

# YOUR FUTURE SIPP

For Barclays -

How to illustrate a SIPP holding a Barclays investment account

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 Sales Support Team will create an illustration for you.

## **Getting help**

If you need any help creating your illustration, please contact one of the below teams:

For pre-sale queries:

T: 01473 296975

E: salessupport@suffolklife.co.uk

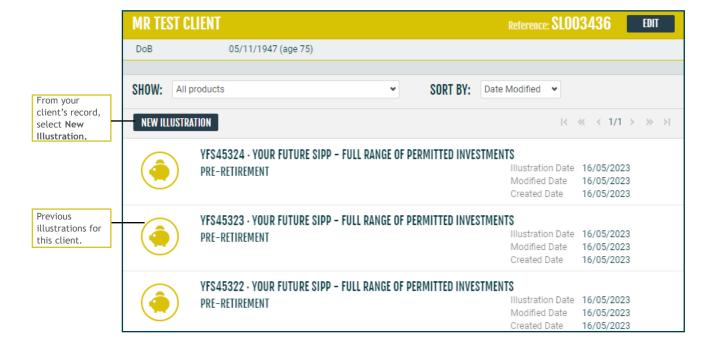
For post-sale queries:

T: 0370 414 7000

E: SIPPsupportteam@suffolklife.co.uk

## Starting your illustration

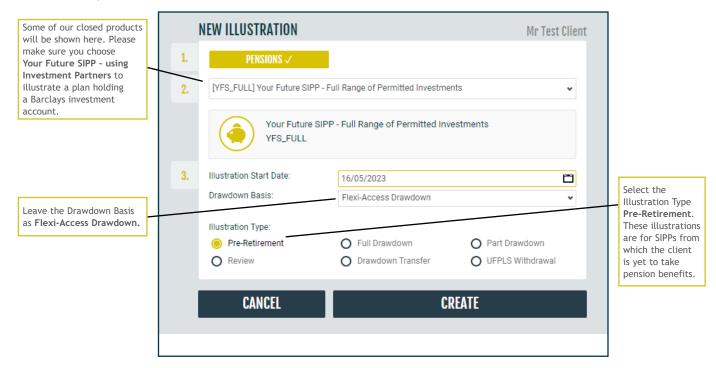
#### Create your illustration



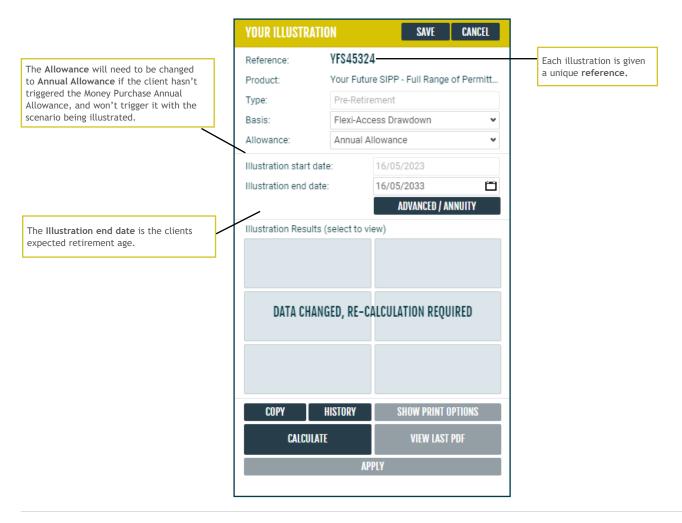
### Create your illustration (continued)

For guidance on completing drawdown illustrations, please refer to our guide on How to Illustrate for Your Future SIPP - Drawdown.

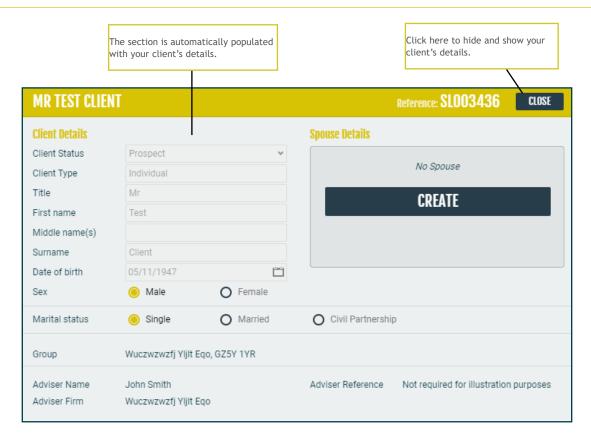
Choose one of our products.



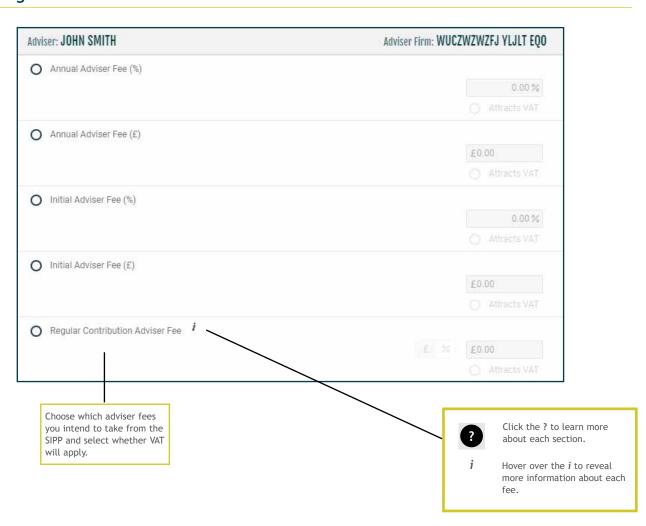
#### Initial view



#### Client details



### Your charges



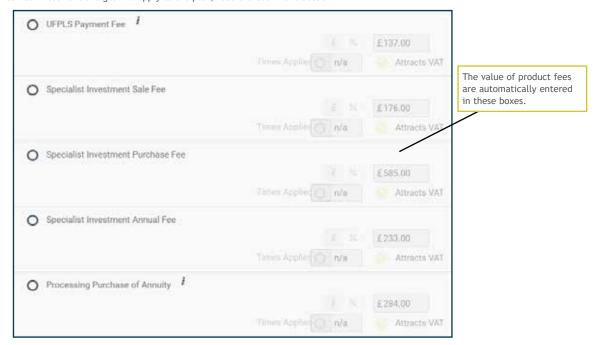
#### Product and investment manager charges

