



The Xafinity Self Invested Personal Pension (SIPP)

Application Pack: Transfers (Existing Members)

Important: This pack contains information about your application to transfer into your SIPP. Please read it and keep it in a safe place as you may need to refer to it in future.

Section	Instructions
Charge Card	Please read. This is a summary of our charges and fees. You can also find out more about our fees in the Terms and Conditions.
Application Form	This is the form for you to complete to apply to transfer funds to your existing Xafinity SIPP, incorporating SimplySIPP. There are instructions on the form explaining which sections need to be completed.

SIPP Department
 Xafinity SIPP Services Ltd
 Scotia House
 Castle Business Park
 Stirling
 FK9 4TZ



www.xafinity.com

Tel: 01786 434213

If you require this document in another format for ease of reading, please let us know.



The Xafinity Self Invested Personal Pension (SIPP)

Our Fees and Charges



If you require this document in another format for ease of reading, please let us know.

Our Fees and Charges Applying from 1 September 2011

All fees quoted are exclusive of VAT. VAT is payable in addition on these fees. More detail of the services provided can be found in the SIPP Terms & Conditions.

Setting up your SIPP & Annual SIPP Administration

Establishing your Xafinity Self Invested Personal Pension (SIPP) <ul style="list-style-type: none"> Provision of necessary documentation and provision of a copy scheme trust deed on request Opening a SIPP account with Bank of Scotland 	Free of charge
General day-to-day SIPP administration <ul style="list-style-type: none"> Record keeping, maintenance of online viewing facilities, provision of dedicated personnel to deal with technical and administration queries, preparation and submission of self-assessment returns and assessment of investment acceptability Reclaiming Pensions Relief at Source (PRAS) Regular revisions as required by new legislation Maintenance of the scheme as a registered pension scheme Calculated as 0.24% pa of funds in your SIPP	£162pa minimum £530pa maximum

Property Charges

Figures are per property and based on using a Xafinity Property Solicitor

New property <ul style="list-style-type: none"> Assessment of acceptability of property as a scheme investment Liaison with solicitors and other property specialists in relation to the purchase or transfer-in of a property including creation of the lease Legal and other specialist's fees are payable in addition 	£770
Borrowing <ul style="list-style-type: none"> Establishment of borrowing including reviewing and authorising relevant documentation and checking borrowing limits 	£230
Initial environmental check & VAT & borrowing repayment administration	Free of charge
Sales / Transfer <ul style="list-style-type: none"> Liaison with solicitors and other property specialists in relation to the sale or transfer-out of a property Legal and other specialist's fees are payable in addition 	£385
Annual administration of property investment <ul style="list-style-type: none"> Monitoring of rent and insurance 	£470 per property / lease

Standard Investments

This includes eg Unit Trusts, OEICS, Trustee Investments, other Pensions and Basic Funds

Purchase and sale (per transaction) <ul style="list-style-type: none"> Processing the transaction and revising records calculated as 0.25% of amount invested	£27 minimum to £105 maximum
Annual administration <ul style="list-style-type: none"> Regular valuation and updating records Not applicable to Basic Funds £63 for first investment, £126 for two or more investments	£63 pa / £126 pa

Banking

Monitoring and regular checking of current account(s) with Bank Of Scotland (only)	Free of charge
Other or additional bank accounts.	£27 minimum to £105 maximum
Incl borrowing feeder accounts.	
Establishment of account (calculated as 0.25% of initial deposit) Annual administration (£63 for first account, £126 for two or more accounts) including monitoring and regular checking	£63 pa / £126 pa

Stockbroker and Discretionary Fund Management (including Fundsdirect)

Charges apply to each agreement separately. You can choose your own stockbroker, or you can take advantage of the agreement Xafinity has with Fundsdirect (or any replacement on-line investment provider). Fundsdirect provide online execution-only stockbroker services for members of the Xafinity SIPP. You are responsible for paying such other remuneration as you agree to pay directly to Fundsdirect or any other stockbrokers or managers.

