InvestAcc

Self-Invested Personal Pension

SIPP

Transfer to a Minerva SIPP or SIPP Lite plan

For customers who have not received advice from a financial adviser

Please read this application form and the notes carefully.

If you have any questions about the completion of this form, please contact the SIPP administration team on 01228 538 988.

Remember that if you are a new customer, you must also complete an application to set up your new Minerva SIPP or SIPP Lite plan, if you have not already done so.

Sending us your completed application

The completed and signed application should be sent by email to transfersin@investacc.co.uk or posted to InvestAcc Pension Administration, Solway House Business Park, Kingstown, Carlisle, CA6 4BY.

Emailed applications that are handwritten must be legible and high quality scans.

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 licence 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.

Contents

Section A - Transferring Scheme Details

Section B - Investment options for customers who have not received advice on their investments

Section C - Investment instructions

Section D - Member's declaration

Transfer to a Minerva SIPP or SIPP Lite plan

The Minerva SIPP is 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 00605996RN. Note that SIPP Lite is a category of membership within the Minerva SIPP. 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	SIPP member number (for existing customers, new members leave blank)

I wish to transfer my entitlement to benefits from the following pension scheme to the Minerva SIPP administered by InvestAcc Pension Administration Limited (InvestAcc). This includes SIPP Lite category members of the Minerva SIPP, where appropriate.

Section A: 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 a full or partial transfer of the plan?
(Leave blank if no uncrystallised funds)

◯ Full ◯ Partial

Any specific transfer instructions

Approximate value of crystallised arrangements to be transferred:
Please be aware that a partial transfer of crystallised funds is not permitted £

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

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.

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 advice regarding this transfer from a suitably qualified financial adviser who is authorised and regulated by the Financial Conduct Authority (FCA)?

◯ Yes ◯ No

If you answered **'No'**, please continue to Section B.
If you answered **'Yes'**, please complete our 'Transfer to a Minerva SIPP or SIPP Lite plan - For customers who have received advice from a financial adviser' form.

Section B: Investment Options for customers who have not received advice on their investments

You have various options for choosing your investments. If you are not receiving regulated advice, we must present to you the following options for your consideration. Some of the options are only available if you transfer your SIPP away from us.

Options for choosing your investments without having received regulated advice:

- You may choose to remain in your current investments (such as those transferred in-specie).
- You may choose your own investments, from our permitted investment list (available on our website).
- You may choose a pathway investment (see below); this will require you to transfer your pension away from us.

What are pathway investments?

These are pre-prepared investment solutions, available from other providers, based on the following four options:

Option 1: I have no plans to touch my money in the next 5 years.
Option 2: I plan to use my money to set up a guaranteed income (annuity) within the next 5 years.
Option 3: I plan to start taking my money as a long-term income within the next 5 years.
Option 4: I plan to take out all my money within the next 5 years.

InvestAcc does not offer its own pathway investment service, so if you intend to access a pathway investment you will need to transfer your plan away from us. To find details of other providers and their pathway investments, you should consult the Money and Pensions Service Drawdown Comparator Tool, which is available here:

https://www.moneyhelper.org.uk/en/pensions-and-retirement/taking-your-pension/drawdown-investment-pathways

I have read the above and understood my investment options and I wish to select the following option (please select one only):

◯ I will continue with my current investments*
◯ I will select new investments from InvestAcc's permitted investment list*
◯ A pathway investment from another pension company. I will approach the new company to arrange the transfer.

***Please note** - If you intend to hold a significant proportion of your SIPP funds in cash, or cash type investments, you should be aware that this can lead to poor outcomes in the long term. We recommend you seek financial advice or consider a pathway investment, particularly if the reason you are investing a significant proportion in cash is because you have not considered or understood the investment options available to you.

Transferring in order to take benefits

If you have confirmed that the reason you are transferring is to access your pension, we recommend that you seek advice from an authorised financial adviser prior to accessing your benefits. An adviser may be found on www.unbiased.co.uk which is a directory of authorised financial advisers from which you can select a firm local to you.

If you do not wish to appoint a financial adviser, we are required to inform you of the service offered by Pension Wise and refer you to their website www.moneyhelper.org.uk which provides further information.

Pension Wise offers a free appointment with an independent pensions specialist to help you understand your options for accessing your pension savings. Alternatively, you can take regulated financial advice, which may involve a charge Pension Wise offers a free appointment with an independent pensions specialist to help you understand your options for accessing your pension savings. Alternatively, you can take regulated financial advice, which may involve a charge.

Continue to page 6.

Booking a Pension Wise appointment

Complete this section if this transfer is taking place, at least in part, to start taking pension benefits.

Please tick preferred option for your telephone appointment:

OPTION 1

◯ **I would like you to arrange a Pension Wise appointment for me.**

If you have selected this option, please indicate your preferred time and day, which must be between 8:00 am and 6:50 pm, Monday to Friday, excluding Bank Holidays. We will try to accommodate your selection but cannot guarantee a specified date and time due to demand. You will be able to liaise directly with Pension Wise to rearrange if the appointment we select for you is not convenient.

Preferred day of week	Preferred Time

For the booking, the following information will also be required:

Contact number
Email address
Memorable word*

*The booking system also requires you to select a memorable word, which the caller will quote to you, to verify they are from Pension Wise. Note that the memorable word should not be one you use with online banking or any other secure service.

OPTION 2

◯ **I would like to arrange an appointment myself.**

The contact details for Pension Wise are:
Website: www.moneyhelper.org.uk
Telephone: 0800 138 3944

If you have selected this option, please advise us below of the date your appointment has been arranged. We will not be able to process this transfer before you confirm your appointment has been attended.

Appointment Date	Time

OPTION 3

If you do not wish to use the Pension Wise service, please confirm by ticking one of the options below:

◯ **I do not require the Pension Wise service because I have taken financial advice**

◯ **I do not require the Pension Wise service because I have already received guidance from Pension Wise**

◯ **I wish to opt out of the Pension Wise service and have not taken financial advice**

Under current legislation, you may contact us to commence benefits at any time from age 55 onwards (or earlier than this if you meet the requirements for ill health early retirement benefits or if you have a Protected Retirement Age).

We will not be able to process this transfer until all steps of this form are completed and if appropriate that you have attended your Pension Wise appointment.

Section C: Investment instructions

If your transfer includes any cash which you would like to invest, please provide instructions below:

Type	Tick if 'Yes'	Firm / Product Name	Amount £	Application Forms
Designated SIPP Bank Account	See note below	Lloyds Bank		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 Property and Land Questionnaire for each investment.*

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.

Details of any assets to be transferred in-specie

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

If there is insufficient space on this page to provide the required information, 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 check that the assets are capable of in-specie transfer and to request the appropriate paperwork to re-register these investments.

If a property or land is to be transferred in-specie, please include details above and remember to also complete our *Property & Land Questionnaire for In-Specie Transfers.*

If you are in doubt as to how to complete this form, then please contact us or your financial adviser. Note that InvestAcc does not provide financial advice.

Note that the balance of the requested transfer would be made as cash, which would usually follow after the in-specie asset transfers have completed.

Section D: 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.

Transferring may affect any protected pension age, protected tax-free lump sum or other pension protection you hold. Whether protection is retained depends on the type of protection and the transfer conditions. Please tell us about any protection before the transfer proceeds. 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. Nothing in this declaration excludes or restricts any duty or liability InvestAcc has under the regulatory system, or any liability that cannot lawfully be excluded.

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.

Applicant signature	Date
X	

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.

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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.
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