InvestAcc Platinum

Self-Invested Personal Pension

Platinum SIPP

Application Pack

(for customers with a financial adviser)

www.investaccplatinum.co.uk

Platinum SIPP Application

Please read this document carefully, **remembering to also complete the Supplemental Deed section in ALL cases:**

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If you have any questions about the completion of this form, please contact the Platinum SIPP team on 0345 25 05 609 or platinumsipp@investacc.co.uk.

Sending us your completed application

The completed and signed application should be sent by email to platinumsipp@investacc.co.uk or to InvestAcc Platinum, 5th Floor, 4 Exchange Quay, Salford Quays, Manchester, M5 3EE or delivered in person during office hours.

Emailed applications must be high quality scans (not photographs).

Note that whilst we can establish your SIPP using documents sent to us by email, you may be asked to provide original applications for any investments and some pension transfers (this will depend on the rules of the transferring scheme).

Digital signatures or electronic signatures

You may be able to complete this form and sign it without the need to print it out, if you have the free Adobe Acrobat Reader with the 'fill and sign' option, which allows you to add a signature. Note that this must clearly be your actual signature, not a handwriting font or similar. We reserve the right to refuse applications or to ask for evidence of signature, such as that on a driving license or passport, or to obtain a traditional wet signature.

We may also accept applications signed using DocuSign or Adobe Sign, but only where an FCA regulated financial advice firm has one of these systems and provides the completed documents, accompanied by the DocuSign Certificate of Completion or Adobe Final Audit Report.

This Supplemental Deed is made on the date shown in the testimonium clause at the end of this deed.

Between

(1) PLATINUM (PP) TRUSTEES LIMITED
(company number 3257389)

whose registered office is at Solway House Business Park, Kingstown, Carlisle, CA6 4BY (**"Scheme Trustee"**);

(2) INVESTACC PENSION ADMINISTRATION LIMITED
(company number 7118349)

whose registered office is at Solway House Business Park, Kingstown, Carlisle, CA6 4BY

(the **"Scheme Administrator"**)

(3) The member (**"Member"**) [named below]

Full name (including any middle names)

(4) and; The additional Trustee (**"Additional Trustee"**)

A. This deed is supplemental to a master trust deed between the Scheme Administrator and the Scheme Trustee (as amended from time to time called the **"Master Deed"**) governing a personal pension scheme called the Self-Invested Personal Pension ("Scheme") and adopting rules (as amended from time to time; called the "Rules") to govern the Scheme.

B. The Member is eligible and wishes to become a Member of the Scheme in accordance with its provisions as set out in the Master Deed and the Rules annexed to the Master Deed.

C. The Member and the Scheme Trustee wish to establish and be joint trustees of the Individual SIPP (**"Individual SIPP"**) on the terms set out in this Supplemental Deed. The Scheme Trustee shall hold the assets only to the order of the Scheme Administrator.

D. The Scheme Trustee is the trustee of the Scheme for the time being. The Scheme Administrator is the scheme administrator of the Scheme for the purposes of the Finance Act 2004, for the time being.

Operative Provisions

1. The Member is admitted to membership of the Scheme and is by this Supplemental Deed subject to the following provisions of this clause 1 appointed as joint trustee of his Member Fund in conjunction with the Scheme Trustee (save that any duty and power of the Scheme Trustee to hold assets or otherwise shall be exercised by the Scheme Trustee only to the order of the Scheme Administrator) and for the purposes of all clauses contained in this Supplemental Deed but subject to the following provisions of this clause 1 the term **"Individual SIPP Trustees"** shall mean the Scheme Trustee and the Member. If the Member shall at any time be an undischarged bankrupt or otherwise disqualified from acting as a trustee, the Member by this Supplemental Deed appoints the Additional Trustee (if any) to be joint trustee with the Scheme Trustee of his Member Fund in his place or, in default, appoints the Scheme Trustee to be the sole trustee of his Member Fund. Where the Member is under the age of 18 and one of his parents or legal guardians has entered into this Supplemental Deed on his behalf, that parent or legal guardian shall act on his behalf in respect of all matters referred to in this Supplemental Deed and in the Master Deed and the Rules until the member attains the age of 18, from which time the Member shall act for himself. In the case of a Member who is incapable of managing his own affairs, as determined by the Scheme Administrator in its absolute discretion at any time, the Scheme Trustee may agree to act on his behalf in respect of all matters referred to in this Supplemental Deed and in the Master Deed and the Rules whilst he remains so incapable.

2. The Scheme Administrator hereby appoints the Additional Trustee (if any) as an Individual SIPP Trustee and a death benefit trustee for the purposes in each case of clauses 10 to 17 of this Supplemental Deed only. The Additional Trustee (if any) shall not subject to clause 1 above in any circumstances be entitled or obliged or liable to act as an Individual SIPP Trustee during the Member's lifetime.

3. The Member shall become a member of the Scheme with effect from the date of this Deed and agrees to comply with and observe the provisions of the Master Deed and the Rules annexed to the Master Deed and his arrangement shall be known as the **"[insert name of Member] SIPP"**.

4. The Member confirms that he has been given an opportunity to consider the terms of the Master Deed and the Rules and agrees to pay such fees, charges and expenses to the Scheme Trustee and/or the Scheme Administrator and/or Service Provider on such basis as is determined by the Scheme Administrator and notified to the Member. Any corporate trustee and any trustee (or firm or company in which a trustee is interested) carrying on a profession or business, including in either case the Scheme Trustee, and the Scheme Administrator, and any Service Provider, and any associated company within the same group of companies as the Scheme Administrator (whether or not such associated company qualifies as a Service Provider), may charge for services rendered and may retain commissions and other like payments. The Member agrees to the deduction of such fees, charges and expenses from his Member Fund, including without limitation, the assets of his Individual SIPP.

5. The Member confirms and agrees that the Scheme Administrator and/or Service Provider shall also have power to levy such additional expenses incurred (together with any interest due on the amount of those expenses) in connection with the banking, administration, management, transactions and investment of the Scheme as they may, at their discretion, deem necessary and the Member agrees to the deduction of such expenses from his Member Fund, including, without limitation, the assets of his Individual SIPP.

6. The Member, the Scheme Administrator and the Scheme Trustee declare that the Member's Member Fund together with all the rights and benefits of the Scheme attributable to the Member shall be held on irrevocable trust and subject to and with the benefit of the provisions of the Master Deed, the Rules and this Supplemental Deed save that any duty and power of the Scheme Trustee to hold assets or otherwise shall be exercised by the Scheme Trustee only to the order of the Scheme Administrator.

7. The Individual SIPP Trustees shall act unanimously for the purposes of the provision of any benefits or the investment of any contribution or transfer payments received into the Scheme in respect of the Member. In the event of any dispute arising between the Scheme Administrator (or any person acting to the Scheme Administrator's order) and the Member in the exercise of their powers under this Supplemental Deed or the Master Deed or the Rules, the Scheme Administrator's determination in such matters shall be final and shall bind the Member and the Scheme Trustee accordingly.

8. The Member by this Supplemental Deed acknowledges and confirms that he has no entitlement and consequently cannot require the withdrawal of funds or income from those funds from his Member Fund or from his Individual SIPP to be paid to him otherwise than for the

payment of his benefits in accordance with the provisions of the Rules and such amendments to those Rules from time to time in force.

9. Any lump sum payable under the terms of the Rules as a consequence of the death of the Member shall insofar as the provisions of clauses 10 to 17 do not conflict with the said Rules be held with effect from the date of this Supplemental Deed and dealt with under the terms of clauses 10 to 17.

10. In clauses 10 to 17 the following expressions have where the context admits the following meanings:

10.1. The **"death benefit trustees"** means the Scheme Administrator and the Additional Trustee (if any) or other trustee or trustees (save for the Scheme Trustee) for the time being of the trusts created by this Supplemental Deed after the death of the Member.