No charges are applied to your SIPP account for investing in and trading on the Fundsdirect platform. Fundsdirect and the selected fund managers do apply charges to your investments. Further details are available from our website or your IFA. Charges in the table below will apply for any other agreements used.

New account <ul style="list-style-type: none"> Establishment of account Review of acceptability of the management agreement 	£115
Annual administration <ul style="list-style-type: none"> Regular valuations 	£63

Unquoted Shares

Purchase including provision and checking of necessary supporting documentation	£555
Sale including processing and updating records (calculated as 0.25% of amount invested)	£27 minimum to £105 maximum
Annual administration including annual suitability checks	£265

Other Investments

This includes futures, traded endowment policies, venture capital trusts, Hedge Funds, Options, overseas equities, contracts for difference etc)

Purchase including full review of supporting paperwork and assessment of suitability * Indicative fee – we reserve the right to charge additional fees, depending on the complexity of the investment. We will discuss these fees with you before we make any charge or commence any work	£320*
Sale (per transaction) including processing and updating records calculated as 0.25% of amount invested	£27 minimum to £105 maximum
Annual administration (£63 for first investment, £126 for two or more investments) including regular valuation	£63 pa / £126 pa

Payment of Benefits

Benefit payments <ul style="list-style-type: none"> The payment of all benefits including <ul style="list-style-type: none"> Pension Commencement Lump Sum One-off income withdrawal payments Setting up, changing or re-commencing regular income withdrawal payments Transfer out Annuity purchase Fee covers the calculation of benefit limits, calculation of any tax liabilities, establishment of payment records and payment processing for Pension Commencement Lump Sum Note : Where assets are involved in the settlement additional fees will be levied as detailed above for the appropriate asset type 	£120 per event
Cessation of Income Withdrawal	Free
Income withdrawal payment processing (including all ongoing regular payments) <ul style="list-style-type: none"> Processing payment, calculation and payment of tax and revision of records 	£11 per payment

Closing Your SIPP

The SIPP closure fee is payable on closure of the SIPP via a transfer-out of the whole Fund. It will be deducted before settlement of the transfer value and is payable in addition to the normal charge payable on transfer out (see 'income withdrawal & lump sum payments' above) and any other charges due. It is not payable on death, on purchase of an annuity, on taking retirement benefits from the Xafinity SIPP or on partial transfer out which leaves a Fund of at least £5,000 in the SIPP. Partial transfers out which leave a Fund of less than £5,000 in the SIPP will not be permitted, either the whole fund should transfer out or a smaller transfer made leaving a fund of at least £5,000 in the SIPP.

SIPP closure fee	£400
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Other Administration Charges

Transfers-in <ul style="list-style-type: none"> Liaison with existing pension provider and updating records Where assets are involved in the transfer, additional fees will be levied as detailed above for the appropriate asset type 		£53 per transfer
Contributions payments <ul style="list-style-type: none"> Checking limits, tax liability and updating records For in-specie contributions, includes creation of the required legal documentation 	Cash	Free of charge
	In-specie (including property) Additional fees will be levied as detailed above for the appropriate asset type	£157
Lending to unconnected third parties	Preparation of loan paperwork and arranging security	£134 per loan
	Annual administration	£134 per loan

Payments to Xafinity

We occasionally receive fees or commission for arranging for you to access specialist service providers. The table below shows the fees or commission we may receive. If these amounts or providers change we will tell you.

