

M&G Guide to completing a Stock Transfer Form

**Arranging to transfer ownership
of an M&G investment**

Arranging a transfer and completing a Stock Transfer Form

To transfer ownership of a holding into another name, the current registered holder(s) must complete a [Stock Transfer Form](#). In the event of the winding up of an estate, usually a Stock Transfer Form is completed and submitted by the deceased's Personal Representative(s).

This is an official form which requires careful completion. We have produced these notes to guide you through completing the form.

Arranging a transfer

Here is a brief summary of the steps you need to take:

- Establish which holding(s), or part holding(s), will be transferred.
- Complete a separate [Stock Transfer Form](#) for each individual you are transferring to. We explain each section on the form on pages 5 to 11.
- Complete an [OEIC Application Form](#) if transferring an OEIC to another individual. If transferring a Savings Plan to another individual, a [Savings Plan Application Form](#) must be completed by the new holder.
- Send the completed form(s) to us in the reply-paid envelope provided.
- Please provide a daytime contact number on a covering letter in case of any queries and M&G client reference.

If we can help by providing up-to-date valuations or information, please contact us using the details found on the back page of this brochure.

When we receive the completed form(s), we will carry out the transfer(s) and send acknowledgements to the following people:

- The person transferring the investment (if there is currently more than one holder then we will send the acknowledgement to the first named holder on the register)
- The person to whom the investment has been transferred to (if there will be more than one holder then we will send the acknowledgement to the first named holder)
- Any other person named as the 'person lodging the form'

Please note that the transfer of an M&G investment may take up to 10 working days.

For a copy of a Stock Transfer Form, OEIC Application Form and the Savings Plan Application Form, please visit www.mandg.co.uk/literature or call our **Customer Relations** team on **0800 390 390**.

Your questions answered

We have included below some of the most frequently asked questions about transferring an M&G investment.

What can I transfer?

You can transfer, in whole or in part, your holding of shares in an M&G OEIC subject to the value of any remaining or new holding that exists as a result of the transfer being at least the minimum holding value permitted for that fund.

M&G ISA investments

You can transfer shares that are held within an Individual Savings Account (ISA) to another owner. This will result in the loss of the associated ISA status. A Stock Transfer Form will need to be completed, along with a signed letter giving clear transfer instructions and confirming the loss of ISA status, in addition to an OEIC Application Form signed and completed by the new holder.

If you transfer part or all of the shares held in an M&G ISA, please remember to cancel any Direct Debit Instructions if you wish to discontinue saving.

M&G Savings Plan investments

If you transfer an M&G Savings Plan to a new owner, a Savings Plan Application Form must be completed by the new owner, in addition to a letter requesting the transfer. If you transfer part or all of the shares held in an M&G Savings Plan, please remember to cancel any Direct Debit Instructions if you wish to discontinue saving.

You can also transfer shares held in an M&G Savings Plan to an ISA held by a new holder. Please note this is a product switch and you will need to complete a Withdrawal Form to sell The M&G Savings Plan and complete an ISA Application Form to reinvest the proceeds.

M&G OEIC investments

You can transfer shares that are held in an M&G OEIC to another owner. Please ensure that in addition to a Stock Transfer Form, an OEIC Application Form is signed and completed by the new owner.

You can also transfer shares held in an M&G OEIC to an ISA held by a new holder. Please note this is a product

switch and you will need to complete a Withdrawal Form to sell the M&G OEIC and complete an ISA Application Form to reinvest the proceeds.

Additional help for Personal Representatives of late M&G investors

If you are handling the financial arrangements of an M&G customer who has died, please ask us for our guide 'When an M&G investor dies' which we have produced to help you deal with the estate.

Who can I transfer to?

You can transfer to:

- **A single holder**
The holding can be transferred to another individual or to a corporate body.
- **Joint holders**
The new holding (excluding an ISA) can be in joint names of up to four holders who may be individuals or corporate bodies.
- **Two or more separate holders**
The holding can be divided among several separate new holders, provided that each new holding is above the minimum holding permitted for that fund. You will need a separate Stock Transfer Form for each holder you choose to transfer to.
- **A child**
You can transfer a holding directly to a person of 18 years or older. For children under 18, you can register a holding (excluding an ISA) in the name(s) of parents or guardians and use a designation to distinguish the investment.

