Key Features
SIPP

A Platform Revolution

Contents

1.0	Important Information	3
2.0	Who is Invinitive Financial UK Ltd	3
3.0	What is a SIPP	3
4.0	Key Features of the Invinitive SIPP	4
4.1	Flexibility of Investment Choice	4
4.2	Contribution Flexibility	4
4.3	Benefit Flexibility at Retirement	4
4.4	Online Platform & Member Portal	4
5.0	Risks	5
6.0	Who Can Join The Invinitive SIPP?	5
7.0	Charges and Fees (2026/2027)	5
8.0	Contributions and Transfers	6
8.1	Making Contributions	6
8.2	Transfers Into Your SIPP	6
9.0	Investment Options	6
10.0	Drawdown and Benefit Options	6
10.1	Crystallisation Events	6
10.2	Lifetime Allowance changes	6
10.3	Tax-Free Lump Sum (Pension Commencement Lump Sum)	7
11.0	Tax Treatment	7
12.0	Fees and Charges in Detail	7
13.0	Administration & Reporting	8
14.0	Complaints and Compensation	8
15.0	Cancellation Rights	8
16.0	Risks and Considerations (Summary)	8
17.0	How to Apply	8
18.0	Client Classification	9
19.0	Investor Responsibilities	9
20.0	Data Protection and Privacy	9
21.0	Financial Services Compensation Scheme (FSCS)	9
22.0	Contact Details	10
23.0	Glossary of Key Terms	10
24.0	Regulatory Disclosures	10

ABOUT US

keyfacts®

The Financial Conduct Authority requires us, Invinitive Financial UK Ltd, to give you this important information to help you to decide whether a SIPP is right for you. You should read this document carefully so that you understand the product and then keep it safe for future reference.

This document is based upon our understanding and interpretation of current legislation which may change in the future. It should not be relied upon for financial advice, detailed advice for an individual, or as legal advice. The taxation of benefits that you may be entitled to in the future can change.

Key Features of The Invinitive SIPP: (2026/2027)

1. Important Information

This document is designed to help you understand the key features of The Invinitive SIPP ("Self-Invested Personal Pension") offered by Invinitive Financial UK Ltd (FCA Firm Reference Number 964301).
It highlights the main benefits, risks, and charges associated with The Invinitive SIPP but does not cover every aspect of the scheme. A full set of terms and conditions, along with the SIPP Member Guide and tariff of charges, is available separately. You should read those documents before deciding to invest.
Invinitive Financial UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our registered office is at 128 City Road, London, EC1V 2NX.

If you are in any doubt about the contents of this key features document, you should seek professional financial advice.

2. Who Is Invinitive Financial UK Ltd?

Company Name: Invinitive Financial UK Ltd

FCA Reference Number (FRN): 964301

Registered Office: 128 City Road, London, EC1V 2NX, United Kingdom

Regulator: Financial Conduct Authority

Contact Details:

- - Switchboard: 0800 048 8485
- - Email: info@invinitive.co.uk
- - Website: www.invinitive.co.uk

Invinitive Financial UK Ltd is the operator and administrator of The Invinitive SIPP. We are responsible for accepting contributions, arranging investments, processing transfers in/out, and facilitating benefit payments.

3. What Is a SIPP?

A Self-Invested Personal Pension (SIPP) is a type of personal pension plan that gives you, the planholder, a broader range of investment choices compared to a standard personal pension.

Through a SIPP, you can select and manage your own investments (subject to eligibility), giving you greater flexibility over how your pension funds grow.

You make contributions (subject to limits) into your SIPP; if these contributions are personal payments they will receive tax relief at your marginal rate. We can also accept Employer contributions. Over time, the

value of your SIPP will hopefully grow through capital growth, income, or both.

At “retirement” (the earliest age at which you can normally take pension benefits is age 55, rising to 57 from 2028), you can draw benefits in various ways, including taking up to 25% of your fund as a tax-free lump sum, purchasing an annuity, entering drawdown (flexi-access), or taking Uncrystallised Funds Pension Lump Sums (UFPLS).

4. Key Features of The Invinitive SIPP

4.1 Flexibility of Investment Choice

We off a very wide Range of Eligible Assets. You can hold UK and overseas equities, collective investment funds including OEICs, unit trusts and exchange-traded funds and cash.

Direct Stocks and Shares: Clients can trade UK and international equities on recognised stock exchanges.

Fund Selection: Access to thousands of UK and overseas-**authorised** funds including actively managed funds, index-tracking funds, and ESG/green-labelled funds.

Dealing: Online dealing facility for dealing in shares, funds and ETFs. Telephone dealing is also available for non-urgent instructions (fees apply; see Section 7).

