

GUIDANCE NOTE

TRUST BASED SCHEMES

APPROVED FOR CLIENT USE | APRIL 2026



Personal pension schemes can be set up in various ways including under trust. This fact sheet explains our trust based schemes.

Our trust based schemes

Our trustee names are:

- Bridgewater Pension Trustees Ltd
- Colston Trustees Ltd
- Crescent Trustees Ltd
- Montpelier Pension Trustees Ltd
- Temple Quay Pension Trustees Ltd
- Tower Pension Trustees Ltd

The products provided under these schemes along with the operators and administrators can be found below and over the page.

Important point 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.

Contact details

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

T 0370 414 7000

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

E cmt@curtisbanks.co.uk

VAT on our fees

Our fees are liable to VAT at the standard rate.

Financial Services Compensation Scheme (FSCS)

Curtis Banks Limited is covered by the FSCS. If we are unable to meet our obligations, the maximum claim for compensation is £85,000.

If a bank is unable to meet its obligations to us, then we or you may be eligible to make a claim for compensation under the FSCS. This is limited to £120,000.

Further information about compensation arrangements is available in the relevant Key Features document for your SIPP or from the FSCS website www.fscs.org.uk.

“Curtis Banks” is the trading name of Curtis Banks Group Limited (CBGL) (registered in England, number 07934492), Curtis Banks Limited (CBL) (registered in England, number 06758825), Suffolk Life Pensions Limited (SLPL) (registered in England, number 01180742), Suffolk Life Trustees Limited (SLT) (registered in England, number 06341296), Suffolk Life Annuities Limited (SLAL) (registered in England, number 01011674), SLA Property Company Limited (SLAPC) (registered in England, number 01203396), Tower Pension Trustees (S-B) Limited (TPTSB) (registered in Scotland, number SC340871), Bridgewater Pension Trustees Limited (BPTL) (registered in England, number 03821053), SPS Trustees Limited (SPST) (registered in England, number 08312411), Colston Trustees Limited (CTL) (registered in England, number 06867955), Montpelier Pension Trustees Limited (MPTL) (registered in England, number 05802677), Temple Quay Pension Trustees Limited (TQPTL) (registered in England, number 05679427), Tower Pension Trustees Limited (TPTL) (registered in England, number 02178783), Crescent Trustees Limited (CrTL) (registered in England, number 03915165). “Curtis Banks Pensions” is the trading name of SLPL. CBGL, CBL, TPTSB, BPTL, SPST, CTL, MPTL, TQPTL, TPTL, CrTL have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. SLPL, SLT, SLAL, SLAPC have their registered office at 153 Princes Street, Ipswich, Suffolk, IP1 1QJ. CBL and SLPL are authorised and regulated by the Financial Conduct Authority. SLAL is authorised as an insurance company authorised by Prudential Regulation Authority (PRA) and regulated by the FCA and PRA. CBGL, CBL, SLPL, SLT, SLAL and SLAPC are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of Nucleus Financial Platforms Limited (registered in England, number 06033126) whose registered office is at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, and are members of the Nucleus Group. Further details of the Nucleus Group can be found at nucleusfinancial.com. (12/25)

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Trustee	Bridgewater Pension Trustees Ltd	Colston Trustees Ltd	Crescent Trustees Ltd
Type of scheme	Trust based scheme		
Products under the scheme	The Pathfinder Private Pension	Axminster SIPP Flexible Family Trust Fusion SIPP Giant SIPP Humphries IFA SIPP Prydis SIPP PSS SIPP RPS SIPP Group SIPPs The Curtis Banks SIPP Curtis Banks ST SIPP Curtis Banks 2002 SIPP Curtis Banks Universal SIPP Curtis Banks 2005 SIPP MPS SIPP	Family Trusts The Pointon York Self Invested Personal Pension The Pointon York SIPP The PY Protected Rights Scheme The PY SIPP
Scheme operator	Curtis Banks Limited		
Scheme administrator	Curtis Banks Limited		
Legal owner of the underlying assets	Bridgewater Pension Trustees	Colston Trustees	Crescent Trustees
Investments	Please refer to the Schedule of Allowable Investments	Flexible Family Trust, Prydis SIPP, The Curtis Banks SIPP, Curtis Banks ST SIPP, Curtis Banks 2002 SIPP, Curtis Banks Universal SIPP, Curtis Banks 2005 SIPP - Please refer to the Schedule of Allowable Investments All other products please refer to the investments guidance note, which confirms what asset classes can be held however each product may have restrictions as to which investment manager or provider can hold these investments	eSIPPs and cSIPPs, held within the Pointon York SIPP, together with Family Trusts - Please refer to the investments guidance note, which confirms what asset classes can be held however each product may have restrictions as to which investment manager or provider can hold these investments All other products please refer to the Schedule of Allowable Investments
VAT on Curtis Banks' fees	VAT applies at the standard rate		
FSCS compensation If Curtis Banks Limited is unable to meet its obligations	Up to 100% of the first £85,000		

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Trustee	Montpelier Pension Trustees Ltd	Temple Quay Pension Trustees Ltd	Tower Pension Trustees Ltd
Type of Scheme	Trust based scheme		
Products under the scheme	Montpelier Protected Rights SIPP Montpelier SIPP MPAS SIPP	The Temple Quay SIPP Curtis Banks Horizon SIPP	Curtis Banks Full SIPP
Scheme operator	Curtis Banks Limited		
Scheme administrator	Curtis Banks Limited		
Legal owner of the underlying assets	Montpelier Pension Trustees	Temple Quay Pension Trustees Ltd	Tower Pension Trustees Ltd
Investments	Please refer to the Schedule of Allowable Investments	The Temple Quay SIPP - Please refer to the Schedule of Allowable Investments Curtis Banks Horizon SIPP - Please refer to the investments guidance note	Please refer to the Schedule of Allowable Investments
VAT on Curtis Banks' fees	VAT applies at the standard rate		
FSCS compensation If Curtis Banks Limited is unable to meet its obligations	Up to 100% of the first £85,000		

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For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0370 414 7000, or via the Typetalk service on 18001 0370 414 7000.



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