

# Zurich Self Invested Pension Plan

## Authorisation of one-off adviser charge

---

If you have agreed with your adviser to pay them for their services from your Zurich Self Invested Pension Plan (SIPP), you will need to complete this form. If you have more than one Zurich Self Invested Pension Plan, you should complete a separate form for each plan.

A one-off adviser charge can only be paid for regulated financial advice from your Zurich Self Invested Pension Plan when requesting full or partial drawdown.

**An adviser charge cannot be paid:**

- as an ongoing adviser charge from your Zurich SIPP
- if your plan is already in drawdown and an adviser charge has not previously been paid
- if your adviser is already taking an ongoing charge in the form of trail fees
- when adding additional funds to your plan, regardless of whether an adviser charge is already being paid.

When taking further drawdown, you will need to complete a new form if you wish to pay an adviser charge.

**Where partial drawdown is requested:**

If you would like to pay the adviser charge by crystallising your benefits from wider SIPP assets, please complete section 3. Crystallising is the process of accessing or drawing down your pension fund to provide you with a retirement income. We will sell units to cover the adviser charge on the same basis as you've chosen for your tax free lump sum.

Your adviser can help you to complete this form.

The way we ask for your authority to pay the one-off adviser charge may change in the future.

Please use blue or black ink and BLOCK CAPITALS. Please check that this form is completed correctly, signed and returned to us.

**Notes**

- Payments can only be made to the adviser shown in our records as acting for the SIPP.
- The one-off adviser charge will only be paid upon production of an invoice from the adviser. Please submit with the application form.

Please send the completed form along with the drawdown pension application form and adviser invoice to:

**Zurich Retirement Services, 3 Temple Quay, Bristol, BS1 6DZ.**

## 1 Your details

Your name	<input type="text"/>
Plan number	<input type="text"/>
ZU/ZP reference	<input type="text"/>

## 2 Adviser's details

Adviser's name	<input type="text"/>
Adviser's Financial Services Register individual reference number	<input type="text"/>
Name of Firm (if Appointed Representative)	<input type="text"/>
Name of Principal Firm	<input type="text"/>
Principal Firm's Financial Services Register reference number	<input type="text"/>

## 3 One-off adviser charge

A one-off adviser charge can only be paid from your Zurich Self Invested Pension Plan when requesting full or partial drawdown. A maximum of 3% of the crystallised fund can be paid to your adviser.

Do you want to request a full or partial drawdown? ☐ Full ☐ Partial  
(Please select one)

If you wish to take partial drawdown, we will sell the units to cover the adviser charge on the same basis as you've chosen for your tax free lump sum.

Is the payment to be a percentage or a fixed amount of the crystallised fund?  
(Please select one)

Percentage

Fixed amount  %

Is payment subject to VAT? ☐ Yes ☐ No (If left blank, we will assume no)

## 4 Bank Details

Bank or building society	<input type="text"/>		
Sort code	<input type="text"/>		
Account in the name(s) of	<input type="text"/>		
Account number	<input type="text"/>	Roll number	<input type="text"/>
Payment reference	<input type="text"/>		

## 5 Adviser's declaration

**I confirm that the above adviser charge is in accordance with an adviser charging structure which has been disclosed and agreed, and meets the regulatory requirements.**

**Name**

**Signed**

**Position in organisation**

**Date**

## 6 Declaration and authority

The declaration is made by the Zurich SIPP planholder who signs below.

- I understand that I cannot cancel a deduction in respect of a one-off adviser charge once it has been deducted from any of the accounts detailed on this form, and will need to contact my adviser to discuss whether a refund is payable in full or in part or not due.
- I instruct Zurich to deduct the one-off adviser charge detailed in this form from my plan as shown and pay it to my adviser.
- I confirm that this relates to pension advice given in respect of my Zurich Self Invested Pension Plan (SIPP), and is in line with HMRC guidance, otherwise I understand that additional tax charges may be triggered.
- If I need to amend any of the information in this form I will strike through the information to be changed and write the correct information next to it. I will sign (using my signature and not just my initials) next to the correct information to confirm my agreement to the change(s) made.
- I am satisfied that the amount of the adviser charge above has been fully and correctly completed and I authorise payment of this charge from the SIPP.

### Planholder signature

Name	<input type="text"/>
Signed	<input type="text"/>
Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Please let Zurich know if you would like a copy of this in large print or braille, or audio.

Capita Life & Pensions Regulated Services Limited is authorised and regulated by the Financial Conduct Authority. Registered in England No. 2424853. Registered Office: First Floor, 2 Kingdom Street, Paddington, London, W2 6BD. Zurich Assurance Ltd, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England and Wales under company number 02456671. Registered Office: Unity Place, 1 Carfax Close, Swindon, SN1 1AP. Telephone: 0345 850 8898. We may record or monitor calls to improve our service.