

YOUR FUTURE SIPP

CONCESSION FOR CLIENTS OF BARCLAYS INVESTMENT SOLUTIONS

DECEMBER 2022



The standard Curtis Banks Your Future SIPP (YFS) fees are set out in the Schedule of Fees, which your adviser will give you. This leaflet sets out the details of the special terms applicable to your annual administration fee.

Details of the special terms

We have agreed with Barclays Investment Solutions Limited a £22 reduction in the standard annual administration fee for its clients who hold a YFS - Using our Investment Partners.

The Schedule of Fees, as amended from time to time, sets out the standard annual fee and all other fees that might apply to your plan.

Your Curtis Banks illustrations will assume that the reduced annual fee will be applied to your YFS throughout its term.

Withdrawal of the special terms

Curtis Banks reserves the right to withdraw or amend the special terms at any time. In addition, we may also withdraw the special terms if:

- You change your adviser away from Barclays Investment Solutions Limited.
- The YFS plan ceases, or is converted to another Curtis Banks product.
- Your plan no longer qualifies for the lower fee structure, either through a change of Investment Partner or the underlying investments held, and is therefore upgraded to a YFS plan with a full range of investment options.

If the special terms are withdrawn, the standard annual fee will apply to your YFS for the remainder of the existing policy year and annually after that. You will not be liable to repay any previous amounts paid under the special terms.

Contact details

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

T 01473 296975

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

E sales@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.