

AT A GLANCE

YOUR FUTURE SIPP

APPROVED FOR ADVISER USE | MARCH 2019

THIS IS NOT A CONSUMER ADVERTISEMENT. IT IS INTENDED FOR PROFESSIONAL FINANCIAL ADVISERS AND SHOULD NOT BE RELIED UPON BY PRIVATE CUSTOMERS OR ANY OTHER PERSONS

A SIPP for the modern world of retirement

Your Future SIPP is an exciting new proposition from Curtis Banks which has been designed to suit client needs in the modern world of retirement. Your Future SIPP provides you and your clients with the choice of virtually the whole of market investment platforms, brokers and discretionary managers – as well as providing access to our renowned commercial property proposition – a dedicated team of professionals who manage in excess of 6,000 properties.

A fully online experience, access Your Future SIPP from our website www.curtisbanks.co.uk via a modern, functional portal that's completely responsive for desktop, tablet and mobile.

What's included?

- Access to Curtis Banks' high quality administration
- Teams of qualified experts dedicated to every complex step of the pension process
- Direct access to commercial property, including borrowing, succession planning and part/joint purchase
- Auto adviser charging
- Access to nearly all UK platforms, brokers and discretionary fund managers
- Auto cash sweep to investment firms
- Direct investments such as fixed term bank accounts
- Cash and in specie transfers in, contributions
- Capped and flexi-access drawdown
- Fully consolidated annual statement - detailing every trade, switch, transfer, income payment and contribution
- Online pre-populated illustration and application wizards

Online all of the time

Our online portal is completely responsive to any device to access on the go, with Secure Messaging for reliable, secure communications. A scheduled program of additional functionality will deliver the ability to manage SIPP and investor details online, such as view/access investment summary, manage cash, bank transactions and drawdown summary.

Costs

With access to an even greater number of investment solutions, Your Future SIPP can be accessed at the entry price of just £260 a year, if using one of our Investment Partners and/or one deposit account.

	Fee
Establishment	Nil
Administration (annual)	£260 or £560*
Annual income facility	£150
Drawdown set up	£120

* If selecting from our full range of investment options

Curtis Banks Pensions is a trading name of Suffolk Life Pensions Limited. Suffolk Life Pensions Limited is authorised and regulated by the Financial Conduct Authority (number 116298) and is registered in England and Wales (number 1180742). Suffolk Life Annuities Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468) and is registered in England and Wales (number 1011674). The registered office of both companies is 153 Princes Street, Ipswich, Suffolk, IP1 1QJ, United Kingdom. Tel: 0370 414 7000 Fax: 0370 414 8000. We may record and monitor calls. Call charges will vary. SL170.201903 March 2019

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All fees are subject to VAT.

Other fees may apply - please refer to the Your Future SIPP Schedule of Fees, which can be found on our website www.curtisbanks.co.uk.

Award-winning service

At Curtis Banks we are committed to providing high quality service. Call us and you'll never speak to a call centre or helpdesk, you'll go straight through to high-calibre, professional people, empowered with real knowledge and motivated by a real passion for what they do. We are organised into specialist teams, so when you have a request or query, you can get through to the right people, right away.

We hold a 5 star Defaqto rating for the Your Future SIPP in 2019.

Specialists in commercial property

The Curtis Banks Group has over 40 years' experience of dealing in commercial property. We administer over 77,500 SIPPs and own in excess of 6,000 properties. The property portfolio is incredibly diverse and we have experience of a huge number of different properties and ownership structures.

Future-proofed - the only SIPP you will need

Designed to suit all client needs in the modern world of retirement, we believe that Your Future SIPP provides you with all the choice and functionality required from a SIPP both pre and post retirement.

Important points to consider

The value of pension funds may fall as well as rise. Your money is tied up until you take your benefits. Benefits can generally be taken any time after age 55.

Contact Details

If you'd like to speak to us about anything on this fact sheet, please contact us on:

T 01473 296 950

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E enquiries@curtisbanks.co.uk

Please remember not to send any personal, financial or banking information via email as it is not a secure method of communication.