10.2. The **"death benefits"** means the lump sum referred to in the Rules and further shall include any and all amounts arising to be dealt with under the Rules (as the case may be).

10.3. The **"trust fund"** means the death benefits and all monies paid pursuant to the death benefits and derived from the death benefits, the accumulation of income from such monies and the investments from time to time representing them.

10.4. The **"specified period"** means the period beginning on the date of the Member's death and enduring for a period no longer than 21 years from the death of the Member (being the perpetuity period applicable to any separate death benefit trust established under clause 11) or such longer period as it may, from time to time, be lawful for such separate death benefit trust to continue.

10.5. The **"vesting day"** means the day on which the specified period expires.

10.6. The **"child"** in relation to the Member has its ordinary meaning and additionally includes his stepchild, a child he alone or with another has legally adopted, a child of his conceived but not yet born and a child to whom in the opinion of the death benefit trustees he stands or would have stood in loco parentis.

10.7. The **"dependants"** has the same meaning as Dependant as defined in the Rules and also includes a person dependant on the deceased Member to the extent of having been reliant on the deceased Member's income to maintain a standard of living which had depended on the deceased's and that person's joint income.

10.8. The **"relatives"** means in relation to the Member:

10.8.1 his or her widow or widower;

10.8.2 any child or remoter issue of the Member an the spouse or widow or widower of any such child or remoter issue;

10.8.3 the father or mother (whether lawful or adoptive) of the Member and the widow or widower of such father and mother;

10.8.4 any person (except the Member) who is the child or remoter issue (whether lawful or adoptive) of such father or mother and the widow or widower of any such person.

10.9. The **"beneficiaries"** has the same meaning as **"Eligible Recipients"** in the Rules.

11. The trust fund and its income shall be held upon such trusts for the benefit of the beneficiaries or any one or more of them exclusive of the others in such shares and proportions and subject to such terms and limitations and with and subject to provisions for maintenance, education, advancement or benefit or for accumulation of income during minority as the death benefit trustees shall appoint from time to time during the specified period and without infringing the rule against perpetuities.

12. In default of and subject to any appointment under clause 11, the income of the trust fund shall be held upon trust to allocate it to such one or more of the persons other than the Member as the death benefit trustees shall in their absolute discretion determine.

13. In default of and subject to any appointment under clause 11, the whole of the trust fund shall be held on the vesting day for such of the beneficiaries who are individuals then living or any one or more of them in such shares as the death benefit trustees shall prior to or on the vesting day determine and in default of such determination for such of the beneficiaries who are individuals then living in equal shares absolutely.

14. The death benefit trustees shall during the specified period have the following additional powers:

14.1. power to allow the investments at the time subject to the trusts under these clauses 10 to 17 to remain unsold or in its actual state of investment so long as the death benefit trustees may think fit and at any time or times to sell, call in or convert into money such investments or any part of them;

14.2. power to change or vary any investments for the time being subject to the trusts of these clauses 10 to 17 for others authorised by this Supplemental Deed or by law;

14.3. power to invest any money available for investment under the trusts of these clauses 10 to 17 in any manner permitted by law from time to time including in the purchase of, or of an interest upon security, of such stocks, funds, securities, land of any tenure or chattels or in any trade or other investment or asset of whatever nature and wherever situated and whether involving liabilities or not and whether income producing or not or upon such personal credit with or without security as the death benefit trustees shall in their absolute discretion think fit, to the intent that the death benefit trustees shall have the same powers in all respects as if they were a sole beneficial absolute owner;

14.4. power to appropriate any investment from time to time subject to the trusts of these clauses 10 to 17 in its actual state of investment in or towards the satisfaction of the beneficial interest of any person under these clauses 10 to 17;

14.5. power to pay to the parents or either parent or any guardian of any minor any sum of income intended to be applied for the maintenance or education or benefit of that minor or any sum of capital intended to be applied for the advancement or benefit of that minor so that the receipt of such parent or parents or guardian shall be a complete discharge to the death benefit trustees, the Scheme Administrator and the Scheme Trustee;

14.6. power to exercise the powers contained in:

14.6.1 section 31 of the Trustee Act 1925 as if the words "may in all the circumstances be reasonable" had been omitted from paragraph (i) of sub-section (1) thereof and in substitution there had been inserted the words "the trustees may in their absolute discretion think fit" and as if the proviso at the end of subsection (1) had been omitted;

14.6.2 section 32 of the Trustees Act 1925 as if the words "one half of" were omitted from proviso (a) to subsection (1); and

14.7. power to delegate to any persons or bodies corporate (including one or more of themselves) for any period and in

any manner and upon any terms the execution or exercise of any of the trusts, powers and discretions imposed or conferred on them by this Supplemental Deed or by law.

15. In the professed execution of the trusts, powers and discretions under this Supplemental Deed, no death benefit trustee, Individual SIPP Trustee or the Scheme Trustee shall be liable for any loss to the trust fund or to the Individual SIPP arising by reason of any improper investment made in good faith or the negligence or fraud of any agent employed by him or by any other death benefit trustee under these clauses 10 to 17 or Individual SIPP Trustee under this Supplemental Deed, although the employment of such agent was not strictly necessary or expedient or by reason of any mistake or omissions made in good faith by any death benefit trustee or the Scheme Trustee under these clauses 10 to 17 or Individual SIPP Trustee under this Supplemental Deed or by reason of any other matter or thing except wilful and individual fraud or wrongdoing on the part of the death benefit trustee or Individual SIPP Trustee who is sought to be made so liable and except, in the case of the Scheme Trustee, the Scheme Administrator or any professional trustee, negligence.

16. Any beneficiary will be entitled to receive a benefit under these trusts notwithstanding that he may from time to time be a trustee or a director, employee or member of a body corporate which is a trustee for the time being.

17. The death benefit trustees shall declare and establish such separate trusts or sub-trusts or, where deemed appropriate recognise existing separate trusts, to which they may transfer all or any part of the death benefits for the benefit of such of the beneficiaries as they in their sole discretion shall think fit and may appoint such persons to be trustees of those trusts or sub-trusts and impose such terms and obligations in those trusts or sub-trusts as they in their absolute discretion shall decide.

18. The Individual SIPP Trustees of two or more Member Funds may on specific written instructions from the relevant Members authorise the purchase of assets across those Member Funds or jointly with one or more Group SIPPs, such investments to be held by the Scheme Trustee as set out in clause 20 and Members as the trustees of any relevant Group SIPPs.

19. The following provisions shall apply to each Individual SIPP:

19.1. the Individual SIPP Trustees solely or jointly for or in respect of one or more Member Funds or jointly with one or more Group SIPPs may borrow money for any purpose which is permitted by law, including to pay benefits under the Individual SIPP or Group SIPP or to acquire any other assets, and may give security over any such assets so acquired on such terms as they think fit upon a direction and with the written consent of the Member or Members concerned. The Scheme Administrator, for or in respect of one or more Member Funds, may borrow monies or may give security over any assets of those Member Funds on such terms as it may think fit without the written consent of the Member or Members concerned, where such borrowing or giving of security is, in the reasonable opinion of the Scheme Administrator, necessary for reasons of liquidity, in order that benefits may be paid from the Scheme. The Scheme Administrator authorises the Scheme Trustee to act on its behalf in relation to any borrowing and to give security over assets of the Member's Member Fund, albeit only to the order of the Scheme Administrator. Any third-party transacting or dealing with the Scheme Trustee in respect of such borrowings shall be entitled to assume and to act upon the assumption that the Scheme Trustee is acting to the order of the Scheme Administrator;

19.2. if permitted by the Scheme Administrator the Individual SIPP Trustees may make loans either secured or unsecured upon such terms as they think fit, other than loans to any Member or any Connected Person;

19.3. the Scheme Trustee (acting to the order of the Scheme Administrator) shall be the sole signatory on the bank account in respect of the Individual SIPP; and

19.4. each Member and the Additional Trustee, if any, by this Supplemental Deed irrevocably appoints the Scheme Administrator for the time being to be his attorney with power in his name and on his behalf and as his act and deed or otherwise to sign any document in respect of any asset or investment of or relating to his Individual SIPP, and to sign cheques and alter bank mandates, where it is in the opinion of the Scheme Administrator expedient or necessary for the Scheme Administrator to act in order to either:

19.4.1 to ensure that the continued status of the Scheme as a Registered Scheme is to be maintained or retained; or

19.4.2 to pay the professional fees of the Scheme Administrator and any Service Provider;

19.4.3 to pay any Tax liability from the relevant Member Fund; or

19.4.4 to pay any fees, charges and expenses incurred as a result of the default of the Member.

