

# TRANSFER OTHER PENSIONS TO YOUR HL SIPP

HARGREAVES  
LANSDOWN

Read the information overleaf first. If you're over 50 and would like to access your pension as a result of this transfer, call us on **0117 980 9926** before applying. Return to this address: **HARGREAVES LANSDOWN, Sunderland, SR43 4EH.**

If you're transferring a pension that's already in drawdown you'll need to complete a set of risk questions before we send you a drawdown application. You can do this by calling us on **0117 980 9926**.

## Transfer to the HL SIPP APS5H

Title (Mr, Mrs, etc):	First name(s):	Surname:
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Address:
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Postcode:	Date of birth: <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Nationality:
D	D	M	M	Y	Y			

National Insurance No. <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>											Tick here if you have no NI No. <input type="checkbox"/>

### Pension details

Transfer the pension as cash  Transfer the pension investments

Pension name:	Policy number:
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Approx transfer value (exact amount if partial transfer) £	<input type="checkbox"/> Tick if partial transfer
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Pension type: e.g. Stakeholder
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Name and address of administrator:	Postcode:
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### I confirm

- I have read the Transfer Checklist, checked if I will lose benefits or incur penalties and wish to transfer the policy listed above.
- I have read, understood and agree to the Common Transfer Declaration.
- I understand my pension will be transferred as cash if I haven't selected one of the transfer options above.

- Hargreaves Lansdown has not given me advice; I am responsible for my decision to transfer and I will seek personal financial advice if I am unsure transferring is right for me.
- I have read, agreed to and retained the Key Features, Key (Investor) Information Document of my chosen investments (where available), including all costs and charges, provided to me at [www.hl.co.uk](http://www.hl.co.uk) or on paper.
- I authorise the current provider as listed above to give Hargreaves Lansdown any information they require about my membership of the above scheme.

<b>Please sign here</b> 	SIGNATURE	Date: <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y
D	D	M	M	Y	Y			

# TOP UP YOUR HL SIPP BY CHEQUE OR DIRECT DEBIT

HARGREAVES  
LANSDOWN

Read the information overleaf first

## 1. Your details APS5H

Full name:	Postcode:	Date of birth: <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y
D	D	M	M	Y	Y			

I understand that all contributions are bound by the scheme rules and the Terms and Conditions for the HL SIPP. I have not received advice from HL about the merits of entering into, or the suitability of, this investment. I have read, agreed to and retained the Key Features, Key (Investor) Information Document of my chosen investments (where available), including all costs and charges, provided to me at [www.hl.co.uk](http://www.hl.co.uk) or on paper.

<b>Please sign here</b> 	SIGNATURE	Date: <table border="1"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y
D	D	M	M	Y	Y			

## 2. Pay a single contribution by cheque – payable to HL SIPP/ your initials and surname

Personal contributions should be paid net. e.g. to contribute £10,000 gross, complete your cheque for the net amount of £8,000.

Personal single contribution: £  gross (min. £100) multiply by 0.8 to calculate the amount to write on your cheque

## 3. Increase an existing Direct Debit

Please increase my personal Direct Debit by: £  per month (gross) making a total monthly personal contribution of: £  per month (gross)

## 4. Start a Direct Debit – you must complete the Direct Debit mandate overleaf

Please set up a Direct Debit for: £  per month gross (min. £25) multiply by 0.8 to calculate the amount taken from your bank If your employer is to pay monthly contributions please call us on **0117 980 9926** for an employer contribution pack.

## 5. Which investments would you like to choose?

You can choose to invest in the HL Ready-Made Pension Plan and/or investments of your choosing. If you leave this section blank, we'll leave your pension as cash.

### Choose the Ready-Made Pension Plan

The Ready-Made Pension Plan is a simple, low-cost investment solution, exclusively available to SIPP clients. The plan is managed by experts and aims to grow your money when you're younger, then lower risk as you get closer to retirement. The plan is made up of two funds to help meet that objective.

The HL Ready-Made Pension Plan is designed for people who:

- want to take control of their pension but don't know where to invest
- need experts to make the day-to-day decisions
- are comfortable with medium-high investment risk for growth
- want lower investment risk closer to retirement age
- can review their investments at least once a year

Please read the Key Investor Information Documents (KIID) included before investing. You can read more information at [www.hl.co.uk/rmpp](http://www.hl.co.uk/rmpp).

