

YOUR FUTURE SIPP

How to illustrate - drawdown

How to guide

Your future, our focus.

Before you begin

Imago

Imago is the tool we use to create all of our illustrations.

You can use Imago to create illustrations for those of your clients that are thinking about opening a SIPP at Curtis Banks, as well as those that already have one. This document describes how to create illustrations for new clients. The details that you enter on the illustration will pull through to the online Your Future SIPP application form.

Recording your client's details

You'll need to record details of your client on Imago before you can create the illustration.

Drawdown illustration types covered in this document

Full or Part Drawdown

For clients who intend to transfer in uncrystallised policies and take benefits immediately.

Drawdown Transfer

For clients who are transferring in a plan that is already paying benefits at the current provider.

Call us if:

- Your client is transferring in more than one drawdown plan.
- · Your client transferring in a mixture of drawdown and non-drawdown funds.
- Your client will be receiving income and paying contributions into their plan at the same time.

If your client intends to do any of these, our SIPP Support Team will create the illustrations for you.

Getting help

If you need any help creating your illustration, please contact one of the below teams:

For pre-sale queries:

T: 0370 414 7000

E: salessupport@suffolklife.co.uk

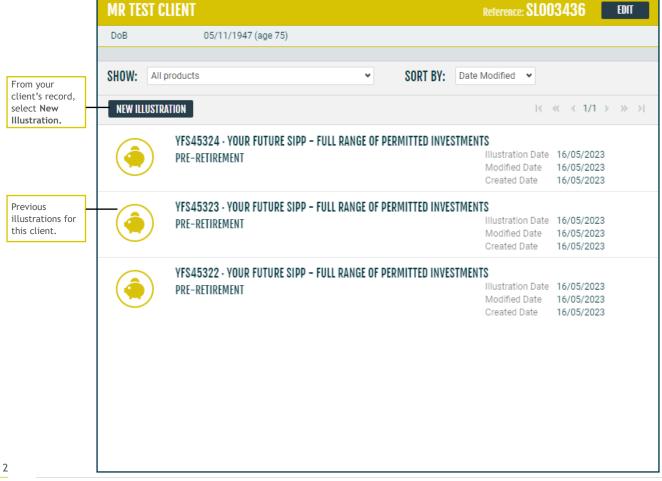
For post-sale queries:

T: 0370 414 7000

E: sippsupportteam@curtisbanks.co.uk

Starting your illustration

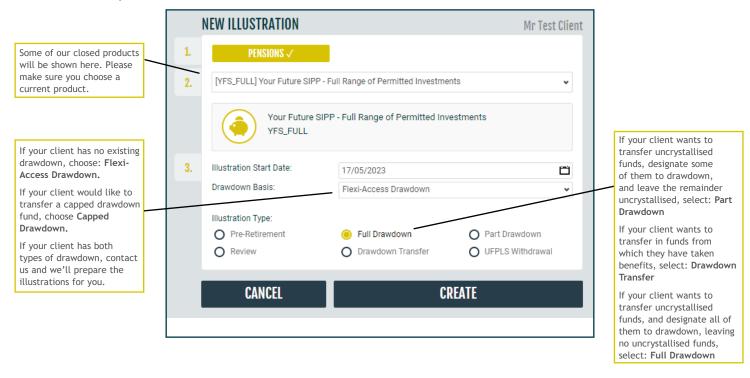
Create your illustration



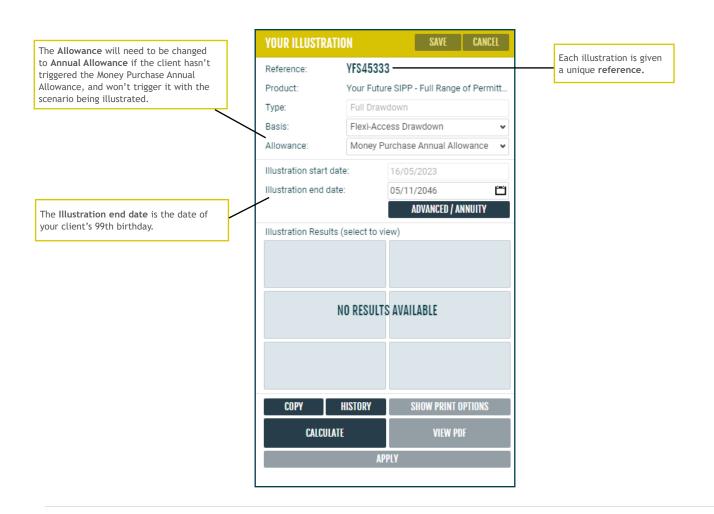
Create your illustration (continued)

If your client has both capped and flexi-access drawdown funds, or wishes to transfers a mixture of uncrystallised and drawdown funds, please contact our SIPP Support Team. We will create these illustrations on your behalf.