20. Any assets vested in or otherwise under the control of the Scheme Administrator whether or not the Scheme Administrator is the sole administrator of the Member's Fund, shall be held by and registered in the name of the Scheme Trustee to the order of the Scheme Administrator. Any third party transacting or dealing with the Scheme Trustee as legal owner of such assets shall be entitled to assume and to act upon the assumption that the Scheme Trustee is acting to the order of the Scheme Administrator.

21. The Scheme Administrator, the Scheme Trustee and any Service Provider (whichever may be applicable) may deduct from any payment made under the Individual SIPP a sum equal to any Tax which becomes payable as a result of that payment. Such payment of Tax shall, at the option of the Scheme Administrator or such Service Provider (whichever may be applicable) be made out of the Individual SIPP or Member Fund under which it rightly falls due.

22. A resolution in writing signed in respect of the Individual SIPP by an authorised signatory of the Scheme Trustee and the other Individual SIPP Trustees in respect of whose Individual SIPP the resolution applies shall be as valid and effective as if it had been passed at a meeting of the Individual SIPP Trustees in respect of the Individual SIPP concerned duly convened and held and any such resolution may consist of one or more documents in similar form each signed by one or more of the Scheme Trustee and the other Individual SIPP Trustees in respect of the Individual SIPP to which the resolution applies.

23. The Individual SIPP Trustees may with the prior written consent of the Scheme Administrator employ agents to transact any business regarding the Individual SIPP including the payment of benefits. Any valid receipt given to an agent acting under this clause shall be a good and sufficient discharge to the Scheme Administrator and any Service Provider and the Individual SIPP. Any person dealing with an agent appointed under this clause shall, on production of the Scheme Trustee's and the Member's written authority for the agent so to act, be entitled to assume (unless he has express written notice of the revocation of that authority) that the authority remains unrevoked.

24. During the Member's lifetime, the Member has the power by deed to appoint a new trustee or new trustees in place of or additional to the Additional Trustee (if any) or a new trustee or new trustees of any settlement expressed to be supplemental or made by reference to this Supplemental Deed and/or to remove the Additional Trustee or (if any) the trustees appointed additional to the Additional Trustee.

25. The Individual SIPP Trustees (during the Member's lifetime), or the Scheme Administrator and the Additional Trustee (if any) (after the Member's death) shall have the power from time to time or at any time by deed or deeds to add to or alter or modify all or any of the trust, powers or provisions of this Supplemental Deed.

26. The Scheme Administrator, the Scheme Trustee and the Additional Trustee (if any) shall be entitled to all the indemnities conferred on trustees by law. The Scheme Administrator, the Scheme Trustee,

the Provider and the Additional Trustee (if any), and any associated company within the same group of companies as the Scheme Administrator shall not be liable for any acts or omissions not due to their own deliberate bad faith or, in the case of the Scheme Trustee, Scheme Administrator or any professional trustee, its own negligence. Each Member in respect of whose Member Fund there has been a loss shall keep the Scheme Administrator, the Scheme Trustee, the Provider, the Additional Trustee (if any) and any such associated company indemnified against the consequences of the exercise of all the Scheme Administrator's, the Scheme Trustee's, the Provider's, the Additional Trustee's and any associated company's duties, powers and discretions (if any) except to the extent attributable to knowing and deliberate bad faith on the part of the Scheme Administrator, the Scheme Trustee, the Provider, any such associated company or the Additional Trustee as the case may be or, in the case of the Scheme Trustee, the Scheme Administrator or any professional trustee, its own negligence and the Scheme Administrator, the Scheme Trustee, the Provider and the Additional Trustee shall be indemnified to the same extent from the assets of the Member Fund (including for the avoidance of doubt the assets of the Individual SIPP). In this clause the words **"Scheme Trustee"**, "Scheme Administrator", **"Additional Trustee"**, **"associated company"** and **"Provider"** shall include every trustee, administrator, provider of services and provider for the time being of the Scheme and of each Individual SIPP and every director, employee or member of a corporate trustee of the Scheme and of each Individual SIPP, of the Scheme Administrator, of any service provider or of each Individual SIPP and of the Provider.

27. The Individual SIPP Trustees of one or more Individual SIPPs may in their absolute discretion authorise the purchase of assets across those Individual SIPPs solely or jointly in conjunction with the trustees of one or more Group SIPPs, such investments to be held jointly by the respective trustees of those Individual SIPPs and/or Group SIPPs.

28. The Members of one or more Individual SIPPs may at any time by election notified in writing to the Scheme Administrator, subject to the written consent of the Scheme Administrator, convert his Member Fund or Member Funds from the Individual SIPP or SIPPs into one or more Group SIPPs or vice versa.

29. The Individual SIPP Trustees of one or more Individual SIPPs may decide to convert those Individual SIPPs into one or more Group SIPPs on such terms as they and the relevant trustees of the relevant Group SIPPs may agree.

30. The Member of an Individual SIPP may at any time be concurrently a Member of a Group SIPP governed by the Supplemental Deed set out in schedule 3 to the Master Deed as well as being a Member of the Individual SIPP governed by this Supplemental Deed.

31. For the purposes of construing this Deed:

31.1. other than those expressions referred to in clauses 10 to 17 of this Supplemental Deed or as otherwise indicated the defined terms in this Supplemental Deed shall have the same meanings given to them in the Master Deed and the Rules;

31.2. pronouns and adjectival pronouns denoting the masculine gender shall be construed as including the feminine;

31.3. words in the singular shall be constructed as including the plural and words in the plural as including the singular;

31.4. references to any enactment include references to that enactment as amended or extended or re-enacted by or under any other enactment.

IN WITNESS of which this Deed has been executed by the parties and is intended to be and is

delivered on the _____ day of _____

by _____

SIGNED as a deed by the **Member** (or his attorney or other duly appointed legal representative) in the presence of the witness named below and delivered:

Member signature (or attorney or other legal representative if applicable)

Witness signature

Full name

Address

Occupation

SIGNED as a deed by the **Additional Trustee** in the presence of the witness named below and delivered:

Additional trustee signature

Full name

Address

Occupation

For Office Use Only

EXECUTED as a deed by
Platinum (PP) Trustees Limited by:

Director/Authorised signatory

Director/Secretary/Authorised signatory

EXECUTED as a deed by
InvestAcc Pension Administration Limited by:

Director/Authorised signatory

Director/Secretary/Authorised signatory

The Member shall become a Member of the Scheme with effect from the _____ day of _____

and agrees to comply with and observe the Provision of the Master Deed and the Rules annexed to the Master Deed and his arrangement shall be known as the

_____ **SIPP**

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Application Form

I confirm I have read the Platinum SIPP Key Features, Platinum SIPP Terms & Conditions and Platinum SIPP Schedule of Fees.

Section A - Personal information

The information supplied will be held in the strictest confidence and is subject to the provisions of our privacy policy.

