

SIPP Transfer In Form

If you wish to transfer your entitlement to benefits from another pension scheme to the Wealthtime Self-Invested Personal Pension Plan (SIPP) administered by Wealthtime Limited, please fill out the following sections.

For all pension transfers, whatever the value, we require you to obtain advice recommending the transfer from an Adviser qualified to advise on such transfers in accordance with the requirements of the Financial Conduct Authority.

A copy of this advice may need to be supplied to Wealthtime Classic.

If you are sending this form by post, please complete in CAPITAL LETTERS using black ink and return to: Wealthtime Classic, PO Box 2468, SALISBURY, SP2 2UH.

I confirm I've received advice in connection with this transfer.

☐

Adviser name

Adviser firm name

FCA reference number

Your details

First name(s) in full

Last name

Date of birth
(dd/mm/yyyy)

Client number
(if known)

Type of pension scheme (e.g. personal pension, section 32, AVC, occupational defined benefit, occupational defined contribution, SIPP)

Address of transferring scheme

Full name of transferring scheme

Policy number(s) or reference number(s)

Postcode

HM Revenue & Customs PSTN number (if known)

Contact name

Is the transfer subject to any:

- Existing or proposed trustee in bankruptcy orders
- Earmarking or pension sharing orders
- Other legal orders

Yes ☐ No ☐

If 'yes', please attach a copy of the document.

Does the transfer include a protected pension age?

Yes ☐ No ☐

If 'yes', please confirm pension age:

Is the transfer payment from an arrangement where you are not an original member?

Yes ☐ No ☐

If 'yes', is the transfer:

A pension credit?

Yes ☐ No ☐

If 'yes', is there a pension commencement lump sum available?

Yes ☐ No ☐

A dependant or nominee pension?

Yes ☐ No ☐

The funds being transferred are:

Fully crystallised

☐

Estimated crystallised[†] value (£) (if applicable)

Partially crystallised

☐

Please select drawdown type:

Capped

☐

Flexi-access

☐

Uncrystallised

☐

Estimated uncrystallised[†] value (£) (if applicable)

If both uncrystallised and crystallised pension arrangements are going to be transferred, we'll open a SIPP arrangement for you for your uncrystallised funds and an Income Transfer Plan (ITP) arrangement for your crystallised funds. Both parts will be held under the same plan, in the same pension scheme.

Is the full value of the scheme being transferred?

Yes

☐

No

☐

If 'no', please indicate the value to be transferred as a percentage or an amount:

Are any assets to be re-registered^{††} into the SIPP as part of an in-specie transfer value?

Yes

☐

No

☐

If it's not possible to re-register any of my existing investments, please arrange for these to be sold and transferred in cash:

Yes

☐

No

☐

[†]The part of the fund from which you've drawn benefits is known as the crystallised part, and the part from which you haven't drawn benefits on is the uncrystallised part.

^{††}Any re-registration of investments into your Wealthtime SIPP will be subject to your existing provider allowing this type of transfer and your investments being available on the Wealthtime Classic Funds List. Some providers may ask you to complete their own discharge forms, which you can get from your existing pension provider. Alternatively, Wealthtime Classic is a user of the Origo Options Transfer Service, and if your existing pension provider is also a user of this service, they won't require a completed discharge form.

The Financial Conduct Authority wish to ensure that all clients are fully informed of the consequences of transferring their pension plans from one provider to another, especially if you are thinking of taking pension benefits with a new provider. The source legislation was the Financial Guidance and Claims Act 2018 section 18.

The guidance notes ask us to formally advise you that you are strongly recommended to make use of the Government sponsored organisation, **Pension Wise**, who provide free impartial pensions guidance about your defined contribution pension options.

You can book an appointment yourself by telephoning **0800 1383 944** or using their online booking form; their website is <https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise>.

Alternatively, you can ask us to book the appointment on your behalf. However, you have the option to formally opt out of receiving this free guidance.

Please tick the most appropriate box:

☐

I have received regulated advice from an Adviser and I am happy to formally request the transfer to take place without the need for further guidance

☐

Any other reason – Please explain.

☐

I have not received financial advice and I will book an appointment with Pensions Wise and let you know the outcome of that appointment

☐

Please book an appointment with Pensions Wise on my behalf, I will contact you directly to arrange a suitable time and place for you to book this appointment on my behalf

Declaration

I accept that the benefits to be provided by the receiving scheme may be in a different form and of a different amount from those which would have been payable by the transferring scheme, and there is no statutory requirement on the receiving scheme to provide for survivor's benefits out of the transfer payment.

I confirm, to the best of my knowledge and belief, the particulars and declarations given in this application form are correct and complete.

I authorise and instruct you to transfer sums and assets from the plan(s) as listed above directly to the Wealthtime Self Invested Pension Plan, and to provide any instructions and/or discharge required by any relevant third party to do so.

I also authorise Wealthtime Classic, the current provider and any other provider that transferred to them, any contributing employer and any 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 my Wealthtime Self Invested Pension Plan.

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

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

When payment is made to the Wealthtime Self Invested Pension Plan as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan(s) listed in this form 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 accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Wealthtime Classic and the current provider may incur as a result of any incorrect, untrue or misleading information in this application or given by me, or on my behalf, or of any failure on my part to comply with any aspect of this application.

Client signature

Date (dd/mm/yyyy)

--	--	--	--	--	--	--	--

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

Wealthtime Classic is a trading name of Wealthtime Limited. Wealthtime Limited is a private limited company registered in England & Wales. No. 06016480. Registered Office: Cambridge House, Henry St, Bath, BA1 1JS. Wealthtime Limited is authorised and regulated by the Financial Conduct Authority. FCA Number 468461.