

THE SIMPLE INVESTMENT SIPP

TECHNICAL SUMMARY

FOR ADVISER USE ONLY

PLAN STRUCTURE	Trust-Based Multi Component Self-Invested Personal Pension
SCHEME TYPE	UK Registered Pension Scheme
AVAILABLE TO	UK Residents & Non-UK Residents

MINIMUM ENTRY AGE	18
MAXIMUM ENTRY AGE	None
MIN AGE FOR TAKING PENSION BENEFITS	55 (earlier on grounds of serious ill health)
MAX AGE FOR TAKING PENSION BENEFITS	None

PERSONAL CONTRIBUTIONS	Yes
EMPLOYER CONTRIBUTIONS	Yes
THIRD PARTY CONTRIBUTIONS	Yes
PREMIUM FREQUENCIES	Annual, half-yearly, quarterly and monthly
SINGLE PREMIUMS	Yes
TRANSFERS IN	Yes - UK Registered Pension Schemes & Recognised Overseas Pension Schemes
MINIMUM INITIAL FUND	£10,000

SCHEME TRUSTEE	London & Colonial Services Limited
SCHEME ADMINISTRATOR	London & Colonial Services Limited
CORE COMPONENT	Plan set-up, annual administration & on provider from our Investment Provider panel
ADDITIONAL INVESTMENT COMPONENT	Access to 'whole of market' Investment Providers
SPECIALIST INVESTMENT COMPONENT	Access to Peer-to-Peer Lending
BENEFITS & INCOME COMPONENT	Retirement Benefit Options

PHASED RETIREMENT	Yes
PENSION COMMENCEMENT LUMP SUM	Yes
UNCRYSTALLISED FUNDS PENSION LUMP SUM	Yes
FLEXI-ACCESS DRAWDOWN	Yes
MINIMUM INCOME	Nil
MAXIMUM INCOME	100% of fund value
CAPPED DRAWDOWN	Yes - for existing Capped Drawdown funds only
PENSION ANNUITY PURCHASE	Open Market Option



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DEATH BENEFITS - BASED ON 100% OF FUND VALUE

PRE 75 LUMP SUM DEATH BENEFIT	Yes - payable free of UK tax
PRE 75 BENEFICIARIES' PENSION	Yes - payable free of UK tax
75 OR OLDER LUMP SUM DEATH BENEFIT	Yes - subject to UK Income Tax at recipient's marginal rate
75 OR OLDER BENEFICIARIES' PENSION	Yes - subject to UK Income Tax at recipient's marginal rate

TRANSFERS OUT	Yes
INVESTOR PROTECTION	Yes