Gender: ◯ Male ◯ Female

Title	First name and middle name(s)
Surname	
Home phone number	Mobile phone number
Email address	
Date of birth	Occupation
Nationality	Country of birth
Expected pension age (between 55 and 75)*	Marital status
National insurance number	Spouse's / Civil partner's date of birth

*The normal minimum pension age increases from 55 to 57 on 6 April 2028.

Residency status

Please indicate the country in which you are currently resident (**tick one only**):

◯ England
◯ Scotland
◯ Wales
◯ Northern Ireland

Note that you must be UK resident when you make this application.

Current address

1st line of address		
2nd line of address		
City	County	Postcode

Time at this address: ☐☐ Years ☐☐ Months

Previous address

Please complete if you have lived at your current address for less than 3 years:

1st line of previous address		
2nd line of previous address		
City	County	Postcode

Time at this address: ☐☐ Years ☐☐ Months

Status declaration

Please tick ONE of the following which best indicates your current status:

- ○ Employed
- ○ In Full Time Education
- ○ Self Employed
- ○ Child under 16
- ○ Unemployed
- ○ Retired / Pensioner
- ○ Caring for one or more children under 16
- ○ Caring for person aged 16 years or over
- ○ Other

If Other, please specify:
Estimate of relevant UK earnings in the current tax year: £

Legal Guardian details

Please only complete this if you are making this application on behalf of someone else, such as a child.

Name		
1st line of address		
2nd line of address		
City	County	Postcode
Date of birth	Relationship to applicant	

Employer or self-employment information

Please give the following information which is required by HMRC.

Name of employer or trading name		
1st line of employer address		
2nd line of employer address		
City	County	Postcode
Business telephone number		

Section B - Financial adviser information

Financial adviser details

Before applying we strongly recommend you seek financial advice from an adviser who is authorised by the Financial Conduct Authority (FCA). InvestAcc does not provide advice of any kind.

Have you received financial advice specifically to assess the suitability of this SIPP and the investments within it?

◯ Yes ◯ No

If **'No'**, please provide the information requested in the box below and then move on to Section C:

Why are you establishing this SIPP and how did you choose this SIPP product?

If **'Yes'**, please provide details of the firm which provided the advice:

Financial adviser firm name		
FCA number (principal firm)	FCA number (appointed representative)	
Individual adviser name	FCA number (individual adviser)	
1st line of address		
2nd line of address		
City	County	Postcode
Telephone number	Fax number	
Email address		

By submitting this application form to us, the financial adviser firm above confirms acceptance of our current intermediary terms of business, available on our website: www.investaccplatinum.co.uk/terms-of-business-for-intermediaries

Important - if you are paying your adviser directly, or if your adviser is only to be paid from the underlying investments (from the investment products or investment managers) you can move onto Section C of this form. In all other cases, please complete the following questions.

Do you want us to pay fees to the above adviser, from your SIPP funds?

◯ Yes ◯ No

If **'Yes'**, please complete details of any initial adviser fees, completing **EITHER** Option 1 or Option 2 below, if applicable.

Should VAT be added to the fees below? ◯ Yes ◯ No

Initial adviser fees

Option 1: a simple fee for all monies received into your SIPP:

Please enter the initial adviser fee £ Fixed Fee **OR** %

Option 2 - where different levels of fees apply to different monies received into your SIPP (enter figures as either monetary amounts or percentages, as applicable):

Transaction	**Enter the initial adviser fees expressed as a monetary amount** (if applicable)	**Enter the initial adviser fees expressed as a percentage** (if applicable)
Establishing the arrangement	£	%
Transfer 1	£	%
Transfer 2	£	%
Transfer 3	£	%
Transfer 4	£	%
Contributions	£	%
Total of all fixed amounts (if £)	£	

On-going adviser fees

Please complete details of any ongoing adviser fees, if applicable.

Either

£ _____ paid each: ◯ Month ◯ Quarter ◯ Year

Start date for regular fixed payments:

or

_____ % of the value of my SIPP each year

To be completed by your financial adviser: Please make financial adviser fee payments by electronic bank transfer to the following account until further notice. In the case of Appointed Representative firms, this account must be for the Principal Firm unless we are given written confirmation that the Principal Firm authorises us to make payment direct to an Appointed Representative. If no details are given below, we will use account details previously advised to us, or we will issue fee payments by cheque.

How do you wish us to settle financial adviser fees?

Initial fees: ◯ invoice ◯ automatically

Ongoing fees: ◯ invoice ◯ automatically**

Bank name		
1st line of address		
2nd line of address		
City	County	Postcode

Account name	
Account number	Sort code
Payment reference (e.g. your client or agency reference)	

Note: If you select the 'invoice' option, fees will be paid upon receipt of an invoice on your financial adviser's headed paper stating a monetary amount. The invoice is to be addressed to Platinum SIPP followed by the member(s) name(s). Any number of invoices can be submitted during a plan year, provided the total yearly fee shown above for ongoing advice is not exceeded in any plan year.

**If you select the 'automatic' option, fees will be paid to the above-named adviser's firm without the need for an invoice. For ongoing adviser fees which are percentage based, payments will be made once per year, on or around the plan anniversary date. If percentage-based payments are required more frequently, you will need to select the 'invoice' option above. Any ongoing adviser fees which are fixed monetary amounts will be paid monthly, quarterly or yearly, from the start date indicated above.

Adviser fee payments cannot be made until the expiration of any applicable cancellation rights or 'cooling off' period. Payments of adviser fees will be made under the reference number you have chosen above, please choose a reference which allows your firm to identify receipt.

Section C - Contributions

If you or your employer wish to make regular contributions, you will receive instructions on how to do this after your SIPP bank account has been opened. Note that we do not offer a Direct Debit facility.

If you are paying a contribution by cheque, this must be payable to: **'Platinum (PP) Trustees Limited re: [Customer name]'**

Where applicable, InvestAcc will reclaim tax relief at the relevant rate on personal contributions made before you reach age 75. Please note that the value of the tax reclaimed can only be invested once it has been received in your designated SIPP bank account. You can see details of how long it takes to get the tax relief here: www.investaccplatinum.co.uk/tax-relief-calendar. If you are eligible for additional tax relief, for example at the higher rate, you must reclaim the extra amount yourself through your self-assessment tax return or by contacting HMRC directly.

Single contributions:

Employer single contribution (insert **gross** amount) £

Personal single contribution (insert **net** amount) £

If you or your employer are making a single contribution, please indicate the payment method:

Employer contribution ◯ Bank transfer ◯ Cheque

Personal contribution ◯ Bank transfer ◯ Cheque

Regular contributions:

Employer (insert **gross** amount)

£	Start Date	End Date	Frequency: ◯ Monthly ◯ Quarterly ◯ Yearly

Personal (insert **net** amount)

£	Start Date	End Date	Frequency: ◯ Monthly ◯ Quarterly ◯ Yearly

If you or your employer are making regular contributions, are they to increase with your salary?

◯ Yes ◯ No

Is your employer deducting contributions from your salary and paying them to your SIPP, on your behalf?

◯ Yes ◯ No

Are these contributions being paid to your SIPP as a result of you opting out of your employer's workplace pension scheme?

◯ Yes ◯ No

Employer declaration

(To be completed if your employer is making contribution payments or deducting them from your salary and paying them to your SIPP).

The employer agrees to pay the above contributions until further notice, or until the end date where applicable, and will notify InvestAcc of any change and provide a new employer contributions form.

The employer has a duty to pay employee contributions to InvestAcc by the 'payment due date'. This is the 19th of the month following the date of the deduction from pay. For example, a contribution deducted from pay on 8th June must be received by us no later than 19th July. InvestAcc has a duty to report the late payment of any contribution that is of material significance to The Pensions Regulator.

Employers are obliged by The Pensions Regulator to provide a new employer contributions form, for any amendments to contributions.

I am an authorised signatory for the employer noted in Section A of this form and I agree with the above statements and confirm the employer and contribution details on this form are correct.

