

# YOUR FUTURE SIPP

How to illustrate non-drawdown

How to guide

Your future, our focus.

curtisbanks.co.uk

# 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.

#### **Complex illustrations**

Imago is a powerful system, with lots of options. If your client intends to transfer a mixture of non-drawdown and drawdown funds, 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

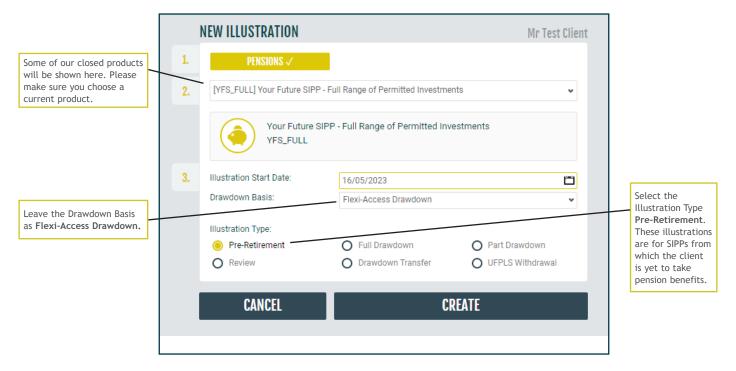
#### Create your illustration

	MR TEST C	LIENT	Reference: SLOO3436 EDIT
	DoB	05/11/1947 (age 75)	
From your	SHOW: All	oroducts SORT BY	Ż: Date Modified ►
client's record, select New Illustration.		YFS45324 · YOUR FUTURE SIPP - FULL RANGE OF PERMITTED IN	
		PRE-RETIREMENT	Illustration Date     16/05/2023       Modified Date     16/05/2023       Created Date     16/05/2023
Previous illustrations for this client.		YFS45323 · YOUR FUTURE SIPP - FULL RANGE OF PERMITTED IN PRE-RETIREMENT	VESTMENTS Illustration Date 16/05/2023 Modified Date 16/05/2023 Created Date 16/05/2023
		YFS45322 · YOUR FUTURE SIPP - FULL RANGE OF PERMITTED IN PRE-RETIREMENT	VESTMENTS Illustration Date 16/05/2023 Modified Date 16/05/2023 Created Date 16/05/2023

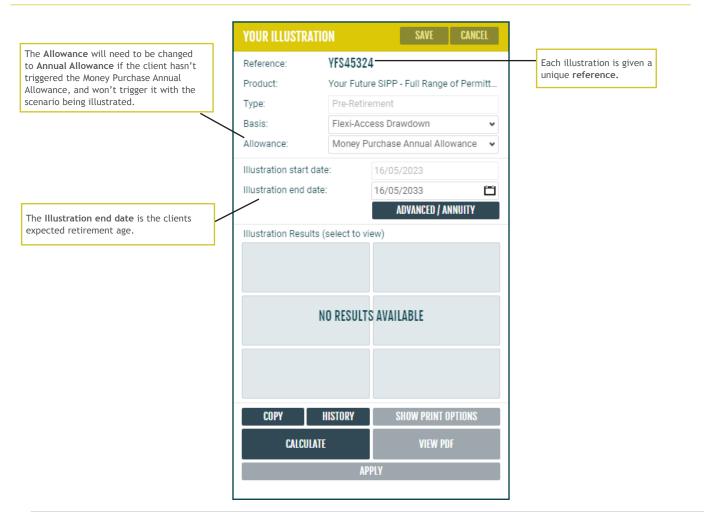
## Create your illustration (continued)

For guidance on completing drawdown illustrations, please refer to our pre-sale drawdown guide.

Choose one of our products.



### Initial view



## **Client details**

	The section is autom with your client's de		Click here to hide and show your client's details.
MR TEST CLI	ENT		Reference: SLOO3436 CLOSE
<b>Client Details</b>			Spouse Details
Client Status	Prospect	~	
Client Type	Individual		No Spouse
Title	Mr		CREATE
First name	Test		GREATE
Middle name(s)			
Surname	Client		
Date of birth	05/11/1947	<u>''</u>	
Sex	Male	O Female	
Marital status	🔘 Single	O Married	O Civil Partnership
Group	Wuczwzwzfj Yljit	Eqo, GZ5Y 1YR	
Adviser Name	John Smith		Adviser Reference Not required for illustration purposes

## Your charges

	Adviser: JOHN SMITH	Adviser Firm: WUCZWZWZFJ YLJLT EQO	
	O Annual Adviser Fee (%)		
		0.00 %	
		O Attracts VAT	
	O Annual Adviser Fee (£)		
		£0.00	
		O Attracts VAT	
	O Initial Adviser Fee (%)		
		0.00 %	
/		O Attracts VAT	
	O Initial Adviser Fee (£)		
se which fees you		£0.00	
nd to take from the		O Attracts VAT	
and select whether VAT apply.	O Regular Contribution Adviser Fee i		
		E % £0.00	
		O Attracts VAT	
		Click the ? to learn	
			1.
		<i>i</i> Hover over the <i>i</i> to	
		more information a fee.	about e

## Product and investment manager charges

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 in this section.

