FOR ADVISER USE ONLY

THE SIMPLE INVESTMENT SIPP

SUMMARY

The Simple Investment SIPP is a cost effective and tax efficient Self-Invested Personal Pension (SIPP) specifically designed to facilitate investing, up to and into retirement, through the provision of a wide range of potential investment products.

All optional Components are individually priced, and clients only pay for the options selected, so the overall cost remains low and totally transparent with no hidden extras.

PRODUCT ESSENTIALS

AGE LIMITS	Member minimum age on entry 18
MINIMUM PREMIUM	£10,000
MAXIMUM PREMIUM	£ n/a
MINIMUM CASH TO BE RETAINED IN TRUSTEE BANK ACCOUNT: Core Component only Core Component plus any other Component	 Nil £1,000*

*Specialist investment may require higher minimum balance depending on amount invested.

PAYMENTS IN

Transfers
Transfers from any UK Registered Pension Scheme, or Recognised Overseas Pension Scheme, are acceptable. Transfers are acceptable in cash or in-specie. In-specie transfers are subject to Trustee approval.

Contributions
Personal, Employer and Third Party contributions are acceptable.

PAYMENTS OUT

Death Benefits
Lump sum and / or income can be paid to dependants and / or nominated beneficiaries / successor(s) without the deduction of tax, where the member dies before the age of 75. Where death occurs at age 75 or older, the tax rate on lump-sum and income payments is the marginal rate of the recipient.

UFPLS
Uncrystallised Fund Pension Lump Sum – See Benefit and Income Component overleaf.

PCLS
Pension Commencement Lump Sum (also known as Tax Free Cash) - See Benefit and Income Component overleaf.

Income
See Benefit and Income Component overleaf.

Investment Provider Fees
All fees and charges in relation to your chosen investment(s) will be deducted by the Investment Provider(s) from funds held with them.

FEES

London & Colonial Fees
Our fees will be deducted in accordance with our fee schedule, and from cash held within the Trustee bank account.

Adviser Initial Fee
Payable on members authority; standard maximum payment 5% or £7,500 (whichever is lower); amounts over this may be permitted but are subject to Trustee approval.

Adviser Annual Fee
Payable on members authority; standard maximum payment 1% or £7,500 (whichever is lower); amounts over this may be permitted but are subject to Trustee approval.

LONDON & COLONIAL
INNOVATION IN PENSIONS
PART OF STM GROUP PLC

For more information please contact:
t: +44 (0)203 479 5505
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CONTROL

Online Application

Financial Advisers can apply online via their secure login. Clients will then need to log in to validate the details submitted. A paper application can be submitted for a supplementary fee.

Investment Choice

The choice is dependent upon the chosen Components. The Core Component includes investments through one of the investment partners listed on our panel. The optional Investment Components provide access to a wider range of investments.

Management

Clients can view their Simple Investment SIPP by logging on to our secure website where they can view their transactions within the Trustee bank account and view the latest valuations held. Current values can be viewed directly with their chosen Investment Provider where available.

COMPONENTS

The main Components of the Simple Investment SIPP are:

Core Component

Provides the services needed to set up and run a SIPP. It also gives access to any one of the Investment Providers included on our panel.

Our Investment Providers include:

- Investment Managers
- Execution Only Stockbrokers
- Investment Platforms
- Offshore Bond Providers

Further details can be found on our website, or obtained from our head office upon request.

Additional Investment Component (Optional)

- Access to 'whole of market' (subject to Trustee approval)
- An additional Investment Provider
- Investment Managers not included on our current panel

Benefit and Income Component (Optional)

When deciding to commence taking pension benefits, the addition of this Component allows the pension benefits to be taken from the Simple Investment SIPP.

- Phased Retirement
- Tax Free Lump Sum (known as a Pension Commencement Lump Sum)
- Uncrystallised Funds Pension Lump Sum (UFPLS)
- Flexi-Access Drawdown
- Capped Drawdown*
- Annuity Purchase

Specialist Investment Component (Optional)

- Provides access to Peer-to-Peer Lending

Only Components chosen from the above list are subject to fees, and Components can be added or removed at any time. The charges applicable to these additional Components are listed on our Schedule of Fees.

*This is only available for 'transfers in' of an existing Capped Drawdown fund.

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CLIENTS' CHANGING NEEDS

For full details of investments unavailable within the Simple Investment SIPP, for example UK commercial property, you can convert to our full SIPP, the Open Pension.

For details of investments we will allow to be held within the Open Pension, please visit the Open Pension product page on our website and download the 'Permitted Investments List'.

CONTACT US

For more information about The Simple Investment SIPP, please visit the product page on our website.

If you would like to speak to our Customer Relations Team, please contact us at:

Phone: +44 (0) 203 479 5505
Email: CustomerRelations@londoncolonial.com
Website: www.londoncolonial.com