

Transferring your SIPP is an important decision. This form is required to transfer funds from your SIPP. Once completed it must be submitted to us before we can proceed. Please complete one form per transfer request.

Client Details

Account Number

Full Name

Date of Birth

Address*

*if you have recently changed address, please ensure our records are updated prior to requesting a transfer

SIPP Details

Please complete the below

Uncrystallised Pension

Please partially Transfer*

£

Please transfer in full

*These values are not guaranteed. None of the benefits from this transfer are subject to an 'earmarking' order.

Drawdown Pension

Please transfer in full*

*Please note that Novia Global does not permit partial transfers of Drawdown pensions

Type of Transfer

Please indicate which method of transfer is required

Cash

HMRC ROPS*

In-Specie

*if your transfer does not meet certain criteria, the transfer will be subject to the Overseas Transfer Charge

Receiving Advice and/or Guidance

Transferring your SIPP is an important decision, therefore we think that you should seek financial advice and/or guidance, before making any decisions regarding your pension funds so that you can fully understand the options available to you.

The Financial Conduct Authority requires us to tell you about Pension Wise. Pension Wise is a free and impartial service established by the UK government, which offers guidance to help all consumers understand their options. Guidance can be accessed on the internet, by phone or face to face. Appointments can be booked online at www.moneyhelper.org.uk/pensionwise or over the phone on +44 20 3733 3495. Alternatively, you can ask us to book an appointment for you.

If you plan to take advice you should do this before this form is completed and returned to us. Before we can proceed with this transfer we need to know about the advice and/or guidance you have received.

Please confirm the following:

Have you received eligible guidance from Pension Wise relating to this transfer within the last 12 months?

Yes No

If you have answered No to the above, please confirm that you have not obtained pension guidance because either:

- You are under 50.
- You are over 50 but are transferring your pensions to consolidate rather than access the funds.
- You are transferring to a defined benefit pension scheme.
- You have already been referred to Pension Wise

If none of the above apply or you do not want to use Pension Wise you will need to 'opt-out'. Please tick the relevant option below.

- I have received financial advice relating to this transfer within the last 12 months
- I do not want guidance from Pension Wise or advice from a Financial Adviser

Even if you have already received financial advice, you may benefit from doing so again if there have been any significant changes to your pension fund or personal circumstances.

Ceding Scheme Information

PSTR Number	<input type="text" value="20007034RP"/>
Scheme Type	<input type="text" value="Money Purchase SIPP"/>
Pension Earmarking Order	<input type="text" value="No"/>

Transitional Protection (ROPS Transfers only)

Are you entitled to any transitional protection? Yes No

If yes, please provide us with a copy of the appropriate certificate, clearly showing the certificate number and PSA number.

Historic Lifetime Allowance Details (ROPS Transfers only)

Have you crystallised any benefits from other pension schemes between 06 April 2006 and 05 April 2024?

Yes No

If yes

Date Crystallised	% of Lifetime Allowance
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %

If no

Total current maximum gross annual income from pensions that were already in payment on 6 April 2006

£

We will use the above information to calculate your remaining Overseas Transfer Allowance. **Once you access your pension funds on or after 06 April 2024 we will be unable to amend our historic Lifetime Allowance records so please ensure that the above information is as accurate as possible.**

Overseas Transfer Allowance (ROPS Transfers only)

Have you transferred any **other** pension funds to a HMRC ROPS since 6 April 2024?

Yes No

If yes

Date Transferred	Value Transferred
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>

If you exceed the Overseas Transfer Allowance the excess will be chargeable to the Overseas Transfer Charge (OTC) at a rate of 25%

Signature Requirements

This form may be signed electronically or with a wet signature. Electronic signatures must:

- ◇ Be applied using recognised e-signature software (e.g. Adobe, DocuSign)
- ◇ Include a certificate of validation
- ◇ Use an email address matching the adviser's registered company email or the client's registered Novia Global email

If signing by hand, please sign, scan, and email the form to clientservices@novia-global.com or return through the online Secure Mail function.

Client Declaration

I hereby request that Novia Global Limited pay the current value (or requested value where a partial transfer has been instructed) of the benefits in my Novia Global UK SIP confirmed above to the receiving arrangement indicated within this form.

I understand that any transfer payment to a scheme not recognised by HM Revenue & Customs will be subject to an unauthorised payment charge.

