

Frequently asked questions

When will my SIPP or SSAS move to InvestAcc?

The process of planning and agreeing the transition of all accounts and administration services to InvestAcc is moving as expected, and will complete on Monday 3 November 2025.

Do I need to do anything now?

If you are happy for InvestAcc to take over responsibility for providing administration and trustee services in respect of your SIPP or SSAS, you do not need to do anything.

A full copy of the terms and conditions that will apply to your SIPP from the date of transfer is available [here](#).

Our service will continue as normal with the same points of contact you're used to, and we'll let you know once your account has been transferred to InvestAcc.

However, if you do not wish InvestAcc to take over those responsibilities, you need to write to us by 5pm on Friday 24 October 2025 as explained in the email or letter you have received from us. If you ask to transfer to another provider and that transfer does not complete by Monday 3 November 2025, your SIPP or SSAS will transfer to InvestAcc who will continue to process your transfer instruction.

Important: unless we have received written notification from you as above, by 5pm on Friday 24 October 2025, we will assume that you agree to InvestAcc taking over responsibility for providing the administration and trustee services in respect of your SIPP or SSAS, and that change will take place automatically with effect from Monday 3 November 2025.

How will instructions be processed up to the transition?

To ensure that the move takes place smoothly, we will stop processing certain SIPP transactions ahead of the actual transition date. You should send us instructions as usual, but we must have received an instruction by the following cut-off dates if we are to process it before the move.

Instruction	Last date for our receipt
New pension commencement lump sum or income tranche requests	Friday 10 October
Investment purchase instructions	Friday 24 October
Regular and one-off contributions – allocation to SIPP cash account	Friday 24 October
Investment sales and moving money between SIPP cash account and existing investments	Friday 31 October
All other instructions not listed above	Friday 24 October

If you and your adviser are considering submitting any new instructions, bear in mind that we may not be able to fully process any that are complex, or need a lengthy period to complete, before your SIPP transfers to InvestAcc.

We will also make regular pension payments on Thursday 23 October as usual, and InvestAcc will make payments in November and thereafter.

Your personal data

The transfer will also involve the transfer of your personal data to InvestAcc so that it can continue providing services to your SIPP or SSAS. InvestAcc will become a controller of your personal data for this purpose and will contact you about this in due course.

Why are you selling the Platinum businesses?

We believe the sale of the businesses to a provider whose core business focus is the provision of bespoke SIPP and SSAS products is in the best long-term interests of customers.

InvestAcc is a specialist, award-winning provider with over 13,000 customers and £5 billion assets under administration, an experienced management team and a proven record of strong customer service, which has been delivering bespoke SIPP and SSAS services to customers and authorised financial advisers for more than twenty years.

InvestAcc is part of InvestAcc Group, a publicly-listed company on the London Stock Exchange. InvestAcc Group has an exciting acquisitive strategy to build the UK's leading specialist pensions administration business, and is committed to the investment required to meet the evolving needs of bespoke SIPP and SSAS customers and regulatory expectations.

You can learn more about InvestAcc at investaccpensions.co.uk/platinum or in the enclosed leaflet if we've written to you by letter.

Are the investments and cash held in my SIPP or SSAS safe and secure?

Yes, moving the schemes to InvestAcc will not affect the investments in your SIPP or SSAS. You will continue to have the same access to your investments, which are still held safely and securely for the benefit of your scheme. Our dedicated professional trustee companies are not changing and will continue to hold all investments as joint trustees following the move to InvestAcc.

Will there be any changes to the service or charges?

We won't make any changes other than to apply our usual annual increases or change the interest rates that we pay on cash holdings.

InvestAcc already operates SIPP and SSAS products on very similar basis to us and intends to continue to operate the Platinum products on the same basis you're used to, so you shouldn't notice any change.

Can my adviser(s) continue to be involved in running my SIPP or SSAS?

Yes, InvestAcc has a long history of supporting authorised financial advisers and their clients, as well as working with other professional advisers to SSAS customers, such as accountants and solicitors, and they will continue to work with your appointed adviser(s).

How do I access information about my pension?

Until the move to InvestAcc takes place, you can still access information about your SIPP or SSAS by contacting us in the usual way. We and InvestAcc will contact you at the appropriate time with more information about how you will be able to access information and support for your SIPP or SSAS after it has moved to them.

What if I still have questions?

You can still contact us as usual until the move to InvestAcc has completed. Our administration teams can answer most questions about the process, but please remember that we can't provide you with financial advice.

If you aren't sure what this move might mean for you, we encourage you to speak to an independent financial adviser. If you don't already have an adviser and you want advice or additional guidance, the following independent services can help you find one:

FCA Register – <https://register.fca.org.uk/s/>

Unbiased – <https://www.unbiased.co.uk/>

Vouchedfor – <https://www.vouchedfor.co.uk/>

Personal Finance Society – <https://www.thepfs.org/yourmoney/find-an-adviser/>

MoneyHelper – <https://www.moneyhelper.org.uk/en>

Can I transfer my SIPP to a new provider?

As always, you can ask to transfer your SIPP to another provider of your choice at any time, irrespective of the move to InvestAcc. For more information about your options, please contact us.

Can we change our SSAS provider?

Our Terms of Business and the Trust Deed and Rules provide options to move to an alternative administration provider or another Professional Trustee, or both, at any time, irrespective of the move to InvestAcc. For more information about your options, please speak to your usual AJ Bell contact.