A designation is a code that will help you distinguish a holding from other holdings in the same name. It is commonly used to identify an investment held by one person on behalf of another, usually a child.
- **Organisations**
We cannot register an investment to an official title such as 'The Treasurer of...' or 'The Trustees of...' or in the name of an unincorporated organisation, club or society. We can however register investments (excluding an ISA) in the names of corporate bodies.

- **Charities**

A charity may choose to have its investment (excluding an ISA) registered in one of three ways:

The name of the charity – where this option is chosen, the charity itself will be the registered holder and documents should be executed in accordance with its constitution.

Named individuals – where this option is chosen, the charity may choose from between two and four individuals to be recorded as the registered holders for the charity. These named individuals will hold the investment on behalf of the charity.

Nominee company – where this option is chosen, the nominee company is the registered holder and holds the investment on behalf of the charity.

Where applicable, the charities registration and declaration form included in the pack should also be completed. This provides additional information on how the new investment is to be registered.

How many shares do I hold?

To complete the Stock Transfer Form you will need the exact number of shares that are currently held in the investment. Although you may have the last statement, the number of shares held often varies due to regular payments being made into the investment and/or income being reinvested. Therefore please call our **Customer Relations** team free on **0800 390 390**.

For charities with investments within our charity fund range, please call the Charities Helpline on **0800 917 4472**.

How many Stock Transfer Forms will I need to complete?

To divide a holding among several separate new holders, you will need one form for each new holder or set of jointly-named holders.

You can use one form to transfer up to six fund share class/types to one holder.

If you need more Stock Transfer Forms, please call us and we will send them to you. Alternatively, you can download them from our website mandg.co.uk/literature

Will the new holder(s) need to go through the anti-money laundering process?

As a result of legislation in the UK to prevent money laundering, firms conducting investment business are responsible for compliance with money laundering regulations. Whilst we make every effort to verify transferees electronically, if unsuccessful we may need to contact you to request proof of identity.

Normally this will not result in any delay in carrying out instructions, but should M&G request additional information, this may mean that instructions will not be carried out until the information is received. In these circumstances M&G may refuse to issue or redeem shares, release the proceeds of redemptions or carry out such instructions.

Confirming full details for the transferred investment

The receiving holder(s) need to complete the relevant form, an OEIC Application Form or a Savings Plan Application Form, to confirm all their details and preferences with us. This ensures we can record key information for the new account, such as bank details if distributions are to be paid out.

Please note if we're not informed of any income payment instructions, a default payment instruction will be set, which will be a cheque sent to the first named holder.

What can the new holder(s) do?

The new holder(s) can retain or sell shares as they wish. They can also choose to add to their new holding by investing a lump sum, or by regular savings. We can arrange for new owners to save regularly if they wish. Please let us know if you would like us to send you a Savings Plan Application Form for the new owner.

Completing the front of the Stock Transfer Form

The notes overleaf refer to the sections in the same order as they appear on the example form below. Please don't alter or cross out any entries when completing the form, as this may invalidate it. If you do so accidentally, please initial the alteration as you would for an alteration on a cheque.

STOCK TRANSFER FORM: UK COLLECTIVE INVESTMENT SCHEMES

This form should be completed and signed, as necessary, and sent to the fund administrator. In addition to this form, a tax residency self-certification, an application form, or other documentation for each transferee (the person receiving ownership) may be required. It may be helpful to refer to the Guidance notes as you complete the form.

1. Transferor(s) details	Account number:	1	Reference (if required):	2
	Full name(s) of registered unit/share holder(s), address of first registered holder and account designation (if any). If the transfer is not being made by the registered holder(s), insert also the name(s) and capacity (eg. Executor(s)), of the person(s) making the transfer.	1 st holder full name	2 nd holder full name:	
		Residential or registered address:	3 rd holder full name:	
			4 th holder full name:	
			Account designation:	
I/We transfer the above units/shares out of the name(s) above to those below and request that the necessary entries be made in the register to give effect to this transfer.			Stamp or agent code (if known) of the institution lodging this form (if any), for queries etc. concerning the transfer: 5	
Signature(s)	Signatory name (if different from holder name)	Date:		
1.		
2.		
3.		
All transferors, or those acting for them, must sign. Bodies corporate should execute under their common seal, or otherwise as determined by their Memorandum and Articles of Association.				

