

IVCM HERITAGE SIPP EARLY ENCASHMENT DECLARATION



The Early Encashment Declaration form is to confirm to you the underlying beneficiary, the potential charges that apply to the investment held by you within your IVCM Heritage SIPP, and consequently what the final surrender value is likely to be. As a Financial Conduct Authority (FCA) regulated SIPP provider, Heritage Pensions Limited believes it is important that you are aware of and understand the impact of your decision to surrender a particular investment. There may be many benefits moving forward, however this must be weighed against the potential for financial penalty on an existing long-term investment strategy. Pension investments are generally expected to be part of a medium to long term strategy although we acknowledge circumstances & goals change. This meets the FCA criteria in Treating Customers Fairly (TCF) Outcome 3 in particular where it is stated that: Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

Important - Heritage Pensions Limited do not provide advice and are unable to comment on the merits of retaining or surrendering an investment. Therefore, you may wish to take the appropriate regulatory financial advice before proceeding. If advice has not been provided, by signing this Early Encashment Declaration you acknowledge that you fully understand the detail laid out in this form.

I acknowledge the potential for a financial penalty to be applied to my current investment on exit. I have been fully informed of the charges applicable upon withdrawal from this investment. I fully understand & accept the charges for surrendering my investment. I acknowledge that were I to delay this transaction, that there may be no exit penalty applied.

Investment Early Encashment

Statement Surrender Date:

Portfolio Value: GBP

Investment Provider Administration Charges

Administration Charge: GBP

Outstanding Establishment: GBP

Total Dealing Charges: GBP

Fund Adviser Fee: GBP

Total Charges: GBP

Surrender Value: GBP

Please Note: These figures are based on the above surrender date and values fluctuate daily and therefore are not guaranteed. The charges shall be based on the date of the investment sale.

Before Heritage Pensions Limited can proceed with this transaction on your behalf, please date, sign and return this form to confirm you understand the nature of the benefits you are surrendering, and that you have received the appropriate advice.

Member Declaration

Investment Provider

Designation Number

Member Name

I verify that I am fully aware of the consequences of this transaction and specific financial penalties detailed in this letter which will be imposed on my investment. I confirm I have taken appropriate advice and wish to proceed with the transaction by signing below.

Member's Signature

Date [dd/mm/yy]

IFA Declaration

Name

Organisation

FCA Authorisation Number

I confirm that I have provided the above member with appropriate advice about the proposed transaction and have informed them of the precise consequences on exiting the current investment(s)

Adviser's Signature

Date [dd/mm/yy]

When complete

email or post this form:

ivcm@heritagepensions.co.uk

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The IVCM Heritage SIPP is operated and administered by Heritage Pensions Limited who are authorised and regulated by the Financial Conduct Authority. The asset trustees for the IVCM Heritage SIPP is Heritage Trustees Limited. An agreement is in place between Heritage Pensions Limited and IVCM whereby certain administrative functions in respect of the IVCM Heritage SIPP are outsourced to and undertaken by IVCM.