JAMES HAY PARTNERSHIP

INVESTING

You should seek independent financial advice from a regulated financial adviser on the risks of proceeding with any investment, and prior to instructing James Hay Partnership to buy any such investment(s).

James Hay Partnership do not provide any financial, tax or legal advice to investors in respect of any investment. Please note, that James Hay Partnership (at all times) reserves the right to refuse to act on your investment request as detailed in the relevant Terms and Conditions for your product.

Q How do I buy, sell or switch funds, and which forms do I need?

A Investment Centre funds

To instruct a buy, sell or switch trade for funds held via the Investment Centre, you should use our free and secure online service, James Hay Online. You can also use the Investment Centre Buy, Sell or Switch forms available on our website, however paper instructions will incur a charge in accordance with the charges schedule for your product.

Funds not available on the Investment Centre

You will need to complete our Instruction to Trade Form and send this to us.

If it is the first time you have invested with a particular fund provider, you will also need to send us their application form with all mandatory fields completed on it.

For additional investments, switches or sales, our Instruction to Trade Form is normally sufficient although some fund providers may insist on their own forms being completed and if so, you will need to send these to us as well.

Q How do I appoint an investment manager or stockbroker?

A list of investment managers/stockbrokers who have an agreement with us can be viewed on our website. The appointed investment manager/stockbroker must be UK based and regulated by the Financial Conduct Authority (FCA).

You should then complete the Investment Manager Appointment Form and send this to us along with the investment manager's/stockbroker's account opening paperwork that we will need to complete as trustee of your plan.

You will need to discuss any investment strategy with your investment manager/stockbroker, including whether they will be acting on an execution-only, advisory or discretionary basis. You will need to review and agree to their terms and conditions and charges.

Q How do I invest in:

A Cash Panel Deposit Accounts

For a list of the fixed term cash deposits and notice accounts available from our cash panel, please see our website.

Once you've decided which deposit account on our cash panel you wish to use, you should complete the application form and send it to us.

Property

Buying a commercial property in your plan is one of the most complicated transactions you can undertake. You will need to read our Commercial Property Purchase and Maintenance Guide and then send us a completed SIPP Commercial Property Questionnaire, along with the relevant additional documentation listed on the questionnaire, to start the process.

Gold bullion

We are able to accept investments in Investment grade Gold Bullion. Please call the Customer Support Team on 03455 212 414 if you have any questions.

Contact us on: 03455 212 414 www.jameshay.co.uk

If you do not have a financial adviser and would like to speak to one, please visit MoneyHelper or call them on 0800 011 3797 to obtain a list of financial advisers in your local area.

We are able to provide literature in alternative formats. For a Braille, large print, audio or E-text version of this document call us on 03455 212 414 (or via the Relay UK service on 18001 03455 212 414).

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