Investment / Service	Fee / Commission Paid to Xafinity
Bank accounts established under the Client Banking Service with Bank of Scotland	Up to 1% per annum of the balance held in the bank account. This means that if the balance in the account over a year is £1,000 we would receive a payment of £10
Fundsdirect provision of fund supermarket nominee and share/fund trading services	A proportion of each transaction fee paid to Fundsdirect subject to a maximum of £30; plus <ul style="list-style-type: none"> Up to 0.15% pa of the value of unitised funds held by Fundsdirect. This means that if the value of funds over a year is £50,000, we would receive a payment of £75; plus Up to 0.75% pa of the cash balances held by Fundsdirect. This means that if the cash balance held by Fundsdirect is £4,000 over a year, we would receive a payment of £30

Contacting Xafinity

SIPP Trustee: Xafinity Pension Trustees Ltd
SIPP Administrator: Xafinity SIPP Services Ltd
 SIPP Department
 Xafinity SIPP Services Ltd
 Scotia House
 Castle Business Park
 Stirling FK9 4TZ
www.xafinity.com

Tel: 01786 434213

Email: SIPPTeam@xafinity.com

Xafinity SIPP Services Ltd is authorised and regulated by the Financial Services Authority. Our FSA Registration Number is 461791. You can check this on the FSA's website at www.fsa.gov.uk/register. Xafinity Pension Trustees Ltd (1450089) is registered in England at 27 Kings Road, Reading RG1 3AR. Xafinity SIPP Services Ltd is registered in Scotland (No 69096) and its registered office is at Scotia House, Castle Business Park, Stirling FK9 4TZ.



The **SimplySIPP** Self Invested Personal Pension

Our Fees and Charges



If you require this document in another format for ease of reading, please let us know.

Our Fees and Charges Applying from 1 September 2011

All fees quoted are exclusive of VAT. VAT is payable in addition on these fees. More detail of the services provided can be found in the SIPP Terms & Conditions.

Setting up your SIPP & Annual SIPP Administration

Establishing your SimplySIPP Self Invested Personal Pension (SIPP) <ul style="list-style-type: none"> Provision of necessary documentation and provision of a copy scheme trust deed on request Opening a SIPP account with Bank of Scotland Creation of system records, including on-line access Production of Illustration of benefits 	£250
General day-to-day SIPP administration <ul style="list-style-type: none"> Record keeping, maintenance of online viewing facilities, provision of dedicated personnel to deal with technical and administration queries, preparation and submission of self-assessment returns and assessment of investment acceptability Reclaiming Pensions Relief at Source (PRAS) Regular revisions as required by new legislation Maintenance of the scheme as a registered pension scheme 	£250 pa
Transfers-in <ul style="list-style-type: none"> Liaison with existing pension provider and updating records 	Free of charge
Contributions payments (cash payments only) <ul style="list-style-type: none"> Checking limits, tax liability and updating records 	Free of charge

Standard Investments

This includes e.g. Unit Trusts, OEICS, Trustee Investments, other Pensions and Basic Funds

Purchase and sale (per transaction) <ul style="list-style-type: none"> Processing the transaction and revising records 	Purchase - free of charge; sale - £100
Annual administration <ul style="list-style-type: none"> Regular valuation and updating records 	Free of charge

Banking

Monitoring and regular checking of current account(s) with Bank Of Scotland (only)	Free of charge
Additional bank account.	Account Opening & Annual Admin - Free of charge; Closure - £100

Stockbroker and Discretionary Fund Management (including Fundsdirect)

You can choose your own stockbroker, or you can take advantage of the agreement Xafinity has with Fundsdirect (or any replacement on-line investment provider). Fundsdirect provide online execution-only stockbroker services for members of the SimplySIPP. You are responsible for paying such other remuneration as you agree to pay directly to Fundsdirect or any other stockbrokers or managers.

No charges are applied to your SIPP account for investing in and trading on the Fundsdirect platform. Fundsdirect and the selected fund managers do apply charges to your investments. Further details are available from our website or your IFA. Charges in the table below will apply for any other agreements used.