I confirm that the details confirmed within this form are completed to the best of my ability and have been answered accurately and honestly.

I accept that Novia Global has fully discharged its responsibility to pay benefits to me in respect of the value represented by this transfer.

Signature Date

IMPORTANT

If your personal circumstances change in the future, we recommend you speak with your Financial Adviser.

You can seek guidance from Pension Wise about transferring your benefits. The Financial Conduct Authority requires us to tell you about them, if you are not receiving any financial advice.

Pension Wise is a free impartial guidance service which has been introduced by the Government to help all consumers understand their options. Guidance can be accessed on the internet, telephone, or face to face. To find out more go to www.pensionwise.gov.uk or call their free phone number +44 20 3733 3495.

Receiving Scheme Declaration

Member's Name

NI Number

Registered Scheme Name

Your Plan Number

The receiving scheme is

- A UK Registered Scheme. This is a Scheme which is registered by HM Revenue & Customs (HMRC) under Part 4 of the Finance Act 2004 (including schemes that automatically acquired this new registered status on 6 April 2006).
- A Recognised Overseas Pension Scheme (ROPS). This is a Scheme which is recognised by HM Revenue & Customs (HMRC) under Part 4 of the Finance Act 2004.
- I enclose a copy of the registration letter from HMRC confirming the receiving scheme is a ROPS.

Payment Details

Payments made to insured schemes will only be made to the provider/insurer.

Name of pension provider

Address of pension provider
(including postcode and country)

Bank Details

Bank name and address

Account Name

BIC/SWIFT Code

IBAN

Account Currency

Payment Reference

Receiving Scheme Declaration

I confirm that the information provided above is accurate to the best of my knowledge and belief.

I declare that the Receiving Scheme is prepared to accept the transfer payment and that it will be used to provide appropriate pension benefits within the receiving Scheme.

Signed for on behalf of the receiving scheme

Date

Print Name

Position

Company Stamp (if available)

Risk Summary

If you are considering taking money out of your pension, here are some things you may wish to consider. The risks are prepared to cover most circumstances and not based on your specific arrangements except for taking account of your age and your intended date of retirement.

Tax implications of Pension Withdrawals

Most pension payments are taxable as income. It is very important to understand the effect on your personal circumstances because you could pay more tax than you expect or intend. Although flexibility allows you to take any amount at any time if you take too much in any tax year this could mean tax is deducted at a higher tax rate, i.e. 40% instead of 20%. Not all extra tax can be reclaimed and if it can you may need to submit a tax return or reclaim to HMRC.

Long Term Income

If you're relying on your Novia Global UK SIPP to provide you with income for the whole of your retirement, you will need to plan carefully to ensure that there is enough money to last. People are living longer on average, and your pension may need to last longer than you had anticipated. Although you have the flexibility to take any amount out of your pension, you should be aware that taking too much too early may cause you to run out of money sooner than expected.

Differences in Charges

If you are taking money out of your pension to invest it elsewhere, you may find that your chosen investment provider charges you more than Novia Global. Before making the decision to invest it's a good idea to compare the charges, shop around, and ensure you get the best deal.

Debt and Pension withdrawals

Where money is held within a pension, it will typically be subject to greater protection from claims by creditors as compared to money held outside of a pension. You should get specialist debt advice and more information about these services is available for free through MoneyHelper, www.moneyhelper.org.uk.

Means Tested Benefits

Payments from your pension are usually classed as income. If you claim benefits that are means tested, taking money from your pension would increase your income and could reduce the level of benefits you are able to receive. In some cases, you may find that taking money from your pension means that you are no longer entitled to receive any means tested benefits.

Investment Scams

You may be tempted to take money out of your pension in order to invest it elsewhere. There are many investment opportunities available and most of them are genuine, but some are not. It's a good idea to find out as much as you can about any potential investment and the company that provides it before committing your money. For information on how to avoid investment scams, plus a list of companies to avoid, go to www.fca.org.uk/consumers.

Shopping around

Different providers of the pension options you wish to use may offer a better deal. By shopping around you may find the deal that suits you.

Health issues and Annuity rates

If you have health issues that reduce your life expectancy you may be able to benefit from special annuity rates. Annuity rates vary between providers even if you are in good health. You risk losing out on a higher income for life if you do not shop around and compare the annuity rates you could get. More information is available from MoneyHelper and on their annuity comparison tool on www.moneyhelper.org.uk.