Cash and Deposit Management: Your SIPP holds a cash account to process contributions, benefit payments, and transactions. You can hold cash in our pooled deposit account earning interest at a portion of the prevailing rates.

4.2 Contribution Flexibility

Personal Contributions: Contributions receive tax relief at your highest rate of income tax (subject to the Annual Allowance).

Employer Contributions: Employers can pay contributions on your behalf.

Carry Forward: If you have unused Annual Allowance from the previous three tax years, you may be able to carry forward allowances to increase your current-year contribution limit.

Transfer In: You may transfer benefits from other registered pension schemes (including other SIPPs or defined contribution pensions) subject to scheme rules and Invinitive’s transfer-in criteria.

4.3 Benefit Flexibility at Retirement

Tax-Free Lump Sum (25%): You can take up to 25% of your Crystallised SIPP fund as a tax-free lump sum (subject to Lump Sum and Death Benefit Allowance limits).

Flexible Drawdown (Flexi-Access Drawdown): Once you Crystalize your funds, you can remain invested and draw an income flexibly.

Uncrystallised Funds Pension Lump Sums (UFPLS): You may take ad hoc lump sums from Uncrystallised funds, with 25% of each payment treated as a tax-free lump sum and 75% taxable as income.

4.4 Online Platform & Member Portal

Secure Online Access: 24/7 online access to your SIPP account details, valuations, transaction history, and performance reporting.

Real-Time Valuation: Real-time pricing for listed assets, with end-of-day valuations for funds.

Document Vault: Digital storage of all scheme documents, annual statements, contract notes, and trade confirmations.
Alerts & Notifications: Email alerts for deal confirmations, funding notices, and regulatory updates.

5. Risks

Investment Risk: The value of your SIPP investments can go up or down. You could get back less than you originally invested. Past performance is not an indication of future returns.

Liquidity Risk: We only allow liquid daily dealing positions, but some investments (those perhaps in difficulty) may be difficult to sell quickly at a fair price.

Market Risk: Economic, political, or market events may adversely affect the value of assets held in your SIPP.

Tax Treatment: Tax rules and reliefs may change in the future and are subject to individual circumstances.

Regulatory Changes: Changes in pension regulations could affect how and when you can access your funds, or the benefits you receive.

Fees Impact: Charges may erode investment returns over time; you should be comfortable that the level of fees is appropriate to your investment strategy and expected holding period.

6. Who Can Join The Invinitive SIPP?

Age Requirements: You can normally join The Invinitive SIPP from age 18 up to age 75.

UK Residency: UK resident and UK taxpayer (for tax relief purposes). Non-UK residents may join subject to tax advisers' guidance, but tax relief on contributions may not apply.

Pension Type: Individuals can set up a new Invinitive SIPP or transfer existing pension benefits from other registered pension schemes (including other SIPPs, personal pensions, stakeholder pensions, and benefits from defined benefit schemes subject to Acceptable Transfer Terms).

Minimum Funding: There is no minimum cash contribution to open a SIPP, but certain investment types and third-party platforms may have their own minimum requirements.

7. Charges and Fees (2026/2027)

Summary of Charges

Service	Charge
Annual SIPP Fee	£0-£49,999 - £0 £50,000+ - £150 per annum (charged annually)
Platform Custody Fee	0.25% p.a. (capped at £400 per annum) charged quarterly.
Trading any asset*	£7.95 online / £25 via phone
Foreign Exchange (FX) Charge	£7.95 flat fee per trade
Transfer Out / Closure	£250 in the first 12 months, £0 thereafter
Benefit Crystallisation	Free

*No spreads and No Commissions.

8. Contributions and Transfers

8.1 Making Contributions

You may contribute up to 100% of your UK relevant earnings per tax year or £3,600 gross if you have no relevant earnings. Basic-rate tax relief (20%) is added at source. Higher-rate and additional-rate taxpayers must claim relief via self-assessment. Contributions are subject to the Annual Allowance (£60,000 for tax year 2026/27), subject to tapering for high earners. You may also carry forward unused allowances from the previous three tax years if eligible.

Your employer can also contribute to the Annual Allowance. No tax relief is granted on Employer contributions.

8.2 Transfers Into Your SIPP

You may transfer in defined contribution benefits from other SIPPs, personal pensions, stakeholder pensions, and certain other registered pension schemes. To do this you must complete Invinitive's "Transfer In" request, including providing scheme details and a current Illustration or benefit statement from your existing provider. Depending on the provider, transfers typically take 30–45 calendar days to complete.

