

# AT A GLANCE

## YOUR FUTURE SIPP

APPROVED FOR ADVISER USE | JANUARY 2024

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 award winning proposition from Curtis Banks designed to suit client needs in the modern world of retirement. Rated 5 stars by Defaqto for each of the past 5 years, Your Future SIPP provides you and your clients with the choice of virtually the whole of market investments, 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 8,800 UK commercial properties.*

A fully online experience, access Your Future SIPP from our website [curtisbanks.co.uk](https://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 platform, broker and discretionary fund managers
- Access to the Prudential Trustee Investment Plan (Prudential TIP) at our lowest annual SIPP fee of £382 + VAT. The Prudential TIP allows you to tailor investments to suit your clients' attitude to risk with ease, and provides fund targeted withdrawals for added volatility control
- 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
- Acceptance of overseas clients, including United States residents.

#### Online all of the time

Complete more of your SIPP administration online with our online portal, which is completely responsive to any device to access on the go, with Secure Messaging for reliable, secure communications. We accept electronically signed forms and instructions via Secure Message, reducing the need to send us supplementary paper forms. Additional online functionality delivers the ability to manage SIPP and investor details online, such as view/access investment summary, manage cash, bank transactions and drawdown summary.

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. SL170.202401 January 2024

## Costs

With access to an even greater number of investment solutions, Your Future SIPP can be accessed at the entry price of just £382 a year, if using one of our Investment Partners and/or one deposit account.

	Fee
Establishment	Nil
Administration (annual)	£382 or £886*
Drawdown set up	£149
Annual income facility	£186

\* If selecting from our full range of investment options.

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 [curtisbanks.co.uk](https://curtisbanks.co.uk).

## Award winning service

At Curtis Banks we are committed to providing high quality service. We are organised into specialist teams, so you'll never speak to a call centre or helpdesk, instead your query will be dealt with by high-calibre, professional people, empowered with real knowledge and motivated by a real passion for what they do.

We have received industry recognition and were awarded 'Best SIPP Provider' at the 2023 Money Marketing Awards. We are also rated 'Excellent' on Trustpilot.

You can find out more about our services and expertise on our website:  
<https://curtisbanks.co.uk/adviser/due-diligence>.

## Specialists in commercial property

The Curtis Banks Group has over 40 years' experience of dealing in Commercial Property. We administer over 78,500 SIPPs and own in excess of 8,800 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, although this is due to increase to 57 in 2028.

This information is based on our understanding of current legislation, including (but not limited to) FCA, PRA and HMRC regulation. It does not constitute any form of advice.

## Contact Details

If you'd like to speak to us about anything on this fact sheet, please contact us on:  
T 01473 296 950

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

## E [enquiries@curtisbanks.co.uk](mailto: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.