



**ALLTRUST**<sup>®</sup>  
A UAP Group Company

# SOPHISTICATED INVESTOR SIPP Transfer In Application Form

May 2026

## Important Note

Please provide full details of the benefits from another arrangement you wish to transfer to your Self Invested Personal Pension (SIPP). You should seek financial advice, from a suitably qualified adviser, before making any transfers or switches. We cannot accept the transfer if you have not obtained regulated financial advice unless you have passed our Knowledgeable Investor test.

Please refer to the attached SIPP transfer in application form notes and important information when completing this form.

## Member Details

Member Name

Policy Number

Member Address

Postcode

Date of Birth

NI Number

## Transferring Scheme Details

Provider Name

Plan/Scheme Number

Provider Address

Postcode

Telephone Number (inc area code)

Email Address

Plan/Scheme Type

Is this an occupational scheme? Yes No

Plan/Scheme Name

Pension Scheme Tax Reference

Value of Fund (£)

Does this represent the full value of the current plan/scheme? Yes No

Is the plan you want to transfer in in drawdown? Already entirely in drawdown  
Already partially in drawdown  
Not in drawdown

## Transferring Scheme Details (Continued)

If in drawdown, please confirm how they are crystallised:	Capped Drawdown	
	Flexi-Access Drawdown	
	Scheme Pension	
	Other	
Did the pension you are planning to transfer include personal and/or employee contributions?	Yes	No
If yes, what were the source of the contributions. Please include the name of the employer.		
Have you triggered the MPAA in this Scheme?	Yes	No
If Yes, please confirm the trigger date:		
Have you used any Lump Sum Allowance or Lump Sum & Death Benefit Allowance?	Yes	No
If you have answered yes please confirm the amount used (£)		
Do you want to transfer assets in-specie?	Yes (all assets)*	
*Please complete the attached Asset Schedule	Yes (some assets)*	
	No	
Is the plan subject to any existing or proposed trustee in bankruptcy orders, or earmarking or pension sharing orders, or other receiving orders?	Yes	No
Is the fund subject to any Scheme Specific Lump Sum or Member Pension Age protection?	Yes	No
Is the transfer part of a block transfer?	Yes	No
Does the plan contain any guaranteed annuity rates, guaranteed minimum pension rights or safeguarded benefits?	Yes	No
I have taken advice from a suitably qualified Financial Adviser about this transfer and have considered the impact on any protection I may have.	Yes	No
We strongly recommend that you obtain suitable advice on whether transferring your pension is in your best interests before signing this form.		

## Transfer Authority

I authorise, instruct and apply to you to transfer sums and assets from the plan as listed above directly to Alltrust Services Limited and to provide any instructions and/or discharge required by any relevant third party to do so. Where you have asked me to give you any original policy document(s) in return for the transfer of sums and assets and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.

I authorise Alltrust Services Limited, you, any contributing Employer and any financial intermediary named in this application, to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Alltrust Services Limited.

Until this application is accepted and complete, Alltrust Services Limited's responsibility is limited to the return of the total payment(s) to the provider named above.

## Transfer Authority (Continued)

When payment is made to Alltrust Services Limited as instructed, this means that I shall no longer be entitled to receive pension benefits from the whole of the plan listed above where the whole of the plan is transferring or that part of the plan represented by the payment if only part of the plan is transferring.

I accept responsibility in respect of any claims, losses, expenses, additional tax charges or any penalties that Alltrust Services Limited and the provider named above may incur as a result of any incorrect, untrue or misleading information in this application or given by me or on my behalf or any failure on my part to comply with any aspect of this application.

If I have taken benefits from any pension arrangement, with the current or any other pension provider, in a way which means I am subject to the Money Purchase Annual Allowance (MPAA), I have supplied Alltrust Services Limited with the date the MPAA first applied to me in this application.

## Declaration

Print Name

Member Signature

Date Signed

## Additional notes and important information

Please provide full details of the benefits from another arrangement (the 'ceding scheme') you wish transfer to the SIPP (the 'receiving scheme.'). Please complete one form per transfer. This will give us the authority required to contact the provider about your pension savings.

You should always seek financial advice, from a suitably qualified adviser, before making any transfers or assignments.

Please find below some additional notes and important information to assist with the completion of the transfer in paperwork.