	PRODUCT AND INVESTMENT MANAGEMENT	CHARGES		
	O Excess Lifetime Allowance Payment fee			
Ticked fees are taken			£113.00	
into consideration by the illustration, but will only		Times Applied 🥑 1	🧭 Attracts VAT	
be included if they are	O Directly held investment purchase/sale fee <i>i</i>			
relevant to your client's circumstances.			£57.00	
		Times Applied n/a	Attracts VAT	
	Additional charge for an in specie transfer in of	a directly held investment		
			£113.00	
		Times Applied 🧭 2	Attracts VAT	
	O Additional charge for an in specie transfer in of	a specialist investment		Faded fees are
			£284.00	automatically calculated
		Times Applied n/a	Attracts VAT	and cannot be edited.
	O Specialist Investment Annual Fee			
			£233.00	
		Times Applied n/a	Attracts VAT	
	O Specialist Investment Purchase Fee			
			£585.00	
		Times Applied n/a	Attracts VAT	

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

O Initial External Investment Charges (%) <i>i</i>	
	0.00%
O Initial External Investment Charges (£) <i>i</i>	
	£0.00
♂ Ongoing External Investment Charges (%) i	
	1.00 %
	🧭 Attracts VAT
O Year 1 Ongoing External Investment Charge Rebate (%)	
	0.00 %
O Ongoing External Investment Charges (£)	
	£0.00
	O Attracts VAT

#### 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.



	INVESTMENTS						NEW
u can only select vestments that are	<b>^</b>					C	ANCEL
allowed within the chosen product.	Funds						
	FUND PROVIDERS Available for this product	FUNDS: GENERAL	INVESTMENTS				
	General Investments	10 Search funds					Q
	Commercial Property	Fund Code	Description	I< «	1/1	>	>>
		CASHBINV CASHMAIN CORBON EQU GOVBON COLL Other CASHDEP PROPBINV	Cash Based Investments Cash in SIPP Bank Account Corporate Bonds Equities Government Bonds Managed Funds/Collectives Other Other Cash Deposits Property Based Investments Zero Growth Investments				

## Investment details

ment s.	ESTMENTS							NEW
~	Search for a fund o	or use the dropdo	own					CANCE
^	Cash Based Investment	s				Proportion	0.00 %	DELET
	Projection Rates	Low	-1.50 %	Mid	1.50 %	High	4.50 %	
	<b>00%</b> ds must equal 100%	/						
		/						
Fun The adju		lient will				nter the prop ill be investe		

# Commercial property investment charges (for applicable product only)

If you add a Commercial	INVESTMENTS	
<b>Property</b> investment to the illustration, you must	Search for a fund or use the dropdown	
record how much of the property will be held within their SIPP.	Commercial Property Proportion 0.00 % DELETE	
If your client will be the only Curtis Banks client	Projection Rates Low 2.00 % Mid 5.00 % High 8.00 %	If the property is
invested in the property, set the Shared Asset	Shared Asset Propor 0.00 %	VAT elected tick the Attracts VAT option.
Proportion to 100%.		
If you have several clients that are to share the same	£ % £540.00	
property, contact our SIPP	Times Appli O n/a O Attracts VAT	
Support team and we will calculate the fees and charges for you.	O Annual fee for Land	
charges for you.	E % £426.00	
	Times Appli n/i Attracts VAT	
	O Additional annual fee for each syndicated member	
	£ % £113.00	
	Times Appli 🔘 n/i 🧭 Attracts VAT	
	Annual Property Fee	
	£ % £0.00	
	Times Appli n/: Attracts VAT	
Select the commercial property fees that you	O Additional fee for second and each subsequent tenant	
wish to include in the illustration.	£ % £340.00	
וונשטו מנוטוו.	Times Appli O n/; O Attracts VAT	

## Transfers and contributions

Tick here if any of the					Click <b>New</b> to add a uncrystallised trans	
transfers are in specie.						
TRANSFE	28				NEW	
Date In-Spi	16/05/2023	Uncrystallised funds tr	ansfer 🗸	£0.00	DELETE	
O In-Sp	cie					
					Click New to add a contribution.	new
						new
					contribution.	ı new
CONTRIB						new
		Net Employee 🗸	£0.00		contribution.	ı new

# Illustration calculation and downloading the illustration

	YOUR ILLUSTRATIO	DN	SAVE	CANCEL	
	Reference:	YFS4532	5		
	Product:	Your Futu	ire SIPP - Full Range o	of Permitt	
	Type:	Pre-Retir	rement		
	Basis:	Flexi-Ac	cess Drawdown	~	
	Allowance:	Money F	Purchase Annual Allov	vance 👻	
	Illustration start dat	e:	16/05/2023		
	Illustration end date		16/05/2033	Ë	
			ADVANCED / AN	NUITY	
	Illustration Results (	(select to v	riew)		
Click <b>Calculate</b> to update the illustration information.			CALCULATION REQUI		Click view PDF to download the illustration.
$\backslash$	COPY	HISTORY	SHOW PRINT OP	PTIONS	X
	CALCULATE		VIEW LAST P	PDF	
		A	PPLY		





#### 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.

## Notes

## Notes

Curtis Banks Pensions, 153 Princes Street, Ipswich, IP11QJ

T 0370 414 7000 F 0370 414 8000 curtisbanks.co.uk

Call charges will vary. We may record and monitor 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.

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Suffolk Life Pensions Limited is a company registered in England & Wales (registered number 1180742) and is authorised and regulated by the Financial Conduct Authority (number 116298). Suffolk Life Annuities Limited is a company registered in England & Wales (registered number 1011674) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468). The registered address of both companies is 153 Princes Street, Ipswich, Suffolk IP1 1QJ. SL174.202404 April 2024