

A FLEXIBLE, TAX-EFFICIENT WAY OF SAVING FOR YOUR LONG-TERM FUTURE



A Self Invested Personal Pension (SIPP) offers you the option of consolidating your existing UK pension schemes. It allows you greater control of how you invest your pension and is designed to produce an income or a lump sum payment when you choose to retire.

A SIPP allows you to choose from a much wider range of investments than other pension plans.

01 | **CONVENIENT**
management of
investments

02 | **TAX EFFICIENT**
investment solutions

03 | **WIDE CHOICE**
of investment options

PRODUCT FEATURES

- Consolidate all your existing pension entitlements into a SIPP, including transfers from occupational pension schemes.
- It is open to both UK and non-UK residents who want to carry out a pension transfer from an existing HMRC (Her Majesty's Revenue and Customs) recognised scheme.
- Offers flexibility on the choice of investments with a wide range of eligible investments and a varied level of risk to suit your needs.
- Benefit from significant tax advantages.
- You can contribute to the plan until the age of 75 and start withdrawing from the plan at age 55.
- Early retirement is allowed irrespective of whether you remain at work.
- A staggered or phased retirement is allowed.
- The SIPP is managed by an approved Pension Trustee.
- A financial advisor can be appointed to advise the on your selected investment instrument.
- Access to online valuations of your investments at any time.
- On death, your nominated beneficiaries may receive the funds remaining in your scheme. This can be free of UK inheritance tax, depending on the beneficiaries' personal circumstances.
- There is no requirement to purchase an insurance annuity.

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