Signature for and on behalf of employer	Print name	DD/MM/YYYY

Section D - Initial investment instructions

Please provide instructions about the investments you would like to make with this SIPP:

Type	Tick if 'Yes'	Firm / Product Name	Amount £	Application Forms
Designated SIPP Bank Account	See note below			See note below
External Bank Account	◯			◯ Enclosed
Discretionary Investment Manager (DIM or DFM)	◯			◯ Enclosed
General Investment Account	◯			◯ Enclosed
Trustee Investment Plan	◯			◯ Enclosed
Share Dealing Account	◯			◯ Enclosed
Commercial Property / Land*	◯			◯ Enclosed
Structured Product	◯			◯ Enclosed
Gold Bullion	◯			◯ Enclosed
Other	◯			◯ Enclosed

**If you are investing in Commercial Property / Land please complete a Platinum SIPP Property and Land Questionnaire for each investment.*

If you are paying personal contributions to your SIPP, do these instructions cover the tax relief too?

◯ Yes ◯ No (if 'no', the tax relief will remain in the designated SIPP bank account until otherwise instructed).

IMPORTANT NOTE

You must send us applications for any of the investments above, except for the designated Bank Account which we will automatically open with our preferred bankers. All cash will be held in the designated Bank Account until we receive your investment instructions and completed investment applications. If you require further space, please attach a separate sheet.

We may need to contact you to confirm the investment amount(s) as the value of funds being transferred to your SIPP can fluctuate and may be insufficient to cover the amounts noted above.

Section E - Nomination of beneficiaries

I wish the trustees to consider payments of any death benefits to the beneficiaries and in the proportions set out below. I understand that this nomination is only an expression of my wishes, and the trustees will have absolute discretion as to beneficiaries and to the proportion of benefits paid to each beneficiary unless otherwise provided by law. I understand that I may change this nomination at any time and completion of beneficiary details below is not binding.

Name of Beneficiary	Relationship	% of Benefit
Name of Beneficiary 1	Relationship	% of Benefit
Name of Beneficiary 2	Relationship	% of Benefit
Name of Beneficiary 3	Relationship	% of Benefit
Name of Beneficiary 4	Relationship	% of Benefit
Name of Beneficiary 5	Relationship	% of Benefit

If the above instructions do not fully reflect your wishes, then you can download and complete a more tailored Platinum SIPP Nomination of Beneficiaries form which is available on our website.

Section F - Proof of identity and residency

We will only accept applications from UK resident individuals who are living in the UK at the time of application. We cannot accept applications from anyone who habitually lives outside the UK.

In line with Anti Money Laundering Regulations 2017 we are required to undertake due diligence on all our members to confirm their identity. We use electronic Anti Money Laundering checks to establish your identity and residence; we may need to ask you for further evidence of your identity and residential address which may delay acceptance of your application and carrying out your investment instructions.

Section G - Data protection and privacy

Whether or not you become a customer, all the information held by InvestAcc about you including transactional data, may be shared with and used by the group of companies to which InvestAcc belongs, associated companies, service providers or agents who may be located in other countries. InvestAcc will ensure that this information is only used for the purposes of your membership of the Platinum SIPP and that it is given the levels of protection as required under the UK Data Protection Act 2018 and as applicable the General Data Protection Regulation (GDPR) with effect from 25 May 2018.

Before InvestAcc establishes your SIPP, we may make searches at credit references agencies who will supply us with information including information from the electoral register, for the purpose of verifying your identity. Scoring methods may be used to verify your identity. The credit reference agencies will record details of the search whether or not the application proceeds, this is not a credit check and will not be seen or used by lenders to assess your ability to obtain credit.

If you give false or inaccurate information and fraud is identified, details will be sent to fraud prevention agencies by InvestAcc. Law enforcement agencies may access and use this information. InvestAcc and other organisations may search and use these records to prevent fraud and money laundering, for example:

- To help make decisions about credit and credit related services.
- Insurance proposals and claims and all types of facilities.
- To manage accounts and facilities (including tracing debtors) and recovering debt.
- To help make decisions about job applicants and employees.

InvestAcc and other organisations may search and use from other countries the information recorded at fraud prevention agencies. Further information on the credit reference agencies and fraud prevention agencies that you use is available by contacting us.

InvestAcc may also give essential information about your SIPP to others if it is necessary to run the SIPP, and for regulatory purposes information about you will be kept after your account is closed. You have the right to see certain records we hold about you and information explaining your rights is available at www.investaccplatinum.co.uk/privacy or by post from:

InvestAcc Platinum
5th Floor, 4 Exchange Quay
Salford Quays
Manchester
M5 3EE

Section H - Customer declaration

I apply to InvestAcc Pension Administration Limited (InvestAcc) for membership of the Platinum SIPP which is operated under The Self Invested Personal Pension.

a) I agree to be bound by the rules of The Self Invested Personal Pension (the Scheme).

b) I acknowledge and accept the Platinum SIPP Terms and Conditions and have read and understood the Platinum SIPP Key Features and agree to the charges detailed in the Platinum SIPP Schedule of Fees.

c) I confirm that to the best of my knowledge and belief the particulars given on this application form are correct and complete.

d) I undertake to tell InvestAcc in writing within 30 days if:
- There is any change in my residency status.
- There is any change in my name or permanent residential address.

e) If contributions are to be paid to my SIPP, I confirm I am under age 75 and I am a relevant UK individual.
An individual is a relevant UK individual for a tax year if:
- The individual has **relevant UK earnings** chargeable to income tax for that tax year, **or**
- The individual is resident in the United Kingdom at some time during that tax year, **or**
- The individual was resident in the UK at some time during the five tax years immediately before the tax year in question and was also resident in the UK when they joined the pension scheme, **or**
- The individual has for that tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003), **or**
- The individual is the spouse or civil partner of an individual who has for the tax year general earnings from overseas Crown employment subject to UK tax (as defined by section 28 of the Income Tax (Earnings and Pensions) Act 2003).

For relevant UK individuals who do not have relevant UK earnings, the maximum contribution is the 'basic amount' (currently £3,600). Relevant UK earnings means:
- Employment income such as salary, wages, bonus, overtime, commission providing it is chargeable to tax under Section 7(2) ITEPA 2003.
- Income chargeable under Part 2 ITTOIA 2005, that is income derived from the carrying on or exercise of a trade, profession or vocation (whether individually or as a partner acting personally in a partnership).
- Income arising from patent rights and treated as earned income under section 833 (5B) ICTA 1988.
- General earnings from an overseas Crown employment which are subject to tax in accordance with section 28 of ITEPA 2003.

Where relevant UK earnings are not taxable in the United Kingdom due to section 788 of ICTA 1988 (double taxation agreements), those earnings are not regarded as chargeable to income tax and so will not count towards the annual limit for relief.

f) I understand that this application determines whether my contributions are eligible for tax relief at source at the relevant rate.

g) I agree that the total contributions to any registered pension schemes in respect of which I am entitled to tax relief will not exceed the higher of:
- The basic amount, **or**
- My relevant UK earnings for that tax year.

h) If I am no longer entitled to tax relief on my contributions I will undertake to tell InvestAcc in writing no later than:
- 5th April in the year of assessment in which this occurs, **or**
- Within 30 days of this change.

i) I understand if I have appointed a financial adviser, InvestAcc will normally send correspondence to my appointed financial adviser unless I have requested otherwise.

j) I request the issue of arrangements under the Scheme, each of which is held as a separate trust fund, distinct from other arrangements under the Scheme. I understand that the details of the arrangements that will be issued in respect of this application are available on request.

k) I understand that the value of this plan may only be applied to provide benefits at the time I take retirement benefits or upon my death and that InvestAcc will provide the appropriate benefits as required.

l) I hereby give authority for InvestAcc to accept investment and disinvestment instructions from my appointed financial adviser.

m) I hereby request InvestAcc to appoint any investment manager nominated by me but fully understand and agree:
- That I am solely responsible for all decisions relating to the purchase, retention and sale of the investments forming part of the Platinum SIPP.
- I shall not hold InvestAcc responsible for any claim in respect of such decisions.
- That InvestAcc has not carried out and shall not in future carry out any review of any nominated investment manager's financial status or their investment and/or risk strategies. I am, or my financial adviser is, responsible for checking these matters on my behalf and ensuring that the investment manager is suitable for my investment objectives.

n) I understand InvestAcc requires investment instructions to be made in writing, from me or my financial adviser.
o) I understand that InvestAcc will open and maintain a designated account with its preferred bank and that some or all of my SIPP funds may be held in a non-interest bearing pooled trustee account for expediency, where InvestAcc is aware of an impending investment transaction or benefit payment.
p) I confirm that I have not been convicted of an offence involving dishonesty or deception. I am not an undischarged bankrupt. I have not made an arrangement with creditors which remains undischarged. I am not disqualified as a company director.
q) I understand that there will be a fee for this application in line with the latest Platinum SIPP Terms and Conditions and Platinum SIPP Fee Schedule.

