



YOUR FUTURE, OUR FOCUS

Welcome to one of the UK's largest independent SIPP and SSAS operators



www.curtisbanks.co.uk



Self-invested pensions for the modern world of retirement.

Welcome to Curtis Banks. We specialise in self-invested pensions and have grown to be one of the UK's largest independent SIPP and SSAS operators.

Our senior team has been involved with SIPP and SSAS since 1995 giving us almost unrivalled experience in this field. Since 2009 the Group has grown through a combination of acquisitions and organic growth and today looks after over 78,500 clients with £35.8bn* assets under administration.

Accessing our services

If you experience difficulties accessing any of our services due to personal circumstances, we may be able to make some adjustments to help you. Please contact our SIPP Support Team on 01473 296969 or sippsupportteam@curtisbanks.co.uk to discuss any support adjustments that may be available to you.

A provider you can trust.

We understand that choosing the right SIPP provider is an important decision, ensuring that a provider is financially stable and set to be around for the long term. We are delighted that the Curtis Banks Group has been given a strong 'B' Financial Strength Assessment rating from AKG as well as a 4 star rating for Service, Image and Strategy, and 5 star rating for Business Performance.



Working together.

Now that you are with us, or considering a Curtis Banks pension, let's share some important points about working with us.

It is important to remember that we don't offer financial or investment advice and don't provide our own investments, leaving you and your adviser free to build a pension which works for your retirement goals.

You choose what to put in your pension. We don't provide investments of our own, so you and your adviser decide which investment providers, platforms and brokers you want to work with. Our only condition is that the firm meets our due diligence requirements.

If you have a financial adviser, we will normally deal with them directly to manage the day-to-day running of your SIPP. We'll still be at the end of the phone if you ever need to talk to us and we pride ourselves on the dedication of our high-calibre, professional people in delivering the best service for our clients.

We'll provide you and your adviser with access to our secure portal where you can view up to date information about your SIPP.

We'll contact your adviser if there are any important changes that affect the operation of your pension. If we need to contact you directly, we'll let your adviser know first.

When things don't go to plan, we'll investigate fairly and impartially and put things right.

We also need some commitments from you.

We ask you to understand that we don't provide financial or investment advice. We can answer your questions but can't offer recommendations or make decisions on your behalf, and will not be responsible for the outcomes of your decisions.

We expect you and your adviser to work within our Terms and Conditions, which are designed to ensure that your pension is run smoothly and within statutory rules.

Service delivered by us.

SIPPs and SSASs are complex, and no two plans or clients are the same. We have everything from simple portfolios run by a single investment manager, through to large syndicates of clients jointly holding multiple commercial properties. We work hard to deliver the highest standards to your adviser, so they can deliver the best possible service to you.

“

Many thanks for this very thorough report (summary of scheme details and supporting literature). This is the most comprehensive that I have seen and Curtis Banks should be congratulated.

”

Mr. N.H.

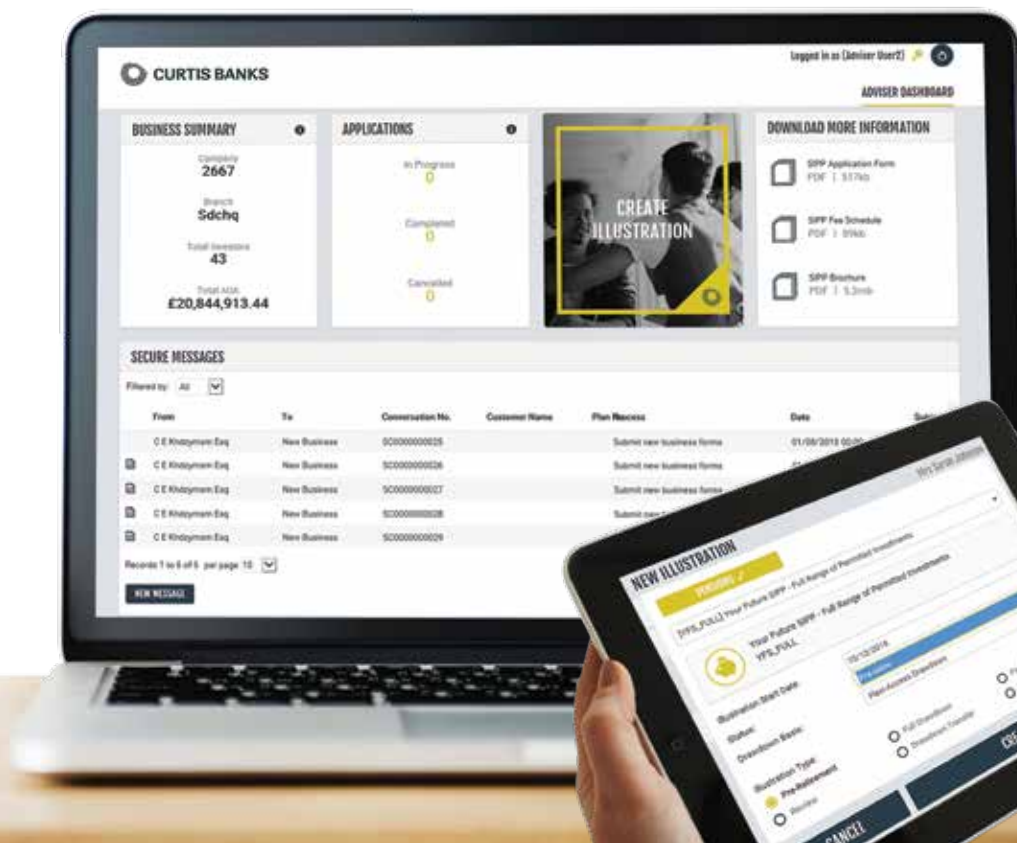
Service directed by your adviser.

