

The Lifetime SIPP

Aries Terms and Conditions

Aries SIPP Illustration System provided by Aries Training and Information Systems Limited – Terms and Conditions of Use

Agreement to Use the Aries SIPP Illustration System

The Aries SIPP Illustration System is supplied by Aries Training and Information Systems Limited.

You must be authorised by the Financial Conduct Authority (FCA) and be party to a Terms of Business contract with The Lifetime SIPP Company Limited to use this service.

By signing this document you are agreeing to use the online Aries SIPP Illustration System in line with the terms and conditions set out in this document. The Lifetime SIPP Company Limited will not accept any amendments to this document, unless discussed and agreed prior to completion.

This document does not give you any rights to information or data supporting this service except the results of the illustrations and calculations issued to you as a result of using this service.

About the Aries SIPP Illustration System

The function of the Aries SIPP Illustration system is to calculate and produce a Key Features Illustration (KFI) for current and prospective Lifetime SIPP members.

The system follows the framework of UK law and practice for personal pensions when calculating the illustrations. The framework of Law and Practice for pension illustrations is subject to amendment by UK authorities (such as the FCA or HMRC) from time to time. Any changes will be introduced to the system by Aries Training and Information Systems Limited.

The assumptions used for the illustrations i.e. annuity investment rates, will be also updated with each succeeding tax year.

The system does not cover all possible variations of contributions, benefits and other features which may not exist under the rule of individual pension schemes and contracts.

The illustrations do not provide financial advice and have a limited useful life. The illustrations should only be used by a person/company authorised under the Financial Services markets Act 2000 who has the knowledge of the circumstances and needs of individual concerned.

How to access the Aries SIPP Illustration System

In order to access the Aries SIPP Illustration System you will need:-

- To establish a Terms of Business with The Lifetime SIPP Company Limited and become one of our listed Introducers.
- Be FCA Authorised at all times when using the service.
- Agree to the Terms and Conditions set out in this document.
- Secure access to the Internet.

Once we have the above we will then allocate your User ID and Password which you will need to access the Aries SIPP Illustration System. These will be unique to your Company and should not be shared with any third parties.

Once you have received your User ID and password you may use the Aries SIPP Illustration System as and when required via the web link available at www.thelifetimesipp.com.

Please return completed form to:

The Lifetime SIPP Company Ltd, 8th Floor, 25 Marsh Street, Bristol, BS1 4AQ
Authorised and regulated by the Financial Conduct Authority 464526 and registered in England and Wales 02455807
T: 0117 316 9944 E: info@thelifetimesipp.com W: www.thelifetimesipp.com

The Aries SIPP Illustration System is usually available 24 hours a day, seven days a week.

Once you have access to the Aries SIPP Illustration System you will be able to:-

- Create New Business Illustrations for your clients.
- Review and edit existing illustrations created under your FCA registration number.
- Print or email the results of the illustrations in report format.
- View old illustrations.
- Create several illustration scenarios for each client.

Adjustments may be made to the Aries SIPP Illustration System by The Lifetime SIPP Company Limited or Aries Training and Information Systems Limited to take in to account changes in pension legislation, repair and maintenance, changes to Aries Training and Information Systems Limited's Terms and Conditions or by Law enforcement.

If you have problems using the service please call The Lifetime SIPP Company Limited 9am -5pm, Monday to Friday.

Agreement to the Terms and Conditions

By signing these Terms and Conditions you are agreeing to their content and confirming that you have full authority to enter in to this agreement on behalf of your Company.