### Crystallised funds

Crystallised funds are pension savings which have been designated under the arrangement as available for the payment of pension income, including arrangements which have only paid pension commencement lump sum.

If you answer 'YES' to funds being crystallised within the ceding scheme, please note we cannot accept a partial transfer of crystallised funds. In addition, we will need to obtain full details of your benefit crystallisation events from the ceding scheme provider.

### Money purchase annual allowance (MPAA)

The Money Purchase Annual Allowance (MPAA) is triggered at the point a member first flexibly accesses their pension benefits. If you answer 'YES' to the MPAA being triggered in the scheme you wish to transfer in to the SIPP, please forward a copy of your Flexi-Access Statement if this has not already been sent to us for our records. This would have been issued by your pension provider within 31 days of the trigger date. Please also provide us with a copy of your Flexi-Access Statement if you have triggered the MPAA elsewhere and have not yet told us.

## **In-specie**

In-specie transfers relate to the transfers of assets between schemes, so rather than converting the asset to a cash value before transferring, the asset itself is transferred.

If you answer 'YES' to transferring assets in-specie, please provide a list of assets you wish to transfer on the Asset Schedule attached to the transfer in application form. Please note that an in-specie transfer of assets can be a complex process involving several different parties and may take some time to complete. We reserve the right to make enquires before proceeding with the transfer in. Depending on the nature of the investment, Alltrust may need to complete due diligence before we can confirm acceptance of the investment.

## **Pension Sharing or Pension Earmarking Orders**

We will need to take any Pension Sharing or Pension Earmarking Order into account when calculating your retirement benefits. If you answer 'YES' to Pension Sharing or Pension Earmarking orders being in place within the ceding scheme, we reserve the right to make enquiries before proceeding with the transfer in.

## **Protection of existing rights**

Some benefits, which are subject to protection of existing rights, may be lost if they are transferred or assigned to your SIPP.

Please ensure you seek financial advice on matters relating to the protection of existing rights.

## **Block transfer**

A block transfer is the transfer in a single transaction of all funds and assets, made up of accrued rights under the scheme from which the transfer is made, which relate to a member and at least one other member of that pension scheme. The transferring member(s) must not have been a member of the receiving scheme for more than 12 months at the point of transfer and the transfers must be made to the same receiving scheme.

## **Transfer authority**

Please read this section carefully. By completing, signing and returning the Application Form you are providing us with authority to contact the ceding scheme provider to obtain any information we require before accepting a transfer in. You are also confirming that you have taken appropriate financial advice. We may need additional information from you before proceeding.

Please note that some providers may require additional paperwork to be completed before any funds can be transferred. Their documentation may require your completion and signature together with Alltrust Services Limited who must be party to all transfer requests into the SIPP.



## SIPP in-specie asset schedule

Please complete the table below should you wish to transfer any assets in-specie. Please note that in-specie transfer of assets can be a complex process involving several different parties and may take some time to complete. Depending on the nature of the investment, Alltrust may need to complete due diligence before we can confirm acceptance of the investment.

Type of Asset (Share, Unit Trust, OEIC, etc.)	Full Name of Asset	Asset Reference (if applicable)	Name in which Asset is currently registered	Name & Address of Fund/Asset Manager/ Provider	Current Value (£)

## Declaration

I hereby consent to Alltrust Services Limited requesting the transfer of assets listed in this schedule as required in connection with the requested transfer and authorise the giving of such details to Alltrust Services Limited.

I agree that Alltrust Services Limited may approach the transferring pension scheme for more details as required.

I confirm that the information stated above is true and accurate to the best of my knowledge.

Print Name

Signature

Date

## Additional notes and important information

Alltrust requires members to obtain regulated financial advice for certain pension transactions, including but not limited to benefit crystallisation, the transfer of pensions into or out of your Alltrust pension, and the transfer or purchase of non-standard investments, unless the member has been formally assessed and accepted as a Knowledgeable Investor by Alltrust.

Where advice is required, it must be provided by a suitably qualified and regulated financial adviser. That adviser must have a signed agreement with us, except in the case of transfers out, where they must simply hold the appropriate regulatory permissions. This requirement is in place to ensure decisions are made in the best interests of our members and in line with regulatory expectations.

Alltrust reserves the right to decline any instruction that does not meet this requirement.

If you are unsure whether advice is required for your specific request, please contact us before proceeding.

Alltrust Current Terms and Conditions of Business are available to view on our website.

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