2. Transferee(s) details	Full name(s) and full postal address(es) (including postcode) and date(s) of birth of the person(s) to whom the security is transferred*, and any account designation. In each case please state title or salutation (eg. Mr., Mrs. etc.). Note that only the 1 st holder's address will appear on the register of title. *Please see "Customer Due Diligence For Anti-Money Laundering Purposes" overleaf.	1 st holder full name	6	2 nd holder full name
		Residential or registered address:		Residential or registered address:
	Capacity (if relevant):		Capacity (if relevant):	
	Date of Birth:		Date of Birth:	
	3 rd holder full name		4 th holder full name	
Residential or registered address:		Residential or registered address:		
Capacity (if relevant):		Capacity (if relevant):		
Date of Birth:		Date of Birth:		
Account designation:	7			
Existing account number (if applicable) & Additional comments (if required)	8			

3. Funds to be transferred	Name of Fund and Share Class	ISIN (if known)	Number of units or shares to be transferred. If the entire holding, insert "ALL". Please write the number in words below:	Figures:
	9	10	11	

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1 Account number

Please enter your M&G client reference here. This can be found on your statements and Consolidated Tax Vouchers.

Account number:	
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2 Reference

This is an optional field to enter a reference number, which is applicable to institutions. It's not compulsory to complete this field.

Reference (if required):	
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3 Name(s) of registered holder(s)

Please insert the existing holder's full name(s) (including middle names), address (including postcode) and any designation. For joint holders insert each holder's full name. If any holder's name has changed (for example, by marriage) please contact us prior to sending the form(s) to us.

Full name(s) of registered unit/share holder(s), address of first registered holder and account designation (if any). If the transfer is not being made by the registered holder(s), insert also the name(s) and capacity (eg. Executor(s)), of the person(s) making the transfer.	1 st holder full name ALAN BERNIRAM BLACK	2 nd holder full name:
	Residential or registered address: 100 THE STREET ANYTOWN AT1 1AB	3 rd holder full name:
		4 th holder full name:
		Account designation:

Name(s) of Executor(s)/Personal Representative(s)

If the transfer is being completed by the Executor/Personal Representative, then please complete this section with the Executor/Personal Representatives name, address and capacity as if the form was labelled up as shown below.

1 st Executor/Personal Representative name and capacity Residential or registered address:	2 nd Executor/Personal Representative name and capacity:
	3 rd Executor/Personal Representative name and capacity:
	4 th Executor/Personal Representative name and capacity:
	Account designation:

4 Signature(s) of transferor(s) and date

Please ensure that all the registered holders have signed and dated the form. We cannot accept the form without all relevant signatures and if it hasn't been dated.

Please ensure that all the Executors/Personal Representatives that are shown as registered holders in the previous box sign the form.

If you haven't already sent us the Grant of Representation or Small Estates Form, please do so either with or before sending us your transfer instructions.

5 Stamp

This is an optional field. The form provides space for the rubber stamp of a selling broker or agent acting for the transferor(s) in this box.

Stamp or agent code (if known) of the institution lodging this form (if any), for queries etc. concerning the transfer:

6 Full name(s) and address(es) of the person(s) to whom the security is transferred

This section must show, for each and every new holder, their full name(s) (including middle names and titles, for example Mr, Mrs, Miss, Ms, Dr), full address (including postcode), date of birth and capacity (if applicable). Please note, each holder must be aged 18 or over.

We cannot register an official title, such as 'The Treasurer of...' or 'The Trustees of...', nor can we register in the name of an unincorporated organisation, club, society, etc unless it is a corporate body (generally a limited or public limited company).