Please note, the plan has not been designed to meet your individual needs or goals. Consider other investments if the plan does not meet your needs. If you're not sure what's right for your circumstances, you should ask for financial advice.

	Transfer (min. £100 per fund)	Lump sum (min. £100 per fund)	Monthly saving (min. £25 per investment)
HL Ready-Made Pension Plan	%	£	£

### Add/Choose other investments (or cash)

Full fund/share name

	%	£	£
	%	£	£
	%	£	£
If you'd like to choose more investments please let us know on a separate sheet.	<b>Cash</b>	%	£
	<b>Total</b>	100	%

## HOW TO TRANSFER OTHER PENSIONS TO YOUR SIPP

### Before transferring please read the SIPP Key Features, including:

- ✓ Important Investment Notes
- ✓ Transfer Checklist
- ✓ Common Transfer Declaration

It's also really important to make sure you won't lose any valuable guarantees or benefits from your current pension provider or have to pay excessive exit fees.

### Transfer options

- **Transfer the pension as cash** – your provider will sell the investments, then transfer the cash amount. The pension will not be invested during the transfer, so will not make gains or losses. Once the transfer is complete you'll be able to buy investments. This type of transfer usually takes 2-4 weeks depending on your provider.

- **Transfer the pension investments** – all the investments and cash will be transferred. The pension will be invested during the transfer, so you could make gains or losses. Usually you cannot trade until the transfer is complete. This type of transfer usually takes 6-8 weeks, depending on the investments and provider.

If you select this option we will convert any funds transferred to the lowest cost version we offer. We will never convert you into a fund that's more expensive than the one you already hold. There are no charges or tax to pay. Before transferring please read about converting funds at [www.hl.co.uk/convert](http://www.hl.co.uk/convert).

We'll contact you to cover your options if your provider cannot transfer your pension investments or you hold an investment we do not offer.

**If you're transferring a pension that's already in drawdown** you'll need to complete a set of risk questions before we send you a drawdown application. You can do this by calling us on **0117 980 9926**.

We'll write to you to let you know when your transfer completes.

**For clients requesting a transfer** – By using this form we assume that you do not plan to access your pension as a direct result of this transfer. If you're over 50 and would like to access your pension as a result of this transfer contact us on 0117 980 9926

### GOT ONLINE ACCESS?

If you're a client, the fastest way to transfer a pension is online. All you need to do is:

1. Visit [www.hl.co.uk/sipp-transfer](http://www.hl.co.uk/sipp-transfer)
2. Select 'transfer your pension now'

# HOW TO TOP UP YOUR SIPP AND BOOST YOUR RETIREMENT FUND

To add new money to your HL SIPP, read the SIPP Key Features, including:

- ✓ Contribution checklist
- ✓ Important Investment Notes
- **To make a contribution by cheque** – complete section 2 and enclose a cheque payable to 'HL SIPP/Your initials and surname' for the net amount.
- **To increase an existing Direct Debit** – complete section 3. When completing the investment choice in section 5, please give instructions for your new total monthly contribution.
- **To start a Direct Debit** – complete section 4 and the Direct Debit mandate below.

## Payments from your employer

If your employer wants to make a contribution, or wishes to start a monthly Direct Debit, request an employer contribution form on

**0117 980 9926.**

## Any questions?

☎ **0117 980 9926**

✉ **sipp@hl.co.uk**

🌐 **www.hl.co.uk**

## TOP UP YOUR SIPP ONLINE OR BY PHONE

Log in to your account at [www.hl.co.uk](http://www.hl.co.uk) or call us on **0117 980 9897**.

You can make your contribution with your debit card, and start a monthly Direct Debit or make changes to an existing Direct Debit.

### Instruction to your bank or building society to pay by Direct Debit – only complete if you're investing by Direct Debit

**HARGREAVES  
LANSDOWN**

**Please keep a copy of the Direct Debit guarantee which is in the Terms and Conditions.  
Please complete using dark ink.**

Service User Number

**8 3 7 0 0 4**



Name(s) of  
account holder(s):

Branch  
Sort Code

 -  - 

Bank/Building Society  
Account Number

     

Name and full postal address  
of your Bank/Building Society

To the  
Manager:

Address:

Postcode:

**Please  
sign here**



SIGNATURE

**Instruction to your Bank or Building Society –**  
Please pay Hargreaves Lansdown Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Hargreaves Lansdown and, if so, details will be passed electronically to my Bank/Building Society.

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

Date: