

# Wealthtime Select Permitted Investment List

Product Key		Account key	
SIPP	Wealthtime Select Self Invested Pension Plan	DFM	Discretionary Fund Manager
ISA	Wealthtime Select Stocks and Shares ISA Plan	DIM	Discretionary Investment Manager
GIA	General Investment Account (GIA)	IM	Investment Manager
OFB	Relevant Offshore Bond Provider	Stockbroker	Execution only stockbroker

Please note that we are not able to open external DIM/IM or stockbroker accounts for any products.

Investment type	Products	Wealthtime Select account	External DFM Account
Bank account deposits (see notes below)	SIPP	✓	✗
Cash	SIPP/GIA/ ISA/OFB	✓	✗
Units in regulated collective investment schemes available on the Wealthtime Select funds list	SIPP/GIA/ ISA/OFB	✓	✓

Wealthtime reserves the right to refuse any permitted investment on the list if the particular investment in question contains features or terms and conditions that may restrict the investment from being realised in full within a 30 day period whenever required. Please contact us before seeking to purchase an investment if you are in any doubt.

## Minimum requirements to open an account with any product

- A Wealthtime Select application form signed by the client.

## Minimum requirements to open a DFM account with any product

- A Wealthtime Select account must be opened.
- The account provider must agree to our Discretionary Fund Manager terms and conditions in full, including all limitations of liability contained within these.
- The account provider must agree to only purchase investments included on the Wealthtime Select permitted investment list for external DFM accounts.

## Minimum requirements for a SIPP bank deposit account

- A Wealthtime Select account must be opened.
- The account holder must agree to hold pension monies.
- The account provider must have in place means to provide regular (at least monthly) valuation and transaction statements by electronic means acceptable to Wealthtime Select.
- The account provider must have in place means for Wealthtime Select to gain instant view only access to the client's account with the provider via a secure website.
- Accounts must not in their terms and conditions of the account place any time restrictions (exceeding 30 days from date of request) on withdrawals from the account.
- The account provider must make available to Wealthtime Select at outset and when requested thereafter whatever information Wealthtime Select considers appropriate to fulfil its due diligence requirements and obligations.
- The account provider must agree to register the account in the designation provided by Wealthtime Select and hold any cash deposited in the account in accordance with applicable UK regulatory rules.
- We reserve the right to refuse to open any account on behalf of the client, without providing our reasons for doing so, if we believe it's not in the client's or our best interests.

If you require this document in an alternative format please contact us.

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