



BOAL & CO MALTA PENSION

GLOBAL RETIREMENT SOLUTIONS,
INNOVATIVE THINKING

MALTA QROPS
INSTRUMENT OF ADHERENCE



Instrument of Adherence

This Instrument of Adherence is made on the

[] day of [To be dated by ITC on date of acceptance into the Scheme] 20_____

Between

1. ITC International Pensions Limited as Retirement Scheme Administrators of the **Boal & Co Malta Pension** and
2. The Member, [Name] of
[Address]

This Instrument of Adherence is supplemental to the Trust Deed and Rules made by the Retirement Scheme Administrators on 23RD February 2017 by which was established the Boal & Co Malta Pension ("the Scheme").

WHEREAS

- A. The Retirement Scheme Administrator has made available to the Member the Trust Deed and Rules of the Scheme and the Member has considered these and taken appropriate independent advice including legal and tax advice as to the suitability of the Scheme to provide benefits on retirement and other benefits to and in respect of the Member;
- B. The Member wishes to be admitted to the Scheme in order to make contributions to the Scheme to be established upon the terms of the Scheme for the Member;
- C. The Retirement Scheme Administrator is agreeable to the Member being admitted to the Scheme upon the Terms of the Scheme.

Now this Instrument of Adherence witnesses as follows:

1. Terms and phrases used in the Trust Deed and Rules shall have the same meaning herein where the context so admits.
2. The Member having reviewed the Trust Deed and Rules and having considered the same and having taken appropriate independent advice including legal and tax advice as to the suitability of the Scheme to provide benefits on retirement and other benefits to and in respect of the Member and with the Member acknowledging that he/she fully understands the terms and provisions of the Trust Deed and the Rules and that as a Member, his/her Membership will be subject in every respect to the terms and provisions of the Trust Deed and Rules, hereby agrees with the Retirement Scheme Administrator to be admitted as a Member of the Scheme.

3. The Member consents to the Retirement Scheme Administrator acting as the Retirement Scheme Administrator of the Scheme.
4. The Retirement Scheme Administrator and the Member agree that the Member will be admitted to the Scheme and that a Member's Account will be established for the Member.
5. The normal retirement date that will apply to the Member will be the last day of the calendar month in which the Member turns [] or such other date no earlier than the age of fifty (50) for non UK transferring Members and fifty five (55) for all UK transferring Members, nor greater than an age established by the Act or by the Competent Authority as shall be agreed between the Retirement Scheme Administrator and each Member.
6. This Instrument of Adherence may be signed in counterparts which together will form one and the same Instrument.
7. This Instrument of Adherence shall be construed to take effect according to the laws of Malta.

SIGNED by _____

WITNESSED BY _____

For and on behalf of
ITC INTERNATIONAL PENSIONS LIMITED

SIGNED by _____

WITNESSED BY _____

MEMBER



BOAL & CO MALTA PENSION

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Boal & Co Malta Pension, ITC International Pensions Ltd,
Business Box, Msida Valley Road,
Birkirkara, BKR9024, Malta
March 2017