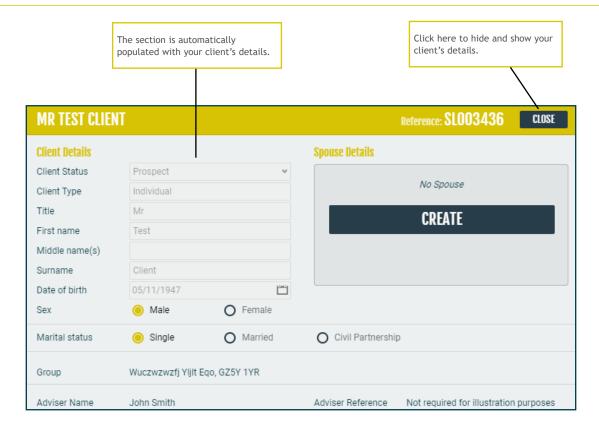
Choose one of our products



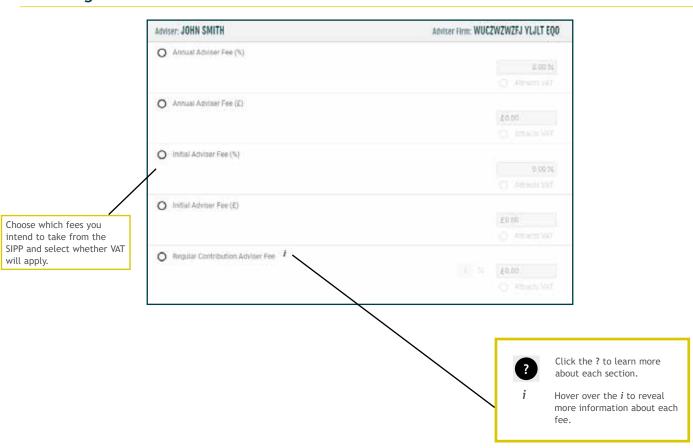
Initial view



Client details



Your charges

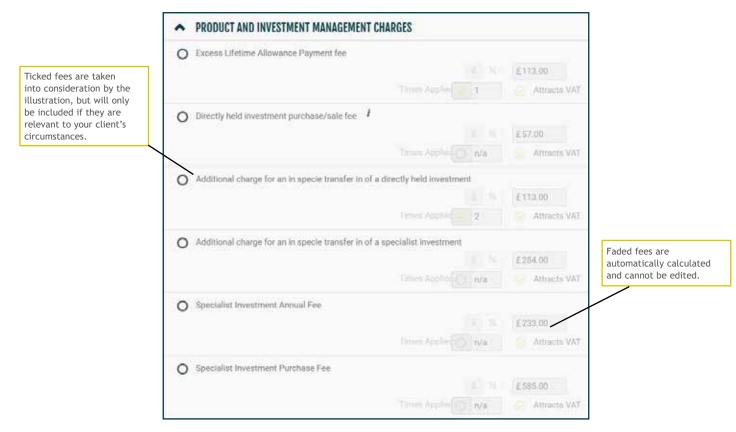


Product and investment manager charges

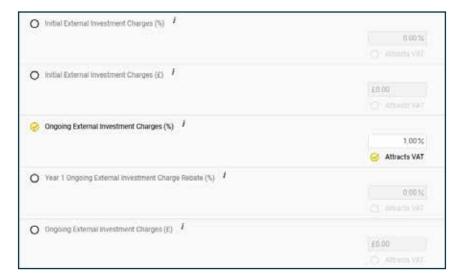
Please note, any fees shown are for illustrative purposes only and our system has been customised to automatically apply the correct fee structure.

The charges shown match those for the chosen product, and the expected features of your client's SIPP.

Check that the fees apply to your client's circumstances.

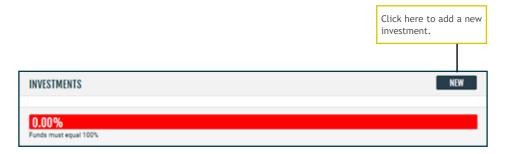


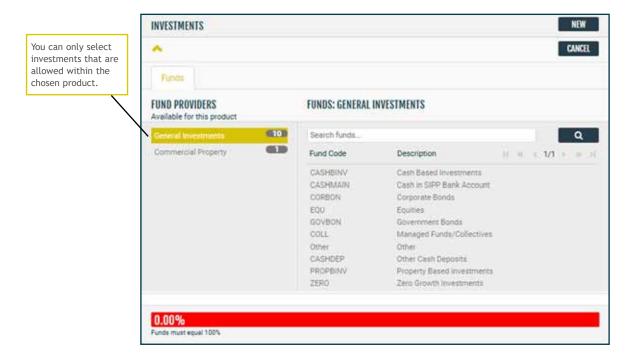
If initial and ongoing external investment charges will apply to the plan, record these below.



