The smart investment platform



The Novia Global UK SIPP

For clients and advisers

Introduction

The Self-Invested Personal Pension is a registered UK pension scheme which has been specifically created for non-UK residents, and foreign nationals residing in the UK to provide a wide choice of investment opportunities and flexible retirement benefit options.

Within the SIPP you can work with your adviser to choose the investments that best suit your personal circumstances (subject to certain requirements and H M Revenue & Customs rules), enjoy considerable tax benefits, and flexible retirement benefits.

The SIPP is a low cost flexible retirement solution, which is available exclusively through the Novia Global platform.



Key Features of the SIPP Include

- a huge selection of funds and fund managers
- the ability to invest in a range of currencies including US Dollars (USD), Sterling (GBP), Euros (EUR), Swiss Franc (CHF), Australian Dollars (AUD), and Hong Kong Dollars (HKD)
- access to pension benefits irrespective of whether you remain at work, subject to a minimum age of 55**
- competitive charges
- 25% of your fund paid free of UK income tax*
- flexible options when taking benefits including an Uncrystallised Funds Pensions Lump Sum*
- full access drawdown with no requirement to purchase an annuity*
- 24/7 access to your latest pension information

*Tax rules and tax relief are dependent on individual circumstance, and are always subject to change.
**This will rise to age 57 from 2028 and then increase in line with any future rise in the State Pension age.

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Building your future...

...starts with the foundations.

The SIPP can accept transfers from your other UK registered pension schemes or a Qualifying Recognised Overseas Pension Scheme (QROPS), even if you have already started taking income from the pension plan you are transferring from.

This means that if you have made pension provisions in the past, you can consolidate these within an SIPP.

Transfers to an SIPP from other pension arrangements also do not count towards the Annual Allowance.



...and doesnt need to cost the earth.

The SIPP has a fully transparent charging structure. Details of these charges are explained in our charging schedule which is available from your Financial Adviser.

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Designed around you

The SIPP allows you to be in control.

Whether you prefer a simple or an expansive approach to your investments, we offer access to a large number of fund managers, through which a very broad range of individual funds are available.

Through the Novia Global platform, you will also have easy access to a range of market leading Discretionary Fund Managers who offer expertise across a wide range of investment styles.

It is important to note that the value of your investments can fall and you may get back less thannyou have invested.

Specific types of underlying investments, including alternative investments can be complex or have distinct risks associated with them, which you should fully consider before investing in them.

The SIPP can invest in standard assets only, as defined by HMRC.

Limits and restrictions on the types of asset you can invest in may apply. Adverse movements in currency rates could reduce the value of any investments you hold.

Permitted Investments

A selection of the permitted investments we make available to you, include:

- Clean share classes
- Daily and non-daily dealt funds
- Societe d'Investissement a Capital Variable (SICAVs)
- Collective Investment in Transferable Securities (UCITS)
- Exchange Traded Funds (ETFs)

Offering non UK residents a wider choice of investment opportunity and greater flexibility at retirement.

Control

Through your Professional Adviser you have complete control over your investments.

Choice

Select your own assets or choose from a host of market leading Discretionary Fund Managers (DFM).

Access

The exclusive Novia Global Platform offers 24/7 easy access.

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Flexible retirement benefits

When it's time to draw from your SIPP, you have the freedom. Irrespective of your employment status, you can begin to take benefits from your SIPP at any time from the age of 55*.

How you decide to take your benefits is entirely up to you. The SIPP can provide you with an income in one or a combination of three ways:

1

A drawdown pension

You might choose to take a 'pension commencement lump sum' of up to 25% of the fund (or part of it) with the balance being retained in your SIPP to pay you a drawdown pension of any amount over whatever period you choose.

2

An Uncrystallised Funds Pensions Lump Sum (UFPLS)

You may choose to take all or part of your uncrystallised funds immediately in a lump sum as an UFPLS provided that you have available Lifetime Allowance.

25% of this lump sum is currently paid free of UK income tax. The remaining lump sum will be taxed as income at your marginal rate of UK income tax.

3

A lifetime annuity

Purchasing a lifetime annuity involves passing the value of your SIPP to an insurance company of your choice who in return will provide you with a regular, taxable income throughout your life. The annuity available will depend on the value of your fund and the annuity rates at the date of purchasing the annuity.

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The payment of death benefits

Death benefits from the SIPP are usually free from UK Inheritance Tax regardless of age and will generally be paid to the nominated death beneficiaries.*

Death before age 75

In the event of your death before the age of 75, the whole of your SIPP can normally be paid out as a lump sum or as an income stream. There will be no UK income tax on the benefits paid to the beneficiaries.*

Death after age 75

In the event of your death after attaining age 75, any remaining funds can be paid to your beneficiaries as a lump sum or as an income stream.

The beneficiaries will pay UK income tax on any benefits that they receive at their applicable marginal rate.

The pension benefits will not generally form part of the member's estate for UK Inheritance Tax (IHT) purposes.*



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How we work for you

Novia Global is focused on providing you and your Adviser with the tools, control, and framework needed for you to maximise your investment potential.

Investing with Novia Global is straightforward, transparent, and fully online.

We believe that the security and protection of your assets is paramount. A number of key policies are in place to make certain they remain so, including:

- our custodian and banking services are provided by Pershing (Channel Islands), a subsidiary of The Bank of New York Mellon Corporation (BNY Mellon)
- your cash is held in client money accounts and your investments are registered with our custodian. This means your cash and the investments you hold are segregated and can be returned to you if Novia is unable to meet its obligations
- all of our systems and processes for administering your money are carried out in accordance within the robust UK FCA regulation

Through our secure web portal, you can view a clear and concise snapshot of the value of your investments at any time of the day. You can also view your entire transaction history - providing you with a fully transparent view of the fees you're paying and to whom they are paid.



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Risks

Novia Global makes available a broad range of different investments. As with any money put into these investment vehicles there are risks. The value of these investments can fall as well as rise and you may get back less than your original investment. Charges taken by Novia Global, the managers of the underlying investment and those by your Professional Advisers will all have an impact on the value of your investment. Charges are made clear from the outset but may change in the future as circumstances may dictate.

Please refer to the Novia Global Key Features document and Terms and Conditions for more information to make sure you understand our services and for any specific risks that may affect you, please speak to your Professional Adviser.

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