

# IVCM Heritage SIPP

## Early Encashment Declaration Form

The IVCM Heritage SIPP is operated and administered by PSG SIPP Limited.

The asset trustee for the IVCM Heritage SIPP is Heritage Trustees Limited.

An agreement is in place between PSG SIPP Limited and IVCM whereby certain administrative functions in respect of the IVCM Heritage SIPP are outsourced to and undertaken by IVCM.

**PSG SIPP Limited**

6 Doolittle Mill  
Froghall Road  
Amphill, Bedfordshire  
MK45 2ND

PSG SIPP Limited is authorised and regulated by the Financial Conduct Authority with registration number 514654.

PSG SIPP Limited is a wholly owned subsidiary of Basi and Basi Financial Planning Limited.

This purpose of this form is to confirm the potential charges and early exit penalties that apply to the investment held by you within your IVCM Heritage SIPP, and consequently what the final surrender value is likely to be.

PSG SIPP Limited is a regulated SIPP provider by the Financial Conduct Authority (FCA) and 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 exiting a long-term investment strategy. Pension investments

are generally expected to be part of a medium to long term strategy although we acknowledge circumstances and goals change. This meets the FCA criteria in Treating Customers Fairly (TCF) Outcome 3 which states: Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

### IMPORTANT NOTICE

Heritage Trustees Limited and PSG SIPP 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.

## 1 Investment

Statement surrender date

Portfolio value £

## 2 Charges at Surrender

### Investment provider administrator charges

Administrator charge £

Outstanding establishment £

Total dealing charges £

Fund adviser fee £

Total charges £

Surrender value £

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

Before PSG SIPP Limited can proceed with this transaction on your behalf, this form must be signed by the Member and the IFA who is authorised to advise the Member.

## 3 Member Declaration

Name

Investment provider

Designation number

I verify that I fully understand and accept the charges and early exit penalties which will be incurred for the surrender of my investment and I acknowledge that were I to delay this transaction the exit penalty may not be applied.

I confirm I have taken appropriate advice and wish to proceed with this transaction.

Signature

Name

Dated

## 4 IFA Declaration

Name of IFA

Firm

FCA authorisation number

I confirm that I have provided the Member named within this form with appropriate advice about the proposed transaction and have informed them of the precise consequences on exiting the current investment(s).

Signature

Name

Dated