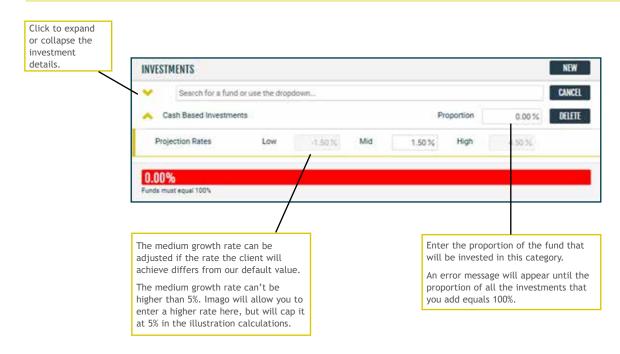
Investments

The rate of growth used by the illustration calculation is determined by the types of investment that your client intends to hold in their SIPP.

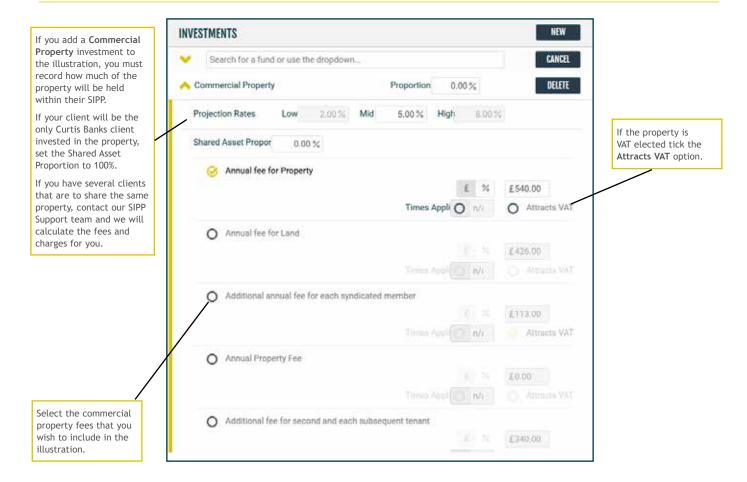




Investment details

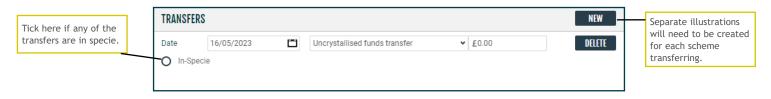


Commercial property investment charges (for applicable product only)

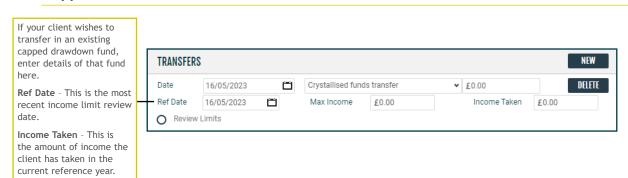


Transfers

Please ensure that each transfer is recorded separately by clicking 'new' for each scheme.

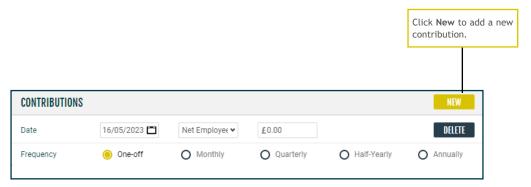


Capped drawdown transfers

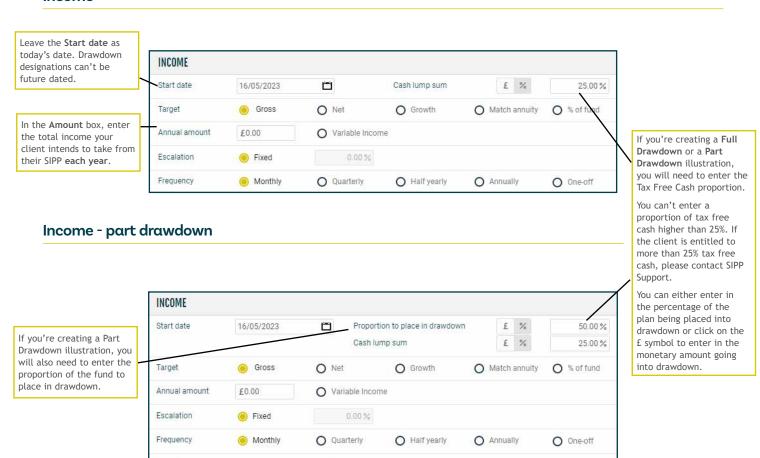


Contributions

If your client intends to receive benefits from their SIPP and also continue to make contributions, please contact our SIPP Support Team who will create the illustration for you.