Portal access comes as standard with all our pensions. We're only a phone call away but our pensions are also available at the click of a mouse.

Online your adviser can:

- See an overview of your pension
- Create, amend and store illustrations
- Set and request their fees
- Send and receive secure messages
- Drill down into plan level analysis for:
 - Investments and property held within the SIPP as well as bank accounts
 - Bank transactions
 - Contribution history
 - Transfers In
 - Drawdown details
 - Income payments history and current tax code on record.

* The above portal functionality currently only applies for Your Future SIPP, SSAS and other heritage products coming soon.



We provide you with all the choice and flexibility required from a SIPP, making it the only SIPP you will need both pre and post retirement.

The future's here already.

All our expertise and experience is available in our current SIPP – Your Future SIPP. What's more, you only pay for the functionality you use, making it incredibly flexible and cost effective. Independently rated, we are delighted that Your Future SIPP has received a 5 star rating from Defaqto for the last 5 years.



Your Future SIPP gives you and your adviser access to a huge range of investment platforms, brokers and wealth managers. Access to a wide range of investment and retirement solutions allows you to hold a variety of investments within the same pension. This is much more flexible than many types of personal pension, with the added advantage of fixed fees which are increasingly competitive as your pension fund grows. Your Future SIPP also offers access to our market leading commercial property proposition, where we already look after over 8,890* commercial properties across the UK, making us one of Europe's largest landlords.



Putting you in control.

Our online portal allows you to access your plan dashboard, giving you up to date information on the status of your SIPP at the click of a button. If you do have any questions regarding your SIPP you will be able to contact us quickly and efficiently via secure message. We continue to deliver a series of planned improvements to the portal, bringing you greater functionality to help plan for the retirement you want.

Visit: [curtisbanks.co.uk](https://www.curtisbanks.co.uk)
to learn more about Your Future SIPP.

A plan for life.

When you're ready to take benefits from your pension, we're here to help. You can withdraw your tax free cash all at once or take it in stages. You can set up regular income payments which can be amended or stopped at any time. You can take single payments from your pension as needed. We'll help you access your pension in a way which works for you.

Your Future SIPP. The only pension you'll ever need.



More about Curtis Banks

Every relationship is important to us. Looking after your pension is an important responsibility, and one that we take very seriously. Curtis Banks has years of experience administering SIPPs and SSASs.

We look after the pensions of over 78,500 clients with a value of £35.8bn*. Those pensions are administered by around 800 staff across our three offices in Ipswich, Dundee and Bristol.

Curtis Banks recognises the importance of strong ethical values in order to meet our responsibilities to our stakeholders. These stakeholders include our customers, our employees, our investors, our suppliers, the community and the environment.

Corporate Social Responsibility (CSR) is a core value for our business, often driven by the many inspirational efforts of our staff. We bring together the great initiatives and activities undertaken in each location, while still encouraging making a genuine difference in local communities. We have a broad focus on all CSR matters such as environmental, fundraising, community, social awareness and individual support.

Curtis Banks is listed on the AIM Stock Exchange (LON: CBP).

You can find out more information about us on our website at: [curtisbanks.co.uk](https://www.curtisbanks.co.uk)





We're also on Facebook at facebook.com/curtisbankspensions, where you can learn more about our charitable and community work. You can also follow us on Twitter @ [@_CurtisBanks](https://twitter.com/_CurtisBanks), although most of our updates are for financial advisers.



For further information please contact your local Business Development Manager, or contact our Sales team:

Phone: 01473 296 950 | Email: enquiries@curtisbanks.co.uk

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

If you're contacting us by email, please remember not to send any personal, financial or banking information because email is not a secure method of communication.

* Figures correct as of 31 December 2022.

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