## THE STM INTERNATIONAL PENSION PLAN

THE STM INTERNATIONAL PENSION PLAN IS A UK-BASED SELF-INVESTED PERSONAL PENSION (SIPP) THAT PROVIDES FLEXIBLE BENEFITS FOR INTERNATIONAL CLIENTS WITH UK PENSIONS.

ADVISERS CAN BENEFIT FROM THE EXCELLENT SUPPORT OF THE WELL ESTABLISHED UK PENSION PROVIDER LONDON & COLONIAL WHO ARE PART OF STM GROUP PLC, A LEADING INTERNATIONAL RETIREMENT SOLUTIONS PROVIDER LISTED ON THE LONDON STOCK EXCHANGE.

## KEY FEATURES AND BENEFITS OF THE STM INTERNATIONAL PENSION PLAN

- The STM International Pension Plan is registered with Her Majesty's Revenue and Customs (HMRC) in the UK and offers the full range of tax reliefs available to such schemes.
- Flexible fees advisers can offer clients a fixed rate annual fee that covers all aspects of the administration of The STM International Pension Plan with no hidden extras for day-to-day administration. Or, alternatively, advisers can choose a Variable Component Fee approach which ensures clients only pay for the features they want as and when required.
- London & Colonial subscribes to Origo a streamlined pension transfer process that significantly reduces the lead time to receive transfer funds from other UK pension providers who also use the Origo service.
- Quality service and technical support London & Colonial are dedicated to delivering excellent service to their advisers and offer unrivalled access to technical support across the Group.

- Flexibility a flexible product with a wide range of features and investments. No need to move product to change investment choice or take benefits.
- Online service allows advisers to make quick and efficient applications and to keep track of applications submitted online.
- Adviser charging no invoices are required as adviser fees are paid directly as agreed by the client.
- Free transfers clients can take advantage of other retirement products within the STM Group of companies without the disadvantage of additional transfer out/set-up fees.
- Flexible retirement options your clients have access to the full range of UK Pension Freedoms with no restrictions (subject to normal HMRC limits).
- London & Colonial have received a number of accolades for the Simple Investment SIPP and the Open Pension (Full SIPP).

Please see our website for further details or contact our dedicated Customer Relations Team on:

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