9. Investment Options

Collective Investments: Unit Trusts, Open-Ended Investment Companies (OEICs), Investment Trusts (UK and approved overseas) and Exchange-Traded Funds (ETFs);

Direct Securities: UK-quoted equities and Overseas equities;

Cash and Deposit Accounts: GBP, USD and EUR deposit accounts;

Restrictions & Prohibitions: No direct property, collectibles, commodities futures/options, loans to connected persons, unregulated assets, structured notes (except on an inspecie transfer in basis only) direct coins and assets that do not conform to the FCAs definition of a Standard Asset.

10. Drawdown and Benefit Options

10.1 Crystallisation Events

We offer a number of different ways to access your pension, these include:

Flexi-Access Drawdown: Move any or all Uncrystallised funds into drawdown, take up to 25% tax-free lump sum.

Uncrystallised Funds Pension Lump Sum (UFPLS): Take 25% tax-free and 75% taxable from Uncrystallised funds.

10.2 Lifetime Allowance changes

From 6 April 2024, the Government abolished the Lifetime Allowance (LTA), removing the cap on the total amount that can be saved into pensions without incurring an additional tax charge. In its place, two new allowances have been introduced:

The Lump Sum Allowance, currently set at £268,275, and the;
Lump Sum and Death Benefit Allowance, set at £1,073,100.
These limits govern the maximum amount that can be taken tax-free and the tax treatment of benefits paid on death. The annual allowance remains at £60,000 for most individuals, and the Money Purchase Annual Allowance continues to apply at £10,000 for those who have flexibly accessed their pension. These

changes reflect the Government's efforts to simplify the pension tax framework while retaining important controls on tax-privileged savings. Clients are encouraged to seek guidance if unsure how these changes may impact their retirement planning.

10.3 Tax-Free Lump Sum (Pension Commencement Lump Sum)

You are entitled to 25% of your Crystallised fund as a tax-free lump sum. Any excess above the Lump Sum and Death Benefit Allowance will attract a charge.

This tax-free cash can be taken in as many payments as you want. It doesn't have to be taken all in one go. Tax Free cash is capped at £268,275 unless you have any protections in place which may increase the Lump Sum and Death Benefit Allowance amount.

11. Tax Treatment

Tax Relief on Contributions: Personal contributions receive basic-rate relief (20%) automatically. Higher- rate taxpayers claim additional relief via self-assessment.

Growth and Income: Investments within the SIPP grow freely of UK income tax and capital gains tax.

Tax on Withdrawals: 25% of the Crystallised fund is tax-free, and 75% is taxed at marginal rate.

Lump Sum and Death Benefit Allowance (LSDBA): £1,073,100 for 2026/27. Exceeding the LSDBA triggers tax charges.

Money Purchase Annual Allowance (MPAA): £10,000 if you have accessed pension flexibly.

Inheritance Tax (IHT): Funds passed to beneficiaries tax-free if death before age 75; taxable at marginal rate if after age 75.

12. Fees and Charges in Detail

Detailed Fees and Charges

Our fees are completely holistic and transparent. Invinitive has no hidden fees or charges.

Service	Charge
Annual SIPP Fee	£0-£49,999 - £0 £50,000+ - £150 per annum (charged annually)
Platform Custody Fee	0.25% p.a. (capped at £400 per annum) charged quarterly.
Trading any asset*	£7.95 online / £25 via phone
Foreign Exchange (FX) Charge	£7.95 flat fee per trade
Transfer Out / Closure	£250 in the first 12 months, £0 thereafter
Benefit Crystallisation	Free

*No spreads and No Commissions.

13. Administration & Reporting

You will receive an annual statement showing the value of your SIPP, contributions, benefit Crystallisations, and summary of fees. On the fly / adhoc statements are available via your online portal at any time.

Contract Notes are issued each time you trade. You will receive electronic contract notes for each deal you place via the online dealing platform and paper notes if you request.

Please note that we process your personal data in accordance with the UK GDPR and our Privacy Notice, which is available on our website.

14. Complaints and Compensation

If you wish to make a complaint about any aspect of The Invinitive SIPP, please write to: Complaints Officer, Invinitive Financial UK Ltd, 128 City Road, London, EC1V 2NX or Email: compliance@invinitive.co.uk.

We aim to resolve complaints fairly and promptly. If we are unable to resolve your complaint within eight weeks, or you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS).

Invinitive Financial UK Ltd participates in the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if Invinitive is unable to meet its obligations. For most types of SIPP assets, you may be covered up to £85,000 per eligible claimant.

15. Cancellation Rights

After your SIPP has been established, you have a 30-day cancellation period (starting from the date you receive a cancellation notice) during which you can cancel without penalty.

To cancel, you must notify us in writing within 30 days. Upon cancellation, any contributions or transfers already invested may need to be sold to repay you.

If markets have moved, the value returned to you may be less than the amount paid in.

16. Risks and Considerations (Summary)

Investment Volatility: The value of your pension fund is directly linked to the performance of your chosen investments.

