

Male Female

Nationality

What is your intended use for this account? Are you investing for:

Retirement Education Income Capital growth Other

National Insurance number

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If you do not have a National Insurance number, please tick here

Your National Insurance number

Your National Insurance number is required to open your account. If you do not know your number, you can obtain it from your employer or tax office (or pension book, if you have one). Please note, your National Insurance number will also be used for internal identification purposes.

Data Protection

All personal information submitted with this application form will be treated in accordance with BMO Fund Management Limited's Privacy Notice which is available at: www.bmogam.com/corporate/privacy. In the Privacy Summary Statement included with this application form, we have provided you with some key information about how we process your personal information. There is a lot more information contained in our Privacy Notice, which we recommend that you read. Should you have any questions regarding how we process your personal information, we have provided you with key contact information in the Privacy Summary Statement, as well as in our Privacy Notice.

Marketing

We would like to provide you with details of financial services and products that we offer which we think you might find interesting. **If you would NOT like to receive such information, please tick this box** .

If at any time you change your mind, please let us know by emailing us at preferences@bmogam.com. For full details of how we use your personal information, please visit www.bmogam.com/privacy.

Part 2 Details of the Deceased – to be completed by you

The following information must be completed by you and will be sent by us to the existing ISA manager.

Deceased's title	Deceased's first names (in full)	Deceased's surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Permanent residential address of the deceased at their date of death (including postcode)

<input type="text"/>
<input type="text"/>
Postcode

Deceased's date of birth	Deceased's National Insurance number (if known)
<input type="text"/>	<input type="text"/>

Date of death	Date of marriage or civil partnership between you and the deceased
<input type="text"/>	<input type="text"/>

Part 3 Additional Permitted Subscription Allowance Transfer Information

Name of deceased's ISA manager

Address of deceased's ISA manager (including postcode)

<input type="text"/>
<input type="text"/>
Postcode

Deceased's ISA account number(s) with ISA manager

Part 4 Your Additional Permitted Subscription (APS) eligibility declaration and signature

Please be aware that an APS allowance can only be transferred once, and only where no subscriptions have been made in respect of that APS allowance. Once the APS allowance has been transferred, subscriptions may only be made in cash.

About you - to be completed by you

Title	First names (in full)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Date of birth

I, the investor wishing to transfer the APS allowance to BMO Fund Management Limited, 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 to the APS allowance with the existing ISA provider of the deceased in respect of the deceased named in this application
- I intend to make an APS application to BMO Fund Management Limited.

I authorise the existing ISA manager of the deceased as specified on this application to provide BMO Fund Management 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 allowance transfer application form has been completed correctly to the best of my knowledge and belief.

Signature

Date

Notes

Please return your completed form using the pre-paid envelope to: BMO Fund Management Limited, PO Box 9040, Chelmsford, Essex CM99 2XH

If you have any queries about completing your application please call us on 0800 085 2752.

Part 5 Transfer Acceptance

We, BMO Fund Management Limited, are willing to accept this APS allowance transfer in line with the investor's instructions overleaf. We confirm that, subject to relevant checks, we are willing to accept an APS application from the investor.

To the ISA provider:

Please confirm in writing the aggregated value of the Additional Permitted Subscription (APS) allowance and that the transfer is complete to:

BMO Fund Management Limited
PO Box 9040
Chelmsford
Essex
CM99 2XH

If you are interested in the Fund(s) and contact us about them, or already hold shares or units in a Fund, we are likely to process personal information about you. As such, and in accordance with our obligations under data protection law, BMO Fund Management Limited's privacy notice provides details about our processing of your personal information. The most up to date version of the Privacy Notice is available online at www.bmogam.com/corporate/privacy.

Our Privacy Notice provides you with important information about how, when, and why we collect and process your personal information. The Privacy Notice also provides you with information regarding your rights in relation to the personal information which we process about you and our responsibilities in that regard.

As ISA manager, when we process your personal information, it is being processed:

1. to comply with our legal obligations, such as our financial regulatory obligations (which include the obligation to record calls and monitor trades), identity verification and anti-money-laundering obligations amongst others specified in our Privacy Notice;
2. where it is necessary for us to provide our services to you, which includes, for example undertaking transactions in relation to your investments, communicating with you about your investments and any changes to them or their performance amongst others specified in our Privacy Notice;
3. where it is necessary for our legitimate interests (so long as those legitimate interests are not overridden by your interests or fundamental rights). Those legitimate interests include monitoring calls for training, quality and security purposes, testing our products and services to ensure that they are performing to their best potential (and therefore your financial benefit), contacting you about updates to our Privacy Policy and other document amendments, appointing third party contractors to assist us carry our services amongst others specified in our Privacy Notice;
4. where it is necessary for the performance of a task which is in the public interest, such as assisting with regulatory and/or other law enforcement investigations, as well as for our ability to have appropriate conversations and dialogue with regulators in relation to our business practices; and/or
5. where you have given your consent, such as when you have agreed to receive marketing communications from us, or where you have consented or instructed us to provide information to a third party (such as your financial advisor), or where you have volunteered personal information to us during correspondence amongst others specified in our Privacy Notice.

We can confirm that when you provide personal information to us, it will be shared with other third parties and further information is provided about this in the Privacy Notice. We can also advise you that your personal information will be sent outside of the European Economic Area and our Privacy Notice gives you guidance on how to obtain further information about these transfers, if you would like to know more about them.

As you may be aware, when we process personal information about you, you have certain rights in relation to your personal information and we are under various obligations in relation to the same. Included within the Privacy Notice is information about your rights, and how you can contact us about exercising them.

The above is a summary of the key aspects of how we process your personal information, and important aspects of our Privacy Notice which we consider that you may be most interested in. There is a lot more information and detail on each of the above topics, and other information about how we process your personal information which is contained within our Privacy Notice. We recommend that you take time to read our Privacy Notice, or use it as your first port of call in the event you have a question about our processing of your personal information. Of course, if you have any questions, you can also contact us directly using the below information.

www.bmogam.com/corporate/privacy

Please contact us if you have any questions about our privacy notice or information we hold about you.

Our Data Protection Officer is: Barry Gibbon and he can be contacted by the following means:

Email: Privacy.UK-EU@bmo.com

Write: BMO Financial Group
Office of the Data Protection Officer
95 Queen Victoria Street
London, EC4V 4HG
United Kingdom