New account, Account Closure & Annual Administration <ul style="list-style-type: none"> Establishment of account Review of acceptability of the management agreement Regular valuations 	New Account & Annual Admin - Free of charge; Closure - £100
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Payment of Benefits

Benefit payments <ul style="list-style-type: none"> • The payment of all benefits including <ul style="list-style-type: none"> ▪ Pension Commencement Lump Sum ▪ One-off income withdrawal payments ▪ Setting up, changing or re-commencing regular income withdrawal payments ▪ Transfer out ▪ Annuity purchase • Fee covers the calculation of benefit limits, calculation of any tax liabilities, establishment of payment records and payment processing for Pension Commencement Lump Sum • Note : Where assets are involved in the settlement additional fees will be levied as detailed above for the appropriate asset type 	£120 per event
Cessation of Income Withdrawal	Free
Income withdrawal payment processing (including all ongoing regular payments) <ul style="list-style-type: none"> • Processing payment, calculation and payment of tax and revision of records 	£11 per payment

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Fundsdirect provision of fund supermarket nominee and share/fund trading services	A proportion of each transaction fee paid to Fundsdirect subject to a maximum of £30; plus <ul style="list-style-type: none"> • Up to 0.15% pa of the value of unitised funds held by Fundsdirect. This means that if the value of funds over a year is £50,000, we would receive a payment of £75; plus • Up to 0.75% pa of the cash balances held by Fundsdirect. This means that if the cash balance held by Fundsdirect is £4,000 over a year, we would receive a payment of £30

Contacting Xafinity

SIPP Trustee: Xafinity Pension Trustees Ltd
SIPP Administrator: Xafinity SIPP Services Ltd

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The Xafinity Self Invested Personal Pension (SIPP) and **SimplySIPP**

Transfer Application Form for Existing Members



If you require this document in another format for ease of reading, please let us know.

Important

- **Please read the Terms and Conditions as they are an important part of your agreement with us.**
- Information given in this Application Form is required for income tax purposes.
- Providing false information is a serious offence and could lead to prosecution and severe penalties.
- If you are unsure whether a fact is relevant or not, you should include it.
- If you leave out a relevant fact your pension may be invalidated.
- The information detailed in this Application Form is subject to current legislation and may change in future without prior notice.

Completing This Application Form

You must read and complete this Application Form fully and sign the declaration. The table below shows the contents of this form.

Pages	Section	Instructions
2	Data Protection Notice	Please read and note.
3	About You	Please complete your details.
4 to 5	Financial Advice	Details of your Independent Financial Adviser (IFA).
6 to 8	Transferring Scheme Details	Details of existing pension benefits you wish to transfer into your SIPP.
9	Xafinity Scheme Details	Details of the Xafinity SIPP / SimplySIPP .
10	Cancelling a Transfer into Your SIPP	Details of your rights to cancel a transfer into your SIPP arrangement.
11	Member's Declaration	Your declaration agreeing to statements in this Application Form and the Terms and Conditions.
12	Transfer Cancellation Form	Please detach this form before sending your application to us.

Data Protection Notice

Please read carefully the following information about Data Protection and your rights before you complete the Application Form and sign the declaration. When you sign this Application Form you will be agreeing to your personal data being used in the way described below.

- All the information you give us (or a third party gives us) in connection with your plan will be held by Xafinity SIPP Services Ltd ('Xafinity') as Data Controller and Xafinity Pension Trustees Ltd as Data Processor under the Data Protection Act 1998 ('The Act'). Xafinity will use your information for setting up, processing and administering your plan. We may need to keep your information for record purposes even if you do not proceed with the application.
- Xafinity may obtain from or pass to, the trustees, administrators or insurers or any pension schemes of which you are a member, any information where it is necessary for the proper performance of our obligations under the plan. We may also disclose information where required by law.
- You consent to Xafinity using your data for the purposes of sending you information about similar Xafinity products and services which we believe will be of interest to you and to sharing your data with other Xafinity companies for this purpose. If you do not wish to receive marketing material please write to Xafinity SIPP Services Ltd, Scotia House, Castle Business Park, Stirling FK9 4TZ.

