



**BESPOKE**  
Trustees Limited

# PRB Investment Instruction Form

## CLIENT DETAILS:

Name of Personal Retirement Bond

## Investment Instruction

Fund/Investment Name	
Amount to be invested	

Please supply all marketing and compliance documentation to Bespoke Trustees Limited.

## DECLARATION:

1. I hereby request that Bespoke Trustees Limited invest in the above mentioned product. I understand that this investment will be made by an exempt Unit Trust and will be subject to the provisions of the Gateway Fund constituted as a closed-ended umbrella unit trust pursuant to a Declaration of Trust dated of 1st January 2008, as amended. I consent to Bespoke Trustees Limited applying for units in the Gateway Fund on behalf of my Personal Retirement Bond. Bespoke Trustees Limited is the trustee of the Gateway Fund. Bespoke Trustees Limited will operate under the instruction of the beneficial owner of the Personal Retirement Bond.
2. If I decide to exercise my cooling off option on an insured product, my fund will be refunded less the adjustment for any downward movement in the unit price from the date of the investment to policy cancellation date.
3. By signing this form I am indemnifying Bespoke Trustees Limited against any and all costs and claims incurred or suffered arising directly or indirectly out of the signing by Bespoke Trustees Limited of the Investment application and/or making the investment or otherwise in connection with the investment.
4. I certify that I have received independent financial advice prior to the making of this investment. I understand that Bespoke Trustees Limited are not financial advisers and will not be involved in providing investment advice in relation to investments selected under the Personal Retirement Bond named above. I understand that value of the bond is based on the performance of the investments selected and that the value can increase or decrease. I understand that if there is gearing (lending) involved in an investment there may be a higher degree of risk involved in that investment. All fees in relation to the investment have been explained to me and I am satisfied with the fees.
5. I hereby consent to the provision of information to the Revenue Commissioners if requested in relation to this investment.

**Warning: The assets will be held in an exempt unit trust, the provision of this product or service does not require licensing, authorisation or registration with the Central Bank and, as a result, it is not covered by the Central Bank's requirements designed to protect consumers or by a statutory compensation scheme.**

Signature of Personal Retirement Bond Beneficial Owner

Date

### Data Protection Acts

The information that you have provided will be treated as confidential and retained by Bespoke Trustees Limited ("Bespoke") for the purposes of financial services or as required by law. You have a right to request a copy of the information we hold about you for which we may charge a small fee and to have any inaccuracies in your information corrected. Bespoke may use the information you have provided for the purposes of providing you with additional information relating to the goods and services of Bespoke, its associated companies and/or third parties. Bespoke may share information with its associated and affiliated companies and/or carefully selected third parties, to enable those associated and affiliated companies and/or carefully selected third parties, to contact you directly in relation to their goods and services. If you do not agree to the use by Bespoke of the information for such purposes, please tick the box provided.

Brokerage Name

Contact No:

# Personal Retirement Bond (PRB) Investment Declaration

Name of Personal Retirement Bond

Name of Trustee: Bespoke Trustees Limited (the "Trustee")

(the "Bond")

Details and nature of proposed investment(s):

(the "Investment(s)")

I hereby declare for the benefit of the Trustee that I am aware of, understand and have taken such independent professional advice as I deem appropriate in connection with the Revenue rules and practices for PRBs\* (the "Rules") and their application to the Investment(s), and I confirm and acknowledge that the Investment(s) are or shall be in conformity with and do not or shall not, to the best of my knowledge, contradict the Rules. I confirm and acknowledge that the Investment(s) is/are being undertaken at my request and direction and agree to release, indemnify and hold harmless the Trustee from any and all liability in connection with or arising from the Investment(s) being deemed to breach the Rules. A summary of some of the current Rules is detailed below for convenience only – your professional adviser will need to advise you of any changes affecting the Rules and updates may also be obtained on the Revenue's website [www.revenue.ie](http://www.revenue.ie).

\*The PRB is subject to the same Revenue investment rules as those applying to occupational pension schemes. Bespoke Trustees Limited will ensure that the Revenue rules are complied with at all times.

**I hereby acknowledge that the investment cannot be any of the following:**

- 1) a loan to any connected party;
- 2) the acquisition of property or other fixed assets from any connected parties;
- 3) the acquisition of shares, debentures, etc. in any connected parties, whether by subscription, bonus issue or other purchase from existing shareholders or by any other means; and
- 4) the purchase of personal chattels such as works of art, jewellery, vintage cars, yachts etc. (Schemes can invest in choses in action which are not tangible, moveable or visible. Examples are company shares, copyrights, and financial futures).

**Where property investments are concerned the following rules will apply:**

- 1) The vendor must be at arm's length from the PRB to any connected party;
- 2) The purpose of the acquisition is not for disposal or letting to a connected party;
- 3) The disposal of the property is on an arm's length basis;
- 4) The purchase of holiday homes for personal use is not permitted;
- 5) Purchase of overseas property is only permitted where there are appropriate arrangements in place to enable the trustee to maintain control of the asset, to ensure that Revenue rules are complied with;
- 6) A transaction which involves the acquisition and development of property with a view to its disposal is not permitted; and
- 7) All rental payments will be paid into the bank account of the bond immediately on receipt.

It is further agreed by signing this form I am indemnifying Bespoke Trustees Limited against any and all costs and claims incurred or suffered by the Trustee arising directly or indirectly out of the signing by the Trustee of the Investment Application and/or making the Investment or otherwise in connection with the Investment.

**Signed:** \_\_\_\_\_

**Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Witnessed by:** \_\_\_\_\_ Financial Advisor