Applicant signature	Date

Section I - SIPP cancellation rights

When you set up your SIPP, you will have the right to cancel your plan within 30 calendar days of us accepting your application. Within this period, we will invest your funds in accordance with your written instructions; however, should you exercise your right to cancel then you may not get back the full amount invested due to market movements, transaction costs and any applicable taxes. You will be sent details of your right to cancel once your SIPP has been established along with the steps you will need to take to cancel the SIPP.

Note that we will not allow you to withdraw funds from your SIPP or make an investment in commercial property or land during the cancellation period unless you waive your right to cancel the plan.

If you wish to waive your right to this 30-day cancellation period and take your benefits and/or make commercial property or land investments immediately you can complete the following waiver:

I would like to waive my right to this 30-day cancellation period. I fully understand the implications of this, including the fact that once I have waived my right to this cancellation period, I will no longer be able to have any contributions detailed in this form refunded.

Applicant signature	Date

Our SIPP products are offered without advice of any kind. A SIPP may not be suitable for all investors. If in doubt you should consult an authorised financial adviser.
InvestAcc Pension Administration Limited is the operator and scheme administrator and is responsible for the maintenance and running of the scheme.

The levels of and bases of taxation can change. The value to an investor of any tax benefits will depend on that investor's tax position. Investors should consult their own tax advisers regarding any applicable tax consequence.

InvestAcc Pension Administration Limited is authorised and regulated by the Financial Conduct Authority.
InvestAcc Pension Administration Limited is registered in England and Wales, Company number 7118349.

Transfer Request 1 (please complete for each transfer into your new SIPP)

The Platinum SIPP is operated under The Self Invested Personal Pension, a registered pension scheme for the purpose of Part 4 of the Finance Act 2004 (formerly an approved personal pension scheme under Chapter IV of part XIV of ICTA 1988) under Pension Scheme Tax Reference 00605752RV. InvestAcc is not an annuity provider, and the scheme does not provide benefits in the form of a scheme pension. We do not accept transfers from overseas pension schemes.

Title	Forename(s)
Surname	

I wish to transfer my entitlement to benefits from the following pension scheme to The Self Invested Personal Pension administered by InvestAcc Pension Administration Limited (InvestAcc).

Transferring scheme details

Full name of transferring provider	
Full name of transferring scheme (if known)	
Account or plan number	Pension scheme tax reference number (if known)
Address of transferring scheme	
	Postcode
Contact name (if known)	

Approximate value of uncrystallised arrangements to be transferred: £

Does this represent the full value of the plan?

◯ Yes ◯ No

Approximate value of crystallised arrangements to be transferred: £

Does this represent the full value of the plan?

◯ Yes ◯ No

Please indicate the status of the sums and assets being transferred (you must select one option):

◯ Already entirely in drawdown
◯ Already partially in drawdown
◯ Not in drawdown

Is this transfer taking place, at least in part, to start taking pension benefits?

◯ Yes ◯ No

Is the current plan subject to any existing or proposed trustee in bankruptcy orders, or earmarking or pension sharing orders, or other receiving orders? If yes, please provide details and attach a copy.

◯ Yes ◯ No

Have you received advice regarding this transfer from the FCA regulated financial adviser named in Section B of this form?

◯ Yes ◯ No

Does the transfer include any safeguarded benefits such as guarantees, defined benefits or derive from a cash balance arrangement?

◯ Yes ◯ No

(if **'Yes'**, we cannot accept the transfer unless you have received financial advice which positively recommends this transfer)

Are any of the assets being transferred in-specie?

◯ Yes ◯ No

If **'Yes'**, please complete the information requested below. If a property or land is to be transferred in-specie, please also complete our Platinum SIPP Property & Land Questionnaire for In-Specie Transfers.

Please confirm details of the investments you wish to transfer on an in-specie basis (in other words, those holdings which you wish to transfer between pension schemes, without selling them):

Name of Investment	Type of Investment	Provider	Reference Number	To be transferred in-specie?
				◯ Yes ◯ No
				◯ Yes ◯ No
				◯ Yes ◯ No
				◯ Yes ◯ No

If there is insufficient room to provide all the information on this page, then please send extra pages or a letter confirming details. **You should include all types of investment that you wish to be transferred on an in-specie basis, including funds, shares, bank accounts, properties, insurance policies, stockbroker accounts etc. Note that you will need to approach the providers of the above investments to request the appropriate paperwork to re-register these investments.**

Member's declaration

I hereby consent to InvestAcc requesting the transfer of my entitlement to benefits from the above named scheme, and for InvestAcc to obtain relevant details from this scheme.

I understand any enhanced protection will be lost if the transfer is not a permitted transfer, as defined by legislation.

I understand that any entitlement to take lump sum rights in excess of 25% may only be retained on transfer provided the transfer is part of a block transfer as defined by legislation. However, I understand that if this lump sum figure is over £375,000 and I have enhanced or primary protection the lump sum on these certificates will take precedence.

I understand that any low retirement age may only be retained on transfer if it is part of a block transfer as defined by legislation.

I understand that InvestAcc will not pay any benefits or invest the funds that are transferred until all relevant transfer information has been received. I understand that funds will be held in a designated bank account, in the absence of written investment instructions from me or my financial adviser.

I authorise, instruct and apply to the current provider to transfer sums and assets from the plan(s) as listed in the appropriate section of this application directly to the receiving scheme and to provide any instructions and/or discharge required by any relevant third party to do so.

I authorise InvestAcc, the current provider, any contributing employer, and any financial adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to the receiving scheme.

I accept that in order to comply with regulatory obligations, InvestAcc and the current provider named in this application may need to verify my identity and residential address and may use credit reference agency searches and ask for my documents to verify my identity and address.

Until this application is accepted and complete, InvestAcc's responsibility is limited to the return of the total payment(s) to the current provider(s).

When payment is made to the receiving scheme as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in the appropriate section of this application where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

I confirm that I have provided only true and accurate information in applying for this transfer. I understand that InvestAcc and the current provider cannot accept responsibility, and are not liable, for any losses resulting from untrue, incorrect or misleading information that I provide, or from any failure on my part to comply with any aspect of this application.

I have read any information provided or made available to me by InvestAcc in connection with this transfer and have considered any benefits or options I may lose as a result of this transfer.

I have read guidance from the Financial Conduct Authority or the Pensions Regulator on the risks and warning signs of pension scams before making this application.

I understand that there will be a fee for this transfer in line with the latest Platinum SIPP Terms and Conditions and Platinum SIPP Fee Schedule.

Applicant signature	Date

Cancellation rights applicable to this transfer

You will have the right to cancel this transfer within 30 calendar days. Within this period InvestAcc will invest your funds in accordance with your written instructions; however, should you exercise your right to cancel then you may not get back the full amount invested due to market movements, transaction costs and any applicable taxes.