About You

Full Forenames:		Title: (e.g. Mr/Mrs)	
Surname:		Sex:	
Address:			
Postcode:			
Xafinity SIPP Plan Number:			

Investment Instructions

- Once the transfer is received, **we will arrange for all funds to be banked in the SIPP bank account awaiting your investment instructions.**
- We will follow instructions from you, from your Financial Adviser, or from any appointed Stockbroker or Investment Manager. If you wish to appoint a Stockbroker or Investment Manager please provide us with their contact details so we can arrange the appointment.
- You are solely responsible for your own, or your Financial Adviser's, appointed Stockbroker's or Investment Manager's investment decisions. **Xafinity cannot advise you on investment decisions.**
- Xafinity SIPP Services Ltd reserves the right as Scheme Administrator to exercise the power of veto for any investments that we consider may jeopardise the registered position of your fund.

Illustrations

To allow us to provide you with an illustration, please also indicate in the table below what your investment intentions are. **If no information is provided** we will assume, for illustration purpose only, that the transfer will be invested in **Cash**. This will not in any way affect or restrict your actual investment choices.

Type of Proposed SIPP Investment i.e. Commercial Property, Unitised Funds, Cash, Stocks/Shares or other (please detail)	Is this a new investment or an in-specie transfer?	Estimated value
<i>Example : Commercial Property at 123 High Street, Anytown</i>	<i>In specie transfer from SSAS Scheme reference number 345123</i>	<i>£150,000</i>

Financial Advice

Xafinity is unable to advise you on whether a transfer would be suitable for you. Our role is to administer your SIPP within the guidelines and rules set out by Her Majesty's Revenue and Customs (HMRC), in accordance with the terms of the SIPP, and to act as a Trustee for the SIPP assets.

We will **not** accept any transfers to our SIPP unless you have sought advice from a suitably qualified IFA. The only exception to this is where your former scheme only offers a transfer or a refund of contributions.

Your Financial Adviser

This section of the form should be completed with the details of the Financial Adviser who advised you to make a transfer into this SIPP. **Please make sure that you advise us in writing if you change your Financial Adviser.**

Name:	
Name of Adviser Firm:	
Address:	
Contact email address:	
Contact telephone number:	
FSA Authorisation Number:	

I have received advice from the above Financial Adviser in respect of this transfer:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If 'No', I confirm I have less than 2 years' service and must transfer out my benefits or accept a short service refund:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If 'Yes' and the transfer is from an Occupational Final Salary Scheme, I have received a Transfer Value Analysis and Critical Yield which I have discussed with my financial adviser:	<input type="checkbox"/> Yes	<input type="checkbox"/> No

IFA Remuneration Agreement

- This section should be completed to tell us about the remuneration that you agree to pay your Financial Adviser **for this transfer**.
- Please complete the relevant value or percentage below. **If left blank, we will follow the existing instructions we have for your SIPP.**
- Regular, fund-based payments will continue to be made in accordance with our existing instructions.

Transfer-in payments:	
All remuneration will be based on the transfer actually paid.	
For the transfer values detailed in this application, I agree to pay ONE of the following:	
A fixed amount of (maximum of 6.25% of the transfer):	£
A proportion of the transfer (maximum 6.25% of the transfer):	%

VAT on Fees

Should VAT be added to the fees above? Yes No

If you don't have an IFA

If you do not have a Financial Adviser and are not sure about where to obtain advice, we suggest you contact IFA Promotion Ltd, which is an industry body responsible for promoting independent financial advice in the UK. IFA Promotion Ltd will be able to give you details of a Financial Adviser in your area and whether they have specialist pensions qualifications. Their contact details are:

Telephone: 0800 085 3250

Internet: www.unbiased.co.uk

We also recommend that you check to see the adviser you select is properly authorised by the Financial Services Authority (FSA) and this information can be checked on their website www.fsa.gov.uk/register/.

