



User Guide – InvestAcc SIPP

YOUR Platform can be held within an InvestAcc SIPP.

Important considerations

Using YOUR Platform within an InvestAcc SIPP still requires the InvestAcc SIPP to be opened as normal. Charges for these products are made in addition to the YOUR Platform charges, charge details and processes for opening the SIPP should be sought from InvestAcc directly.

Administration considerations

- While adviser charges can be facilitated from the YOUR Platform wrapper, you will need to inform InvestAcc of this and will still need to ensure any cash requirements on the SIPP itself are managed separately (for InvestAcc's fees, client income etc)
- Platform (and DFM where relevant) charges are applied on YOUR Platform as normal, including any family linking with other platform accounts/clients.
- **Payments in and out will need to be made via the parent wrapper – no money can move to or from the YOUR Platform account directly**

Opening process

- You should open the required account with InvestAcc directly, confirming the assets will be held in a third-party platform account. Along with the opening paperwork, you will need to provide InvestAcc with a Terms Agreement Form from the YOUR Platform website resources section.
- Once the SIPP is open, you can open the plan on YOUR Platform
 - Account name should be 'Minerva SIPP – nnnnn'
 - Wrapper Type is 'Third party SIPP'
 - Product Provider is 'InvestAcc'
 - Enter the policy number in 'Product Provider Account Reference'
 - Sort Code and Account Number should be entered as the SIPP bank account details provided from InvestAcc
- Provide the Terms Agreement Form to YOUR Platform via email

- Once YOUR Platform account is opened, email the InvestAcc representative as follows:

INVST -< *YOUR Platform account reference*>

"I can confirm that the account has been setup in the name of <*SIPP NAME*> "

Payments into the plan

You will need to instruct payments into the YOUR Platform account via InvestAcc. They will be matched on YOUR Platform and any investments made as per a normal platform account.

We are able to accept transfers to the platform from other/previous platform accounts held within the SIPP. Contact Questions@YOUR-Platform.co.uk for assistance.

Withdrawals

Any withdrawals instructed from the YOUR Platform account will move back to the SIPP wrapper for you to process as per the usual InvestAcc processes.