Income



Timing

O In advance

In arrears

Illustration calculation and downloading the illustration

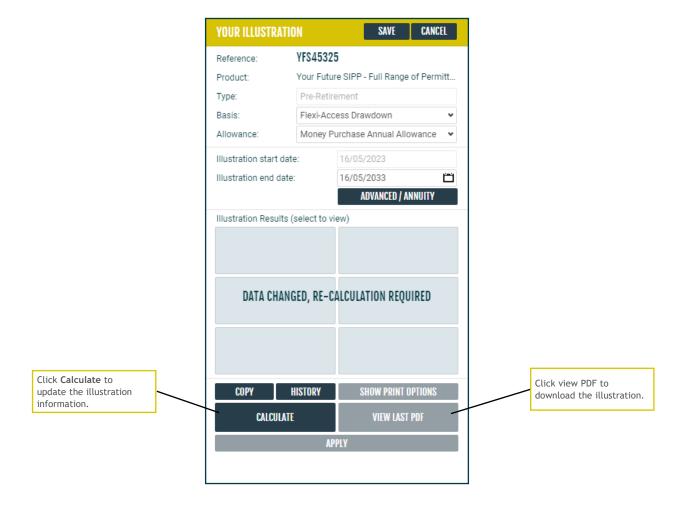
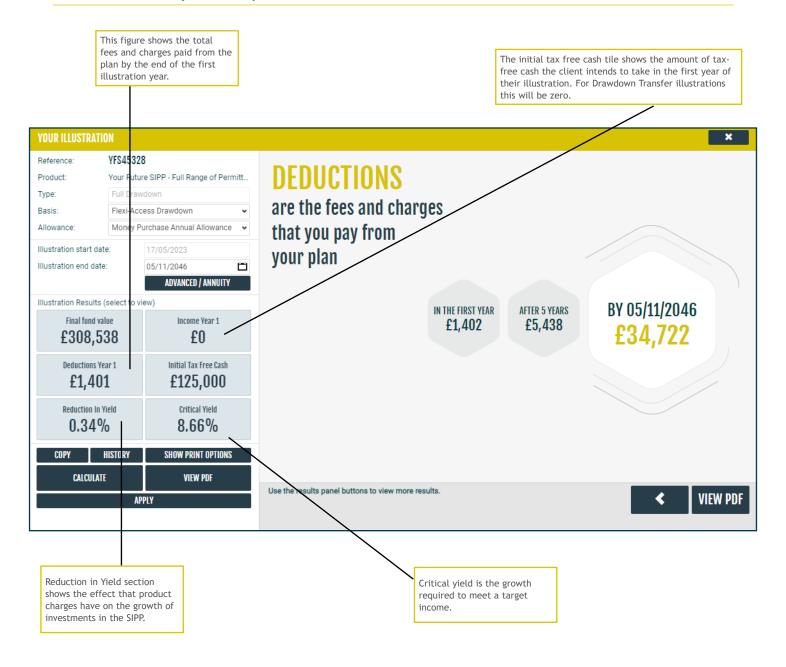


Illustration results

The Final fund value shows The Income tile shows the income the client will the value of the fund at the receive in year one of the illustration. Click on the tile illustration end date based on to reveal the total income the fund will provide, based the medium growth rate. low, medium and high growth rates. **YOUR ILLU** STRATION Reference: YFS45328 YOUR PLAN VALUE will be used Product: Your Future SIPP - Full Range of Permitt... Type: to provide your pension income Basis: Flexi-Access Drawdown Money Purchase Annual Allowance Allowance: GROWTH 1.50% Illustration tart date: Illustration end date: 05/11/2046 ADVANCED / ANNUITY Illustration Results (select to view) BY 05/11/2046 Final fund value Income Year 1 £308,538 £308,538 £0 Deductions Year 1 Initial Tax Free Cash £1,401 £125,000 ANNUITY £131,014 Reduction In Yield Critical Yield 0.34% 8.66% SHOW PRINT OPTIONS COPY HISTORY LOW GROWTH MID GROWTH HIGH GROWTH CALCULATE **VIEW PDF** Use the results panel buttons to view more results. VIEW PDF **APPLY**

Click here to choose a different growth rate.

Illustration results (continued)



Next steps

Once you are happy with the illustration, please refer to our 'How to apply guide' which is available on our website for details on applying for Your Future SIPP.

Post-sale clients

Once you have applied for Your Future SIPP, you can create additional illustrations via our online portal. Please go to curtisbanks.co.uk and either register or log in to the the Your Future SIPP portal.

Curtis Banks Pensions, T 0370 414 7000 153 Princes Street, F 0370 414 8000 Ipswich, IP11QJ curtisbanks.co.uk

Call charges will vary. We may record and monitor calls.

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