Transferring Scheme Details

Ceding Scheme Trustee and/or Administrator details:	
Scheme Name:	
Pension Scheme Tax Reference No:	
Firm:	
Address:	
Postcode:	
Type of Pension Arrangement:	

Contracted Out Benefits:	
Are there any Contracted out benefits in the transfer?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Important Information	
Is there a Pension Debit attachment to the transfer payment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does this transfer arise from a pension credit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
I accept that Xafinity will levy a transfer fee and that this can be drawn from the scheme bank account:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is this pension subject to a Pension Sharing / Earmarking order?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently subject to a Bankruptcy Order?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Transferring Scheme Details: Non Vested Funds

Complete the following section if the Transfer is of Non Vested Funds (ie not currently being used to provide benefits).

Non Vested Funds	
Amount of Cash Transfer (please also state the amount of the transfer in respect of Guaranteed Minimum Pension and/or Section 9(2B) rights included in the total):	£ Total Value £ Amount in respect of Guaranteed Minimum Pension and/or Section 9(2B) rights
Amount of In-Specie Transfer:	£
Details of In-Specie Assets: (if multiple, please provide full breakdown)	
Percentage of funds in transferring Scheme to be transferred:	
Is the member entitled to Automatic Tax Free cash Protection from the Ceding scheme?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes" please provide details:	£

Notes:

1. If there are multiple transfers from pension schemes, please photocopy this part of the form.
2. If there are any contracted-out benefits transferring from a scheme they must all transfer. It is not possible to have a partial transfer of these benefits from a scheme.
3. If you were contracted-out of the State Earnings Related Pension Scheme (SERPS) or the State Second Pension (S2P) you will have accrued rights called Guaranteed Minimum Pension and/or Section 9(2B) rights in place of benefits under the appropriate State Scheme. You may also have such rights that have been transferred to a Section 32 annuity contract. These rights are guaranteed and include a 50% pension for a widow, widower or surviving civil partner and also include some degree of protection against inflation. From 6 April 2012 you can transfer such rights to us but the money that we receive loses these features and is just treated as a normal part of your money purchase fund.
4. If you have Automatic Tax Free Cash Protection this could be lost on transfer if it is not classed as a "block transfer". Please discuss this with your adviser prior to completing the transfer.

Transferring Scheme Details: Vested Funds

Complete the following section if the Transfer is of Vested Funds (i.e. already being used to provide benefits). Note this must be 100% of the vested funds in the transferring scheme.

Vested Funds	
Amount of Cash Transfer	£
Amount of In-Specie Transfer:	£
Details of In-Specie Assets: (if multiple, please provide full breakdown)	
Next Income Withdrawal Review (Reference) Date:	
Current Income Amount & Frequency:	£ per
Current Income Withdrawal Maximum	£

Note: Any transfer from Income Withdrawal can only be used for Income Withdrawal in your Xafinity SIPP. In this instance, you will also need to complete an Income Withdrawal Application Form.

Xafinity Scheme Details

Xafinity: Administrator Certificate:

1. We confirm that the Xafinity SIPP, incorporating SimplySIPP:
 - Is a Personal Pension Plan registered in accordance with Part 4 of the Finance Act 2004, and
 - Xafinity Pension Scheme Tax Reference is 00692718RF.
2. The Xafinity SIPP, incorporating SimplySIPP is a registered pension scheme and as such can accept transfers into the scheme from other registered pension schemes in accordance with the Finance Act 2004.

To The Trustees and/or Administrators of the Scheme:

- I request that you make an in specie transfer / cash transfer payment to the Xafinity SIPP of the 'in specie transfer' assets / cash equivalent of the benefits which have accrued to or in respect of me under the ceding scheme.
- I hereby consent to Xafinity obtaining details from the Administrator/Trustee or insurance company or other pension provider of the transferring scheme, arrangement or contract of which I am or have been a member and authorise the giving of any such details to Xafinity.
- For cash transfer payments, please make the transfer cheque payable to 'Xafinity Pension Trustees Ltd' send it to us at Scotia House, Castle Business Park, Stirling, FK9 4TZ.
- Upon making the transfer payment to Xafinity Pension Trustees Ltd the Trustees/Administrators will be discharged from any liability under the ceding scheme to provide benefits for and in respect of me from the assets / cash equivalent so transferred.