- **Joint holdings:** The holding may be registered in the joint names of up to a maximum of four holders. Please give full details for each holder.
- **Corporate bodies:** If the new holder is a company (including a nominee company) or other corporate body, please specify exactly how the corporate name is to be registered, including any capital letters and abbreviations in its official title. If the company is not already registered with us, we'll need Articles of Association and a Certificate of Incorporation, together with a signatories list if being used.
- **Charity investments:** If you're transferring your investment in one of our charity funds into the name of another charity, you may transfer the investment into the names of joint holders, the name of corporate bodies or the charity itself. You may only register the investment in the name of a charity when you're investing in our charity funds. When an investment is registered in the name of a corporate body, the holding must be designated and different charity investments may not be pooled under one account. When an investment is to be registered in the name of either joint holders or a corporate body, we also need to know the name of the underlying charity for which the investment is held. If the investment is being transferred into the name of a charity that is new to M&G, we'll require a Charity Declaration Form to be completed. HM Revenue & Customs has stipulated that for this type of investment the Declaration Form must be returned to us within 30 days of the date that we sent it to you. Non-receipt of a completed declaration within 30 days will result in the investment being void. It's the charity's responsibility to ensure that the information it supplies is correct and, if it ceases to be a charity, to inform us immediately.
- **Holdings for a trust or a child:** You'll need to enter the details of the individual trustees or child's parent(s) or guardian(s). These new owners may wish you to include a designation to distinguish the investment for their own purposes.

Full name(s) and address(es) of the Executor(s)/Personal Representative(s) to whom the security is transferred

If the transfer is to the Executor(s), then please complete this section with your name, address and capacity.

<p>1st holder full name JACK BERNIRAM BLACK</p> <p>Residential or registered address: 100 THE STREET ANYTOWN AT1 1AB</p> <p>Capacity (if relevant):</p> <p>Date of Birth: 1 JANUARY 1960</p>	<p>2nd holder full name</p> <p>Residential or registered address:</p> <p>Capacity (if relevant):</p> <p>Date of Birth:</p>
<p>3rd holder full name</p> <p>Residential or registered address:</p> <p>Capacity (if relevant):</p> <p>Date of Birth:</p>	<p>4th holder full name</p> <p>Residential or registered address:</p> <p>Capacity (if relevant):</p> <p>Date of Birth:</p>

7 Designation

A new holder may wish to distinguish this investment from other holdings they may have. You can do this for them by adding a 'designation' to the registered name, which will appear on statements and on Consolidated Tax Vouchers.

Please add any designation required after the full name, for example:

Account designation: JBB

The designation can be made up of up to eight letters and/or numbers of your choice, often the initials of a child or trust. We can accept any combination of characters, provided these don't spell the name of a person or trust.

8 Existing account number and additional comments

This is an optional field. Additional comments or instructions can be added here if required. It is not compulsory to complete this field.

Existing account number (if applicable) & Additional comments (if required)	
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9 Name of fund and share class

Please enter here the name of the fund in which the shares are held, including the name of the share class. Your latest statement or Consolidated Tax Voucher will show the share class and share type that you hold. For example, 'Sterling Class A Income shares' or 'Sterling Class R Accumulation shares' (see the example below). You can enter up to six fund share class/types on the same Stock transfer Form.

Name of Fund and Share Class
M&G CORPORATE BOND FUND STERLING CLASS A INCOME SHARES

10 ISIN field (International Securities Identification Number)

Enter the ISIN code here if it is known. The ISIN code is a unique reference code which is given to each share class of a fund. It is not compulsory to complete this field.

ISIN (if known)
GB0031285678

11 Number of units or shares to be transferred in words and in figures

Please enter the exact number or amount of units or shares being transferred, up to 3 decimal places if not a whole figure. If the entire holding is to be transferred, 'ALL' may be entered into both boxes, instead of an actual number.

Number of units or shares to be transferred. If the entire holding, insert "ALL".	
Please write the number in words below:	Figures:
ONE THOUSAND HUNDRED AND FORTY SEVEN SHARES	1547.000

Number of units or shares to be transferred. If the entire holding, insert "ALL".	
Please write the number in words below:	Figures:
ALL	ALL

Completing the reverse of the Stock Transfer Form

The reverse of the form deals with our legal obligations to undertake customer 'due diligence' measures in relation to the transferee (the person the shares are being transferred to).

