



BPM Personal Pension Application and Agreement

1a Holborn Road
Kingston 10

APPLICANT'S SURNAME:		FIRST NAME:	MIDDLE NAME:
DATE OF BIRTH: ____/____/____ DD MM YYYY		TARGET AGE OF RETIREMENT _____	
TAXPAYER REGISTRATION NO. (TRN #)		DATE OF JOINING SCHEME: ____/____/____ DD MM YYYY	
SEX: _____ MALE _____ FEMALE		CONTRIBUTION INTERVAL: <input type="checkbox"/> Mth <input type="checkbox"/> Qtr <input type="checkbox"/> 6mths <input type="checkbox"/> Yr	
OCCUPATION:		(If Applicable) ORGANIZATION:	
EXPECTED ANNUAL SALARY: \$		TARGET CONTRIBUTIONS:	
MARITAL STATUS: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Common-Law			
HOME ADDRESS:			
MAILING ADDRESS:			
EMAIL:	HOME #:	MOBILE #:	
NATIONALITY:		PLACE OF BIRTH:	
SOURCE OF FUNDS:			
CHARGES			
I agree to pay annual management and administration charges of 1% of the value of the Member's Account. These charges are subject to change from time to time by BPM Financial Limited.			
DISCLOSURES AND DECLARATIONS			
I hereby apply for membership in the BPM Personal Pension (the "Scheme") and I agree to abide by the rules, conditions and provisions of the Scheme in force from time to time. I solemnly declare and disclose that:			
1. The information provided in this Application is true to the best of my knowledge, information and belief.			
2. The acceptance of this Application Form shall constitute my contract with BPM Financial Limited ("BPM") and I agree to be bound by the rules, conditions and provisions herein. No clause, provision or condition of this Application may be revised or modified except in writing by BPM.			
3. I understand that my rights and benefits under the Scheme are contained in the Master Trust Deed and Rules and I agree to be bound by the terms and conditions of the Master Trust Deed and Rules and any subsequent amendments made thereto from time to time.			
4. I am eligible to be a Member of the Scheme as I am a Jamaican resident between the ages of 18 years and 65 years based on the age at my last birthday and I fulfil one of the following criteria:			
(a) I am self-employed or am employed in a non-pensionable post and do not otherwise contribute to an			

Approved Fund or another Approved Scheme; or

(b) I have terminated my employment and wish to transfer my pension benefit from an Approved Fund to this Approved Scheme; or

(c) I wish to transfer my pension benefits from another approved retirement scheme to this Scheme

(d) I am otherwise eligible for membership under the Scheme in accordance with the Income Tax Act and the Pensions Act;

If I cease to be eligible for Membership in the Scheme, I shall inform BPM in writing immediately.

5. I agree to pay the charges including the annual management and administration charges monthly. The fees are subject to change from time to time and I agree that BPM has the sole discretion to vary the charges under this Scheme from time to time.

6. I agree to contribute on a regular basis or at least once per annum to the Scheme. I shall contribute no less than the minimum contribution which shall be determined by BPM from time to time.

7. The maximum allowable contribution made by me or on my behalf in any given Scheme Year is 20% of my annual chargeable income, if self-employed, or 20% of the annual emoluments, if employed (inclusive of the employer's contributions if any) and I declare that the contributions which shall be made to the Scheme by me or on my behalf shall not exceed the maximum permitted by law.

8. I understand that subject to any statutory enactments which may vary this position, refunds of contributions are not permitted.

9. BPM may terminate this contract with immediate effect if:

(a) I cease to be eligible for membership in the Scheme;

(b) I fail to make further contributions to the Scheme after the expiration of the notice from BPM informing me that the value in my Members account has fallen below the minimum prescribed from time to time;

(c) There is a material misrepresentation, any evasion, any fraudulent or any untrue statement contained in the Scheme.

10. I have received and reviewed the Application Form, Information Folder and Beneficiary Designation Form and understand the contents therein.

11. I understand that BPM may in its absolute discretion decline my application and shall not be required to give me a reason for refusing such application.

REQUIREMENT FOR REGISTRATION

A valid photo ID National ID Drivers Licence Passport

TRN #

Proof of Address: copy of utility bill bank statement recent mail with the post office stamp affixed) not more than 3 months old

Signed by:	Witnessed by:	Date: (dd/mm/yyyy)
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Approved and accepted by BPM Financial Ltd: (sign & date)