Applicant's Details

Name:	
Date of birth:	
National insurance number:	
Ceding scheme/plan reference number:	

Canceling a Transfer into Your SIPP

- By completing this application form you have requested that we start processing a transfer from a former scheme. **We will now start processing your application.**
- **Once a transfer has been paid into your scheme you will not have the right to reverse the transfer.** We therefore allow 30 days from the date you sign this application form in which to change your mind.
- **We will only request the transfer proceeds from your existing pension once the 30 days have elapsed.**
- If you do change your mind you should send us the form on the back page of this application form. Alternatively, you can write to, or e-mail, us at the address on page 11 and tell us that you want to cancel your transfer.

Here are some questions to help you decide whether to exercise your cancellation rights:

Do you understand what a transfer-in to your SIPP will do for you?

You should have received a number of documents which should explain this, including a brochure, application form, Key Features document and a personal illustration.

If there is anything that is still unclear, please contact us at the address on page 11, or contact your adviser.

If you wish to proceed with the transfer-in what should you do?

Ignore this notice and do nothing with the Cancellation Form.

If you wish to cancel the transfer-in, what should you do?

Send the Cancellation Form (which is attached on the back page) to us at the address shown as soon as you know you want to cancel so that we can stop the process. In any event, you must post it on or before the 30th day after the date you sign this application form.

We will not request transfer monies until the 30 days have elapsed.

What happens after the transfer payment has been made?

Once a transfer payment has been accepted into your SIPP, your former pension provider may not take it back. This is why we will not usually request the transfer monies until the 30 days have elapsed.

You could lose money by cancelling the transfer, particularly if there has been any movement in the prices of the funds underlying the transfer payment.

If you have used the transferred funds to purchase other investments, those investments will also have to be cancelled. You may lose money as a result of the change in value of those investments.

Your Declaration

For your own benefit and protection, before signing this Declaration, you should carefully read:

- 1) The terms set out in this Application Form including the terms below;
- 2) The Terms and Conditions for the Xafinity SIPP, incorporating SimplySIPP. We will rely on the Terms and Conditions in providing the SIPP to you so it is important that you read these very carefully.

If you do not understand any point please refer to your Financial Adviser. By signing below I confirm that:

- I have previously received a copy of the Terms and Conditions. **I understand that Xafinity will rely on these documents in transferring benefits into my SIPP.**
- The Financial Adviser, whose details have been completed on page 4 of this form, provided advice to me on this SIPP;
- To the best of my knowledge and belief, the information given in this Application Form, whether in my handwriting or not, is correct and complete; and
- I confirm the consents on page 9 and agree with the statements on page 4.

Applicant's signature:

Applicant's name:

Date of signing (dd/mm/yyyy):

If applicant is aged under 18, please also complete the following:

Legal Guardian's signature:

Legal Guardian's full name:

Date of signing (dd/mm/yyyy):

Contacting Xafinity

SIPP Trustee: Xafinity Pension Trustees Ltd
SIPP Administrator: Xafinity SIPP Services Ltd

SIPP DEPARTMENT
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719XSP(d)(03/12)

Transfer Cancellation Form

! Please detach this before returning your completed application form to Xafinity

(**ONLY** complete this if you wish to cancel the transfer-in(s) to your SIPP)

To:
SIPP Department
Xafinity SIPP Services Ltd
Scotia House
Castle Business Park
Stirling
FK9 4TZ

I hereby give notice that I have decided not to proceed with the transfer from:

..... (Name of provider / scheme)
..... (Name of provider / scheme)
..... (Name of provider / scheme)
..... (Name of provider / scheme)
..... (Name of provider / scheme)

To my Self Invested Personal Pension number _____

Please enter your name and address below:

Name :

Address :
.....
.....
.....
.....

Signed: _____

Date: _____

Please always remember to include your SIPP number on any communication you send to us.