The table should be used to list the names of any beneficial owners, controllers or transferees that may exist. M&G may refuse the transfer if beneficial owner details are not provided or are incomplete.

CUSTOMER DUE DILIGENCE FOR ANTI-MONEY LAUNDERING PURPOSES

The administrator may refuse to register the transfer or allow further disposal of the units/shares until such time as due diligence measures have been completed to the Manager's satisfaction on all parties to the transfer.

This section does not apply where the transferee is a regulated financial institution or other entity that satisfies the criteria necessary to permit the Manager to apply "simplified" customer due diligence. If you believe this is the case, tick this box: The Manager or administrator may seek confirmation of the transferee's status and eligibility for these purposes.

BENEFICIAL OWNERSHIP AND CONTROL

(a) If the transferee(s) is/are the individual beneficial owner(s), please state "TRANSFEE" or "TRANSFEEES", as appropriate, in the first name space in the table below.

(b) If the transferee is a body corporate or a partnership, it must enter in the table below the names of any persons that own or control more than 25% of the voting rights in the body or partnership, or are entitled to more than 25% of its capital or profits, or otherwise exercise control over the management of the body or partnership*.

(c) If the transferee(s) is/are acting as trustee(s) (or similar), they must enter in the table below the names of any further trustees or others that have control over the management of the trust or arrangement and any individuals that have an entitlement to at least 25% of the property of the trust or otherwise have control over the trust*.

* If no individual has a specified interest that exceeds the above limits, please state "NONE" in the first name space below and strike through the remainder of the table. In the case of entities and arrangements that are not established for the benefit of any specified individual(s), the table should be used to provide a description of the nature of those who will benefit from the entity or arrangement ("the class of beneficiary").

12

Full Name		Residential or registered address:
Capacity		
Full Name		Residential or registered address:
Capacity		
Full Name		Residential or registered address:
Capacity		
Full Name		Residential or registered address:
Capacity		

Please complete the table in BLOCK CAPITALS. If there is insufficient space above to list all the relevant individuals, please tick here and continue onto a separate sheet of A4 paper, which should be included with this form.

I/We hereby certify that the above is a complete list of the beneficial owners and controllers as described above and that they are known to me/one or more of us or, in the case of a class of beneficiary, that the description is appropriate and accurate.

I/We accept the terms and conditions of the investment as outlined in the application form. To be signed by one or more of the transferees named overleaf, in whose names the units/shares will be registered.

13

Signature(s): 1 Date:
 2
 3
 4

In the event of doubt as to how to complete the table, please contact the fund administrator. If the table and declaration above are not completed, the administrator may need to contact the transferee(s) prior to registering the transfer in order to fulfil their obligations under UK money laundering and data protection legislation.

What constitutes a beneficial owner?

A beneficial owner is somebody that benefits from an investment even though that investment is not registered in their name.

What constitutes a beneficial owner in the case of this form depends on whether the shares/units are being transferred to a company or to one or more individuals. These may also be acting as trustees.

Companies

For companies or partnerships, the beneficial owners that must be listed are any individuals that ultimately own or control more than 25% of the voting rights or are entitled to more than 25% of the company's or partnership's capital or profits. They may not necessarily be the actual shareholders in the company. We also require details of any directors. Should the transferee(s) not be directly owned by a natural person, please provide details of the ownership structure.

Trusts

For trusts and other similar arrangements, the beneficial owners are individuals that are nominated to benefit from more than 25% of the trust property, as well as any trustees or settlors (even if deceased) that may exist in addition to the transferee(s) or others that may exercise control over them.

12 Beneficial owner field

The names of any beneficial owners or controllers should be entered in the appropriate field with a brief description of their capacity. This should be completed in BLOCK CAPITALS.

If the transferee(s) is/are the only beneficial owner(s) of the shares/units, simply enter 'TRANSFEE' or 'TRANSFEEES' as appropriate on the first name field of the left hand column.