We will write to you to confirm your right to cancel this transfer along with the steps you will need to take to cancel it.

If you do decide to cancel this transfer, there is no guarantee that the transferring pension scheme will accept a return of money; if this is the case then you will need to nominate an alternative pension scheme to receive this transfer.

Financial adviser declaration - Transfer 1

I confirm I am a UK authorised financial adviser and I have provided regulated advice on the transfer detailed on pages 19, 20 and 21 of this form.

◯ Yes ◯ No

If 'Yes', does the transfer include safeguarded benefits?

◯ Yes ◯ No

If 'Yes', I have provided a positive personal recommendation to transfer the safeguarded benefits to this SIPP?

◯ Yes ◯ No (if 'no', this transfer cannot proceed)

Adviser signature	Date

Name (individual adviser)
FCA authorised firm name
FCA authorisation number (firm)

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Transfer Request 2 (please complete for each transfer into your new SIPP)

The Platinum SIPP is operated under The Self Invested Personal Pension, a registered pension scheme for the purpose of Part 4 of the Finance Act 2004 (formerly an approved personal pension scheme under Chapter IV of part XIV of ICTA 1988) under Pension Scheme Tax Reference 00605752RV. InvestAcc is not an annuity provider, and the scheme does not provide benefits in the form of a scheme pension. We do not accept transfers from overseas pension schemes.

Title	Forename(s)
Surname	

I wish to transfer my entitlement to benefits from the following pension scheme to The Self Invested Personal Pension administered by InvestAcc Pension Administration Limited (InvestAcc).

Transferring scheme details

Full name of transferring provider	
Full name of transferring scheme (if known)	
Account or plan number	Pension scheme tax reference number (if known)
Address of transferring scheme	
	Postcode
Contact name (if known)	

Approximate value of uncrystallised arrangements to be transferred: £

Does this represent the full value of the plan?

◯ Yes ◯ No

Approximate value of crystallised arrangements to be transferred: £

Does this represent the full value of the plan?

◯ Yes ◯ No

Please indicate the status of the sums and assets being transferred (you must select one option):

◯ Already entirely in drawdown
◯ Already partially in drawdown
◯ Not in drawdown

Is this transfer taking place, at least in part, to start taking pension benefits?

◯ Yes ◯ No

Is the current plan subject to any existing or proposed trustee in bankruptcy orders, or earmarking or pension sharing orders, or other receiving orders? If yes, please provide details and attach a copy.

◯ Yes ◯ No

Have you received advice regarding this transfer from the FCA regulated financial adviser named in Section B of this form?

◯ Yes ◯ No

Does the transfer include any safeguarded benefits such as guarantees, defined benefits or derive from a cash balance arrangement?

◯ Yes ◯ No

(if **'Yes'**, we cannot accept the transfer unless you have received financial advice which positively recommends this transfer)

Are any of the assets being transferred in-specie?

◯ Yes ◯ No

If **'Yes'**, please complete the information requested below. If a property or land is to be transferred in-specie, please also complete our Platinum SIPP Property & Land Questionnaire for In-Specie Transfers.

Please confirm details of the investments you wish to transfer on an in-specie basis (in other words, those holdings which you wish to transfer between pension schemes, without selling them):

Name of Investment	Type of Investment	Provider	Reference Number	To be transferred in-specie?
				◯ Yes ◯ No
				◯ Yes ◯ No
				◯ Yes ◯ No
				◯ Yes ◯ No

If there is insufficient room to provide all the information on this page, then please send extra pages or a letter confirming details. **You should include all types of investment that you wish to be transferred on an in-specie basis, including funds, shares, bank accounts, properties, insurance policies, stockbroker accounts etc. Note that you will need to approach the providers of the above investments to request the appropriate paperwork to re-register these investments.**

Member's declaration

I hereby consent to InvestAcc requesting the transfer of my entitlement to benefits from the above named scheme, and for InvestAcc to obtain relevant details from this scheme.

I understand any enhanced protection will be lost if the transfer is not a permitted transfer, as defined by legislation.

I understand that any entitlement to take lump sum rights in excess of 25% may only be retained on transfer provided the transfer is part of a block transfer as defined by legislation. However, I understand that if this lump sum figure is over £375,000 and I have enhanced or primary protection the lump sum on these certificates will take precedence.

I understand that any low retirement age may only be retained on transfer if it is part of a block transfer as defined by legislation.

I understand that InvestAcc will not pay any benefits or invest the funds that are transferred until all relevant transfer information has been received. I understand that funds will be held in a designated bank account, in the absence of written investment instructions from me or my financial adviser.

I authorise, instruct and apply to the current provider to transfer sums and assets from the plan(s) as listed in the appropriate section of this application directly to the receiving scheme and to provide any instructions and/or discharge required by any relevant third party to do so.

I authorise InvestAcc, the current provider, any contributing employer, and any financial adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to the receiving scheme.

I accept that in order to comply with regulatory obligations, InvestAcc and the current provider named in this application may need to verify my identity and residential address and may use credit reference agency searches and ask for my documents to verify my identity and address.

Until this application is accepted and complete, InvestAcc's responsibility is limited to the return of the total payment(s) to the current provider(s).

When payment is made to the receiving scheme as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in the appropriate section of this application where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

I confirm that I have provided only true and accurate information in applying for this transfer. I understand that InvestAcc and the current provider cannot accept responsibility, and are not liable, for any losses resulting from untrue, incorrect or misleading information that I provide, or from any failure on my part to comply with any aspect of this application.

I have read any information provided or made available to me by InvestAcc in connection with this transfer and have considered any benefits or options I may lose as a result of this transfer.

I have read guidance from the Financial Conduct Authority or the Pensions Regulator on the risks and warning signs of pension scams before making this application.

I understand that there will be a fee for this transfer in line with the latest Platinum SIPP Terms and Conditions and Platinum SIPP Fee Schedule.

Applicant signature	Date

Cancellation rights applicable to this transfer

You will have the right to cancel this transfer within 30 calendar days. Within this period InvestAcc will invest your funds in accordance with your written instructions; however, should you exercise your right to cancel then you may not get back the full amount invested due to market movements, transaction costs and any applicable taxes.

We will write to you to confirm your right to cancel this transfer along with the steps you will need to take to cancel it.

If you do decide to cancel this transfer, there is no guarantee that the transferring pension scheme will accept a return of money; if this is the case then you will need to nominate an alternative pension scheme to receive this transfer.

Financial adviser declaration - Transfer 2

I confirm I am a UK authorised financial adviser and I have provided regulated advice on the transfer detailed on pages 23, 24 and 25 of this form.

◯ Yes ◯ No

If 'Yes', does the transfer include safeguarded benefits?

◯ Yes ◯ No

If 'Yes', I have provided a positive personal recommendation to transfer the safeguarded benefits to this SIPP?

◯ Yes ◯ No (if 'no', this transfer cannot proceed)

Adviser signature	Date

Name (individual adviser)
FCA authorised firm name
FCA authorisation number (firm)

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Transfer Request 3 (please complete for each transfer into your new SIPP)

The Platinum SIPP is operated under The Self Invested Personal Pension, a registered pension scheme for the purpose of Part 4 of the Finance Act 2004 (formerly an approved personal pension scheme under Chapter IV of part XIV of ICTA 1988) under Pension Scheme Tax Reference 00605752RV. InvestAcc is not an annuity provider, and the scheme does not provide benefits in the form of a scheme pension. We do not accept transfers from overseas pension schemes.

Title	Forename(s)
Surname	

I wish to transfer my entitlement to benefits from the following pension scheme to The Self Invested Personal Pension administered by InvestAcc Pension Administration Limited (InvestAcc).

