



CURTIS BANKS GROUP DUE DILIGENCE

Recommend a SIPP provider with confidence



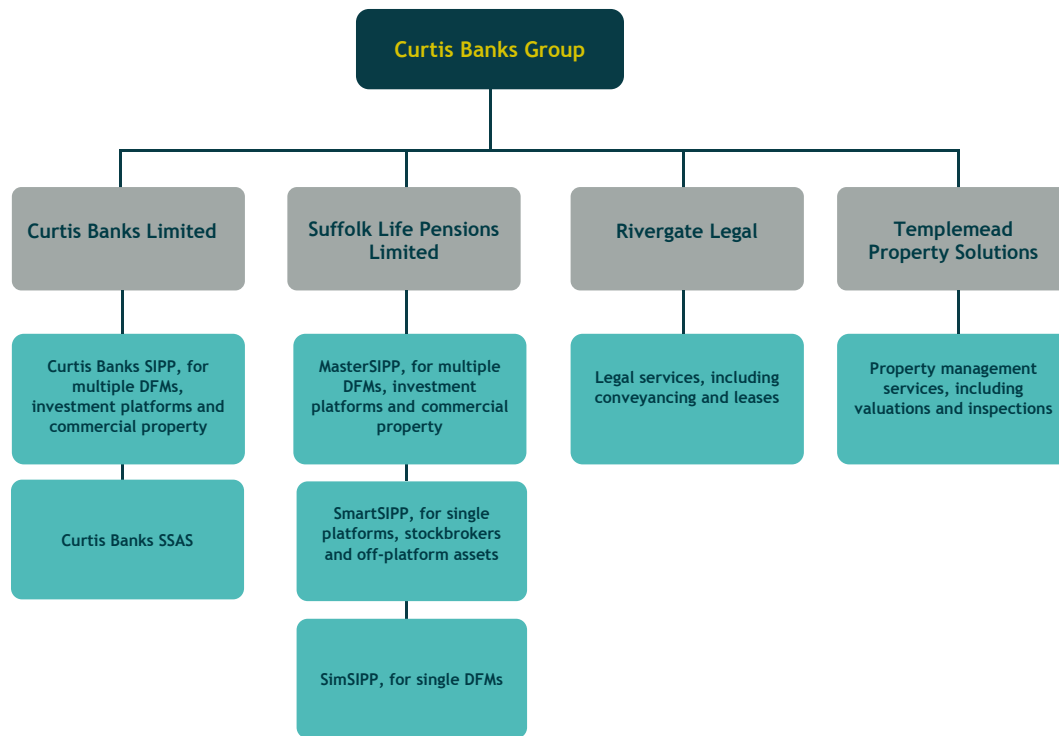
October 2018

Your guide to Curtis Banks and Suffolk Life

curtisbanks.co.uk

CURTIS BANKS GROUP OVERVIEW

Curtis Banks Group comprises a number of businesses providing services for SIPPs and SSAS.



Curtis Banks was founded in 2009, and has grown strongly through both organic new business and acquisitions.

As at 30 June 2018, the key metrics of the business were:

- 77,552** **SIPPs under administration**
- 3,512** **Growth in new SIPPs in 2018**
- £25.1bn** **Assets under administration**

All new business is only accepted via UK authorised financial advisers.

Curtis Banks employs approximately 570 staff across three UK offices.



Curtis Banks has a Financial Strength Assessment of B (Strong) from AKG, as well as a 4 star rating for Service, Image & Strategy and Business Performance.

FINANCIAL STABILITY

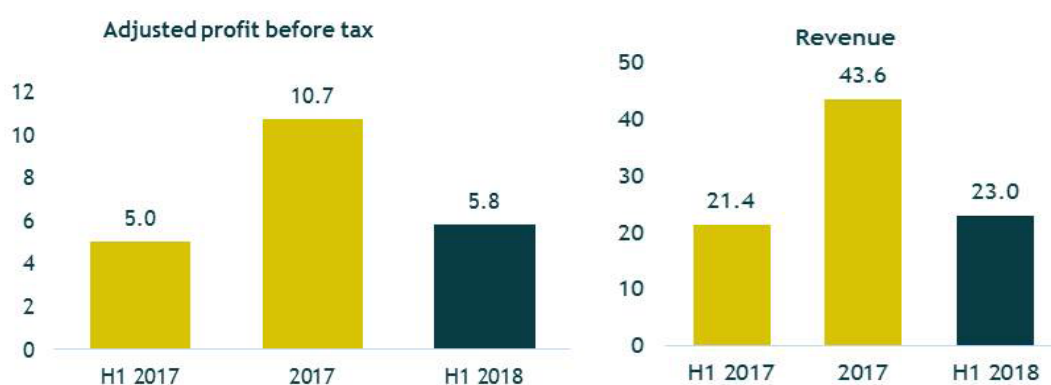
Curtis Banks Group is listed on the AIM market of the London Stock Exchange. 54% of the share capital is in public hands. The following interests in three percent or more of the issued ordinary share capital, excluding treasury shares, as at 30 June 2018 are:

Name	Percentage
Christopher Banks ¹	27.23%
Liontrust Investment Partners LLP	12.01%
Rupert Curtis ²	11.84%
BlackRock Inc	6.65%
Paul Tarran	6.52%
Canaccord Genuity Group Inc	5.87%
Pie Funds Management Ltd	3.70%

¹ Includes 7.43% held by Christopher Banks on trust for his spouse, Alison Banks.

² Includes 5.94% held by Sally Curtis, Rupert Curtis' spouse.

The Group is well capitalised in excess of regulatory requirements, and is profitable with a track record of paying a sustainable dividend.



The Group's regulated subsidiary companies submit regular returns to the FCA and the PRA relating to their capital resources. At 30 June 2018 the total regulatory capital requirement across the Group was £12m and the Group had an aggregate surplus of £8.6m across all regulated entities.

In addition to this it is Group internal policy for regulated companies within the Group to hold at least 130% of their regulatory capital resulting in the aggregate surplus reducing to £4.3m.

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