You and your Company agree to:-

- Follow suitable Data Protection Act procedures.
- Provide The Lifetime SIPP Company Limited permission to view and use any data input when using this Aries SIPP Illustration System.
- The Lifetime SIPP Company Limited is not bound to pay any settlement to you or your Company as a result of using this Aries SIPP Illustration System.
- Will not take action or make a claim against The Lifetime SIPP Company Limited as a result of using this Aries SIPP Illustration System and you indemnify The Lifetime SIPP Company Limited against any losses, claims and actions you may receive in relation to the use of this Aries SIPP Illustration System.
- To provide information and assistance when reasonably requested by The Lifetime SIPP Company Limited in relation to the Aries SIPP Illustration System and the data which has been input.
- To provide The Lifetime SIPP Company Limited with full contact details of your Company and all staff related to the use of this Aries SIPP Illustration System.
- Notify The Lifetime SIPP Company Limited promptly of any changes in your Company or staff details.
- Not to continue to use the Aries SIPP Illustration System or retain any copies of its content should changes in your or your Company's circumstances result in the loss of use of this Aries SIPP Illustration System.
- Use the Aries SIPP Illustration System for products provided by The Lifetime SIPP Company Limited only.
- Not to use the Aries SIPP Illustration System to co- brand, white-label, provide a web service or any other similar arrangement that will provide access to the Aries SIPP Illustration System or its content.
- Maintain the security of your User ID and password provided by The Lifetime SIPP Company Limited for the Aries SIPP Illustration System.

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- Notify The Lifetime SIPP Company Limited of any miss-use, loss or theft of your User details, if this occurs then The Lifetime SIPP Company Limited will block your User details and issue a new ID and password. Legal action may also be pursued if it found the loss of the User details was an illegal offence.
- Notify The Lifetime SIPP Company Limited of any apparent errors or problems when using the Aries SIPP Illustration System, so they may be corrected promptly.
- Report any unauthorised access to your Company's data or sight of other Users data due to technical issues.
- Use the level of fees for products of The Lifetime SIPP Company Limited as previously agreed with The Lifetime SIPP Company Limited.
- Ensure the Aries SIPP Illustration System is used by appointed individuals of your company with at least two years practical experience in professional pensions work in the UK.

Please note that The Lifetime SIPP Company Limited is not bound to pay your Company's fees or any Third Party fees which have been quoted in the Illustrations created. Fees are only paid upon receipt of a SIPP for a particular client and upon receipt of an invoice and the clients consent.

Changes in FCA Permissions

If there are any changes in an individuals or your Company's FCA Permissions which will affect the use of the illustration tool you must:-

- Notify The Lifetime SIPP Company immediately.
- Not offer the use of this service after the individual or the Company have ceased to be authorised.
- Not continue use of the Aries SIPP Illustration System by your Company or individuals when you have ceased to be authorised.

The Lifetime SIPP Company Limited role in Maintaining the Aries SIPP Illustration System

If you experience any issues when using the Aries SIPP Illustration Systems then The Lifetime SIPP Company Limited will correspond with Aries Training and Information Systems Limited to resolve these issues. However, The Lifetime SIPP Company Limited will not be liable to you for any loss of business as a result of the Aries SIPP Illustration System not being available to you for a period of time.

If there is a change to the Aries SIPP Illustration System due to technical or Legislation changes then The Lifetime SIPP Company Limited will notify you of these changes promptly.

The Lifetime SIPP Company Limited reserves the right to withdraw your access to the Aries SIPP Illustration System at any time without advance notification.

Please note that the use of the Aries SIPP Illustration System by no way constitutes acceptance of the business by us in respect of the illustration prepared and you or your company should communicate this to your clients.

It is your or your Company's responsibility for ensuring you maintain up to date firewalls and anti virus software. The Lifetime SIPP Company Limited is not responsible for ensuring the information and other material available via the Aries SIPP Illustration System website is free of viruses or any other damaging components.

If you wish to view the Terms and Conditions for the Aries SIPP Illustration System provided by Aries Training and Information Systems Limited then please contact The Lifetime SIPP Company Limited.

The Lifetime SIPP Company Limited has agreed to these Terms and Conditions for the use and provision of the Aries SIPP Illustration System. The Terms therefore apply to you and your company when using the Aries SIPP Illustration System in respect of The Lifetime SIPP.

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Name of Company:

FCA No:

Adviser Name:

List of Users:

Declaration:

I have read and agree to the Terms of Conditions above for the use of the Aries SIPP Illustration System.
I also have access to Aries Training and Information Systems Limited's Terms and Conditions and will abide by these when using the service provided by The Lifetime SIPP Company Limited.

To be signed by a Director, Sole Trader or Partner as appropriate:

Name:

Signed:

Date:

Duly authorised on behalf of:

In the presence of:

Name:

Signed:

Date:

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