Transferring scheme details

Full name of transferring provider	
Full name of transferring scheme (if known)	
Account or plan number	Pension scheme tax reference number (if known)
Address of transferring scheme	
	Postcode
Contact name (if known)	

Approximate value of uncrystallised arrangements to be transferred: £

Does this represent the full value of the plan?

◯ Yes ◯ No

Approximate value of crystallised arrangements to be transferred: £

Does this represent the full value of the plan?

◯ Yes ◯ No

Please indicate the status of the sums and assets being transferred (you must select one option):

◯ Already entirely in drawdown
◯ Already partially in drawdown
◯ Not in drawdown

Is this transfer taking place, at least in part, to start taking pension benefits?

◯ Yes ◯ No

Is the current plan subject to any existing or proposed trustee in bankruptcy orders, or earmarking or pension sharing orders, or other receiving orders? If yes, please provide details and attach a copy.

◯ Yes ◯ No

Have you received advice regarding this transfer from the FCA regulated financial adviser named in Section B of this form?

◯ Yes ◯ No

Does the transfer include any safeguarded benefits such as guarantees, defined benefits or derive from a cash balance arrangement?

◯ Yes ◯ No

(if **'Yes'**, we cannot accept the transfer unless you have received financial advice which positively recommends this transfer)

Are any of the assets being transferred in-specie?

◯ Yes ◯ No

If **'Yes'**, please complete the information requested below. If a property or land is to be transferred in-specie, please also complete our Platinum SIPP Property & Land Questionnaire for In-Specie Transfers.

Please confirm details of the investments you wish to transfer on an in-specie basis (in other words, those holdings which you wish to transfer between pension schemes, without selling them):

Name of Investment	Type of Investment	Provider	Reference Number	To be transferred in-specie?
				◯ Yes ◯ No
				◯ Yes ◯ No
				◯ Yes ◯ No
				◯ Yes ◯ No

If there is insufficient room to provide all the information on this page, then please send extra pages or a letter confirming details. **You should include all types of investment that you wish to be transferred on an in-specie basis, including funds, shares, bank accounts, properties, insurance policies, stockbroker accounts etc. Note that you will need to approach the providers of the above investments to request the appropriate paperwork to re-register these investments.**

Member's declaration

I hereby consent to InvestAcc requesting the transfer of my entitlement to benefits from the above named scheme, and for InvestAcc to obtain relevant details from this scheme.

I understand any enhanced protection will be lost if the transfer is not a permitted transfer, as defined by legislation.

I understand that any entitlement to take lump sum rights in excess of 25% may only be retained on transfer provided the transfer is part of a block transfer as defined by legislation. However, I understand that if this lump sum figure is over £375,000 and I have enhanced or primary protection the lump sum on these certificates will take precedence.

I understand that any low retirement age may only be retained on transfer if it is part of a block transfer as defined by legislation.

I understand that InvestAcc will not pay any benefits or invest the funds that are transferred until all relevant transfer information has been received. I understand that funds will be held in a designated bank account, in the absence of written investment instructions from me or my financial adviser.

I authorise, instruct and apply to the current provider to transfer sums and assets from the plan(s) as listed in the appropriate section of this application directly to the receiving scheme and to provide any instructions and/or discharge required by any relevant third party to do so.

I authorise InvestAcc, the current provider, any contributing employer, and any financial adviser named in this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to the receiving scheme.

I accept that in order to comply with regulatory obligations, InvestAcc and the current provider named in this application may need to verify my identity and residential address and may use credit reference agency searches and ask for my documents to verify my identity and address.

Until this application is accepted and complete, InvestAcc's responsibility is limited to the return of the total payment(s) to the current provider(s).

When payment is made to the receiving scheme as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in the appropriate section of this application where the whole of the plan(s) is transferring, or that part of the plan(s) represented by the payment(s) if only part of the plan(s) is transferring.

I confirm that I have provided only true and accurate information in applying for this transfer. I understand that InvestAcc and the current provider cannot accept responsibility, and are not liable, for any losses resulting from untrue, incorrect or misleading information that I provide, or from any failure on my part to comply with any aspect of this application.

I have read any information provided or made available to me by InvestAcc in connection with this transfer and have considered any benefits or options I may lose as a result of this transfer.

I have read guidance from the Financial Conduct Authority or the Pensions Regulator on the risks and warning signs of pension scams before making this application.

I understand that there will be a fee for this transfer in line with the latest Platinum SIPP Terms and Conditions and Platinum SIPP Fee Schedule.

Applicant signature	Date

Cancellation rights applicable to this transfer

You will have the right to cancel this transfer within 30 calendar days. Within this period InvestAcc will invest your funds in accordance with your written instructions; however, should you exercise your right to cancel then you may not get back the full amount invested due to market movements, transaction costs and any applicable taxes.

We will write to you to confirm your right to cancel this transfer along with the steps you will need to take to cancel it.

If you do decide to cancel this transfer, there is no guarantee that the transferring pension scheme will accept a return of money; if this is the case then you will need to nominate an alternative pension scheme to receive this transfer.

Financial adviser declaration - Transfer 3

I confirm I am a UK authorised financial adviser and I have provided regulated advice on the transfer detailed on pages 27, 28 and 29 of this form.

◯ Yes ◯ No

If 'Yes', does the transfer include safeguarded benefits?

◯ Yes ◯ No

If 'Yes', I have provided a positive personal recommendation to transfer the safeguarded benefits to this SIPP?

◯ Yes ◯ No (if 'no', this transfer cannot proceed)

Adviser signature	Date

Name (individual adviser)
FCA authorised firm name
FCA authorisation number (firm)

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Please only complete the remaining part of this form if you are currently receiving an income from any of the pensions you are transferring to us, where you wish income payments to continue immediately after transfer.

If you are transferring a plan to your new SIPP from which you are currently receiving a regular pension income via capped drawdown or flexi-access drawdown, please complete the details below selecting either **Option 1** or **Option 2** if you wish this income to continue after the transfer has completed.

☐ **OPTION 1. Income via Flexi Access Drawdown**

Income required per annum, before tax: £

To be paid: ☐ One off payment ☐ Annually ☐ Monthly

☐ **OPTION 2. Income via Capped Drawdown (if available)**

Capped drawdown is only available if you have an existing capped drawdown arrangement that was set up before 5th April 2015.

Income required per annum, before tax: £

or maximum income allowed by HMRC under capped drawdown rules ☐

To be paid: ☐ One off payment ☐ Annually ☐ Monthly

If you wish to crystallise funds now, please arrange to complete a separate Benefit Payment Request form which is available on our website.

☐ I can confirm that I would like InvestAcc to convert my capped drawdown fund to flexi access drawdown fund. Once you have selected this option you cannot change your mind.

Continuation of income payment instructions

Please note - It is your responsibility to ensure there is always enough available cash in the SIPP bank account to pay the requested benefits. Payments will cease if the cash balance is insufficient to make the requested payment. Where applicable, you are responsible for deciding which investments should be encashed and to provide us with the appropriate completed forms to encash investments in plenty of time. Provided there is enough available cash, payments to you will usually be made by Faster Payments. To prevent your payments ceasing we recommend you always hold sufficient cash in your SIPP to meet future payments; please discuss this with your financial adviser.

Start month for taking regular income benefits: (payments will be made on **22nd** of each calendar month)

Month	Year

Income payment details (do not complete unless you are taking income from your pension now)

If you are taking benefits now, please indicate the bank account below, to which any payments should be made:

Bank name	
Bank address	
	Postcode

Account name

Account number

Sort code / /

InvestAcc Platinum

InvestAcc Platinum
5th Floor, 4 Exchange Quay
Salford Quays
Manchester
M5 3EE

0345 25 05 609
platinumsipp@investacc.co.uk

www.investaccplatinum.co.uk

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InvestAcc Pension Administration Limited is registered in England and Wales. Company number 7118349.

Version 1.0 (October 2025)