



## 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: **The Ethical Partnership Ltd**

Address: **180 Woodlands Road  
Southampton  
SO40 7GL**

Telephone No: **08456 123410**

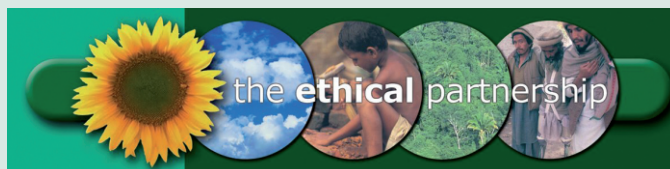
Email: **enquiries@the-ethical-partnership.co.uk**

Web Address: **www.the-ethical-partnership.co.uk**

Adviser Charge Initial **Nil** Annual **0.5%**

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.

With regard to the Distance Marketing Directive, please confirm that this is a "Distance" contract



## 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	<input type="checkbox"/>	SRI BALANCED INCOME	<input type="checkbox"/>	SRI BALANCED GROWTH	<input type="checkbox"/>	SRI ADVENTUROUS	<input type="checkbox"/>	SRI ADVENTUROUS SAVER	<input type="checkbox"/>
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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 investment 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, P O 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)

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Bank/Building Society account number

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Branch Sort Code

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Originator's Identification number

4	0	4	3	0	8
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Reference number

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### 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)

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Date

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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: 01666 501710  
E-mail: enquiries@avaloninvestment.com

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

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 and 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, Glos, 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 and 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, Glos, GL8 8DA**

Your title  Forename(s)

Surname

Signature



**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 portfolio.
- 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 above. 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**