

Wealthtime Permitted Investment List

Product Key		Account Key	
SIPP	Wealthtime Self Invested Pension Plan	Wealthtime	Wealthtime Funds List
ISA	Wealthtime Stocks & Shares ISA Plan	DFM	Discretionary Fund Manager
PIP	Wealthtime Personal Investment Portfolio	DIM	Discretionary Investment Manager
OFB	Relevant Off Shore Bond Provider	IM	Investment Manager (advisory)
		Stockbroker	Execution only stockbroker

Please note that we are only able to open External DIM / IM or Stockbroker or Deposit Accounts for SIPP products⁽¹⁾

Investment type	Products	Wealthtime Account	External DFM Account	External DIM/IM or Stockbroker Account
Bank account deposits	SIPP	✓	✗	✗
Cash	SIPP ⁽¹⁾ / PIP / ISA / OFB	✓	✗	✓
Cash funds	SIPP ⁽¹⁾ / PIP / ISA / OFB	✓	✓	✓
Corporate bonds	SIPP	✗	✗	✓
Exchange traded commodities	SIPP	✗	✗	✓
Government & local authority bonds and other fixed interest stocks	SIPP	✗	✗	✓
Physical gold bullion	N/A	✗	✗	✗
Shares in Investment trusts	SIPP	✗	✗	✓
Managed pension funds	SIPP	✗	✗	✓
National Savings and Investment products	SIPP	✗	✗	✓
Permanent interest bearing shares (PIBs)	SIPP	✗	✗	✓
Real estate investment trusts (REITs)	SIPP	✗	✗	✓
Shares listed on the Alternative Investment Market	SIPP	✗	✗	✓
Shares listed on the London Stock Exchange	SIPP	✗	✗	✓
Shares listed on a recognised overseas investment exchange	SIPP	✗	✗	✓
Structured Deposits	N/A	✗	✗	✗
Structured Products (Investment Notes)	SIPP	✗	✗	✓
UK Commercial Property	N/A	✗	✗	✗
Units in Regulated collective investment schemes	SIPP ⁽¹⁾ / PIP / ISA / OFB	✓	✓	✓

Wealthtime reserves the right to refuse any permitted investment on the list if the particular investment in question contains features or terms and conditions that may restrict the investment from being realised in full within a 30 day period whenever required. Please refer to Wealthtime before seeking to purchase an investment if you are in any doubt.

Minimum requirements for a Wealthtime account to be opened with any product

- A Wealthtime Composite application form signed by the client.

Minimum requirements for a DFM account to be opened with any product

- A Wealthtime account must be opened
- The account provider must agree to Wealthtime's Discretionary Fund Manager terms and conditions in full, including all limitations of liability contained within these
- The account provider must agree to only purchase investments included on the Wealthtime Permitted Investment List for external DFM accounts.

Minimum requirements for a DIM / IM / Execution-Only Stockbroker account to be opened with a SIPP:

- A Wealthtime account must be opened
- The account provider must have in place means to provide regular (at least monthly) valuation and transaction statements by electronic means acceptable to Wealthtime
- The account provider must have in place a means for Wealthtime to gain instant view only access to the client's account with the provider via a secure website
- Accounts will not be opened where the monies to be invested by the client via the SIPP with the account provider is in total less than £250,000.
- The account provider must agree to Wealthtime's Discretionary Investment Manager, Investment Manager or Execution Only Stockbroker terms and conditions in full, including all limitations of liability contained within these
- The account provider must agree to only purchase investments included on the Wealthtime Permitted Investment List for DIM / IM or Execution-Only Stockbrokers for SIPP and where investments are purchased that fall outside of the scope of the Wealthtime Permitted Investment List for SIPP agree to sell these investments immediately they or we become aware that the investment is not permitted and indemnify both the Client's SIPP and Wealthtime for any losses arising from the purchase / sale of the non-permitted investment
- The account provider must make available to Wealthtime at outset and when requested thereafter whatever information Wealthtime considers appropriate to fulfil its due diligence requirements and obligations
- The account provider must agree to register the account in the designation provided by Wealthtime and hold any cash deposited and assets purchased in the account in accordance with applicable UK regulatory rules.
- Wealthtime reserves the right to refuse to open any account on behalf of the client without providing its reasons for doing so if it believes it is not in the client's or Wealthtime's best interests.

Minimum requirements for a SIPP bank deposit accounts:

- A Wealthtime account must be opened
- The account holder must agree to hold pension monies
- The account provider must have in place means to provide regular (at least monthly) valuation and transaction statements by electronic means acceptable to Wealthtime
- The account provider must have in place means for Wealthtime to gain instant view only access to the client's account with the provider via a secure website
- Accounts must not in their terms and conditions of the account place any time restrictions (exceeding 30 days from date of request) on withdrawals from the account
- The account provider must make available to Wealthtime at outset and when requested thereafter whatever information Wealthtime considers appropriate to fulfil its due diligence requirements and obligations
- The account provider must agree to register the account in the designation provided by Wealthtime and hold the any cash deposited in the account in accordance with applicable UK regulatory rules.
- Wealthtime reserves the right to refuse to open any account on behalf of the client without providing its reasons for doing so if it believes it is not in the Client's or Wealthtime's best interests.

The Wealthtime Private Client Service provides a reporting and administration facility and is provided by Wealthtime Limited. Wealthtime Limited (registered number 6016480) is registered in England and has its registered office at The Oak House, Barford Lane, Downton, Salisbury, Wiltshire. SP5 3QA. Telephone: 01725 512925. Fax: 01725 513493. Web: www.wealthtime.co.uk. Wealthtime Limited is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 468461 and you can check this authorisation at www.fca.org.uk/register or by calling the Financial Conduct Authority on 0800 111 6768.

The Wealthtime SIPP is established by Wealthtime Limited, which has appointed Wealthtime Trustees Limited as Trustee and Wealthtime Limited as Scheme Operator. Wealthtime Trustees Limited (registered number 6243467) is registered in England and has its registered office at The Oak House, Barford Lane, Downton, Salisbury, Wiltshire. SP5 3QA.

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