If there are other beneficial owners, but none has an interest that exceeds 25% (see above), 'NONE' should be entered in the appropriate field and strike through the remainder of the table.

Where a trust or arrangement is established for unspecified individual beneficiaries, the trustees may, for example, have discretionary powers to identify who should receive payments out of the trust property on an ad hoc basis, or an arrangement such as a charity may have been established for the general benefit of a section of the community. These are referred to as 'classes' of the beneficiary. In these cases, a description of the class of beneficiary should be entered in the table (this may extend across both columns).

Note that all additional trustees or controllers must be listed individually.

If space for more than four beneficial owners is needed, please tick the box below the table and provide the details on a separate sheet.

Full Name		Residential or registered address:
Capacity		
Full Name		Residential or registered address:
Capacity		
Full Name		Residential or registered address:
Capacity		
Full Name		Residential or registered address:
Capacity		

Please complete the table in BLOCK CAPITALS. If there is insufficient space above to list all the relevant individuals, please tick here and continue onto a separate sheet of A4 paper, which should be included with this form.

13 Transferees' signature(s)

Transferees should sign here to certify both that the table above has been completed properly and that any beneficial owners or controllers that may be listed are known to at least one of those who sign.

I/We hereby certify that the above is a complete list of the beneficial owners and controllers as described above and that they are known to me/one or more of us or, in the case of a class of beneficiary, that the description is appropriate and accurate.

I/We accept the terms and conditions of the investment as outlined in the application form. To be signed by one or more of the transferees named overleaf, in whose names the units/shares will be registered.

Signature(s): 1 Date:

2

3

4

Checklist

- Have you added your daytime contact number and M&G client reference to a covering letter?
- Is the fund name, including the share class and share type, stated in full?
- Have you stated the full name including middle names, along with any other holders/Attorney and Executors/Personal Representatives on the front of the form?
- If there is a designation, have you stated this in full?
- Has the form been dated?
- Have the new holder(s) stated their name(s) and signature(s) on the reverse of the form?
- Has a completed OEIC or savings Plan Application Form, where relevant, been enclosed with this form?

If you have a financial adviser, please contact them for further information on M&G's funds and products, and also for information on how to invest with M&G.

If you invest directly with M&G and don't have a financial adviser, you can contact us using the details below.

Contact

 **Customer Relations**
0800 390 390


If you have a query regarding your M&G investment, Customer Relations can be contacted from 08:00 to 18:00, Monday to Friday, and from 09:00 to 13:00 on Saturday.

For security purposes and to improve the quality of our service, we may record and monitor telephone calls.

 **Email us**
info@mandg.co.uk

Please note that information contained within an email cannot be guaranteed as secure. We advise that you don't include any sensitive information when corresponding with M&G in this way.

 **Our website**
www.mandg.co.uk/investor

 **Write to us at:**
M&G Customer Relations
PO Box 9039
Chelmsford
CM99 2XG

Chat

Use our online chat service to talk directly to a member of our Customer Relations team. This is available via our online My Account service **myaccount.mandg.com**. To discuss account information, please ensure you are registered and logged in to My Account.

Secure message

Log in to My Account and contact us by secure message. This service will ensure your personal details are kept safe. We aim to respond to your query within three business days.

Charities

 **Charities Helpline**
0800 917 4472

If you are a charity and have a query regarding your investments within our charities fund range, our Charities Helpline can be contacted from 09:00 to 17:00, Monday to Friday.

 **Email us**
charities@mandg.co.uk

 **Our website**
www.mandg.co.uk/charities

 **Write to us at:**
M&G Investments
M&G Charity Department
PO Box 9038
Chelmsford
CM99 2XF

If you'd like to request a copy of the Important Information for Investors document, a Key Investor Information Document, Costs and charges illustration or a Prospectus, free of charge and in English, please call the **Customer Relations** team free on **0800 390 390**. If you need audio, braille or large print, please call our team and we'll send these to you.

The value of stockmarket investments and the income from them will go down as well as up. This will cause the value of your investment to fall as well as rise and you may get back less than you originally invested.