Liquidity Constraints: Some investments may be hard to sell quickly at a fair price.

Regulatory and Tax Changes: Future changes to legislation may affect benefits.

Fees Erosion: Charges and fees will reduce the overall value of your SIPP over time.

Counterparty Risk: Holding cash exposes you to bank or institution risk; however, covered by FSCS subject to limits.

Overconcentration: Investing heavily in a single asset or sector can amplify risk; diversification is suggested.

17. How to Apply

We would always suggest you first speak with a qualified financial adviser to confirm The Invinitive SIPP is suitable for your circumstances.

If you are a UK non-resident you will require a financial adviser to assist you in opening the account, selecting your investments and managing it. Once your adviser has conducted suitability and provided their advice, they will invite you to join the Invinitive SIPP. If you are a UK resident, you can apply directly through the website.

During the application process you will be asked to upload your Identity documentation, take a selfie for facial verification purposes and upload a utility bill or bank statement.

Once your account has been opened you be required to submit your transfer discharge request. This can be done by sending us a copy of your signed transfer out forms for your existing pension scheme.

If you are a UK resident or a non resident with UK PAYE income and you want to pay into you SIPP you can submit your first contribution by bank transfer, making sure to use your account number as a reference this number look like [S10xxxx].

Once your pension has transferred in or you have made your first contribution you will be able to start building your portfolio.

18. Client Classification

Under FCA rules, you will be classified as a "Retail Client," which affords you the highest level of regulatory protection.

You may request to be treated as a "Professional Client" if you meet certain FCA criteria, but doing so will reduce your regulatory protection.

19. Investor Responsibilities

Suitability of Investments: You are responsible for ensuring that you choose investments appropriate to your risk profile.

Monitoring and Review: You should regularly review your investment strategy.

Tax Declarations: You are responsible for declaring any taxable income arising from your SIPP withdrawals.

Timely Instructions: You have full control over trading, but it is your responsibility to provide timely instructions to avoid delays or missing market opportunities.

20. Data Protection and Privacy

We collect and process personal data to administer your SIPP in accordance with the UK GDPR and the Data Protection Act 2018.

Our Privacy Notice, available on our website, explains how we use your data, your rights, and how to contact our Data Protection Officer.

21. Financial Services Compensation Scheme (FSCS)

The Invinitive SIPP is covered by the FSCS. You may be entitled to compensation should Invinitive Financial UK Ltd become unable to meet its obligations.

For claims relating to the failure of our firm, there is protection up to £85,000 per eligible claimant. For

certain fund provider failures, separate FSCS protection limits may apply.

22. Contact Details

Client Services Team: Tel: 0800 0488485 (Mon–Fri, 8.30am–5.30pm);
Email: info@invinitive.co.uk;
Registered Address: Invinitive Financial UK Ltd, 128 City Road, London, EC1V 2NX, United Kingdom;
Administration Office: 52C Market Street, Ashby de la Zouch, LE65 1AN;
Dealing Desk: Online via Member Portal; Telephone: 0800 048 8485 (Mon–Fri, 9am–9.30pm);
Complaints: compliance@invinitive.co.uk;
Address: Complaints Officer, Invinitive Financial UK Ltd, 52C Market Street, Ashby de la Zouch, LE65 1AN;
Regulatory Enquiries: FCA Consumer Helpline: 0800 111 6768;
FSCS Helpline: 0800 678 1100.

23. Glossary of Key Terms

Annual Allowance: The maximum amount of pension contributions that can benefit from tax relief in a tax year (currently £60,000 for 2026/27).
Basic-rate Tax Relief: Tax relief at 20% automatically added to personal contributions at source.
Crystallisation: The process of designating part or all of your SIPP funds to provide benefits and taking a tax-free lump sum.
Drawdown (Flexi-Access): A facility permitting you to take an income and/or lump sums from your pension while leaving funds invested.
Lump Sum and Death Benefit Allowance (LSDBA): The maximum total amount of pension savings you can build up without incurring an additional tax charge (currently £1,073,100 for 2026/27).
UFPLS (Uncrystallised Funds Pension Lump Sum): A lump-sum withdrawal where 25% is tax-free and 75% is taxed as pension income.
FSCS (Financial Services Compensation Scheme): The UK's statutory protection scheme for consumers if financial firms fail.

24. Regulatory Disclosures

Status: Invinitive Financial UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

Registered in England & Wales: Company No. 13086962

Beneficiary Nomination: You may nominate beneficiaries to receive remaining SIPP funds on death; this does not override IHT or other succession laws.

This document is for illustrative purposes only and does not constitute a formal application. To apply for The Invinitive SIPP or for further information, please refer to our website (www.invinitive.co.uk) or contact our Client Services team.

Last updated Aril 2026