

## AT A GLANCE

# YOUR FUTURE SIPP PRUDENTIAL TRUSTEE INVESTMENT PLAN

APPROVED FOR ADVISER USE | JANUARY 2023



### Accessing the Prudential Trustee Investment Plan through Your Future SIPP

*The Prudential Trustee Investment Plan (Prudential TIP) can now be accessed within Your Future SIPP. The Prudential TIP is classed as an Investment Partner, accessed at our lowest annual SIPP fee of £352 + VAT.*

Your Future SIPP caters for short, medium and long term pension planning - all consolidated in to one single pension wrapper.

Access to the Prudential Trustee Investment Plan allows you to tailor investments to suit your clients' attitude to risk with ease, and provides fund targeted withdrawals for added volatility control.

#### What's included?

All of the usual Your Future SIPP features will still apply, such as the online illustrate and apply journey, and on-going adviser charging without the need for an invoice.

You and your adviser will also be able to access the Your Future SIPP portal via [www.curtisbanks.co.uk](http://www.curtisbanks.co.uk) which is customised to suit your plan arrangements. You will be able to access a wide variety of important information about your plan including a consolidated valuation of all assets.

#### Illustrating and applying using Prudential TIP

When illustrating for the plan, your adviser will need to follow the usual route for a Your Future SIPP plan using Investment Partners. On completing the online application form, your adviser will need to select 'Prudential TIP' from the drop down list of Investment Partners.

#### Costs

The Prudential TIP is classed as an Investment Partner and can be accessed at our lowest annual SIPP fee of £352 + VAT. Dealing fees will apply - each time you purchase or sell funds within the Prudential TIP, a £57 transaction fee will be applied to your plan.

	Fee
Establishment	Nil
Administration (annual)	£352
Dealing Fee	£57

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](http://www.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 2020 and 2021 ILP Moneyfacts Awards. Curtis Banks received a 5-star rating at the 2022 Financial Adviser Service Awards. Curtis Banks was also awarded the Top Rated Full SIPP Provider at the FT and Investors Chronicle Awards 2020.

In 2019 Your Future SIPP won the Innovation award at the 2019 ILP Moneyfacts Awards.

### **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 your local Business Development Manager or call 01473 296 950 or email [enquiries@curtisbanks.co.uk](mailto:enquiries@curtisbanks.co.uk)

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

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