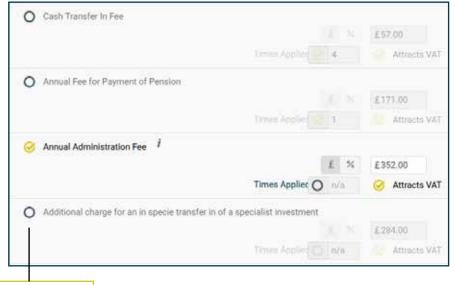
Please note any fees shown are for illustrative purposes only and our system has been customised to automatically apply the correct fee structure for clients of Barclays.

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.





Ticked fees are taken into consideration by the illustration, but will only be included if they are relevant to your client's circumstances.

#### Product and investment manager charges (continued)

Use the Year 1 Ongoing External Investment Charge Rebate (%) field to reduce the first year ongoing investment charge, where applicable.

For example, if Year 1 and Year 2 costs are the same, enter;

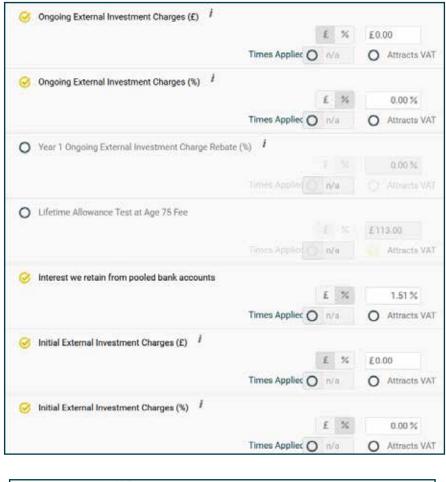
• Year 2 value in 'Ongoing External Investment Charges (%)' only

If Year 1 costs are higher than Year 2, enter;

- Difference between the two in 'Initial External Investment Charges (%)', and
- Year 2 value in 'Ongoing External Investment Charges (%)'

If Year 2 costs are higher than Year 1, enter;

- Year 2 value in 'Ongoing External Investment Charges (%)', and
- Difference between the two in 'Year 1 Ongoing External Investment Charge Rebate (%)'

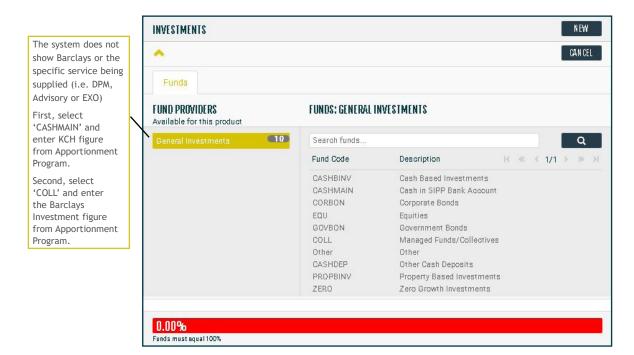


Select whether the paper establishment fee will apply.

#### 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.

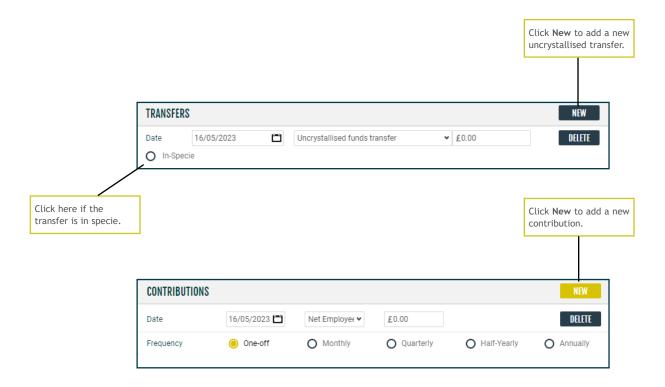




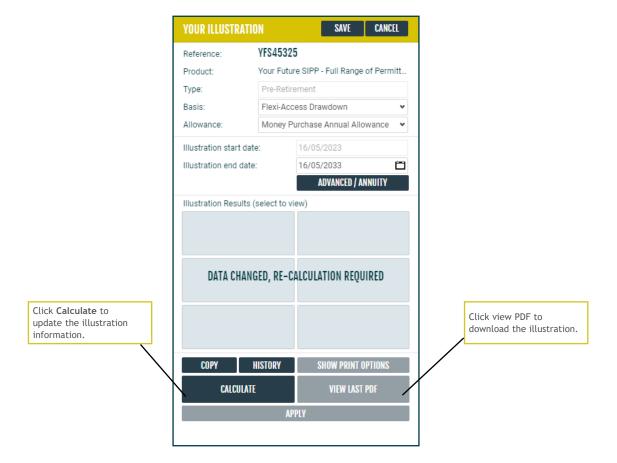
#### Investment details



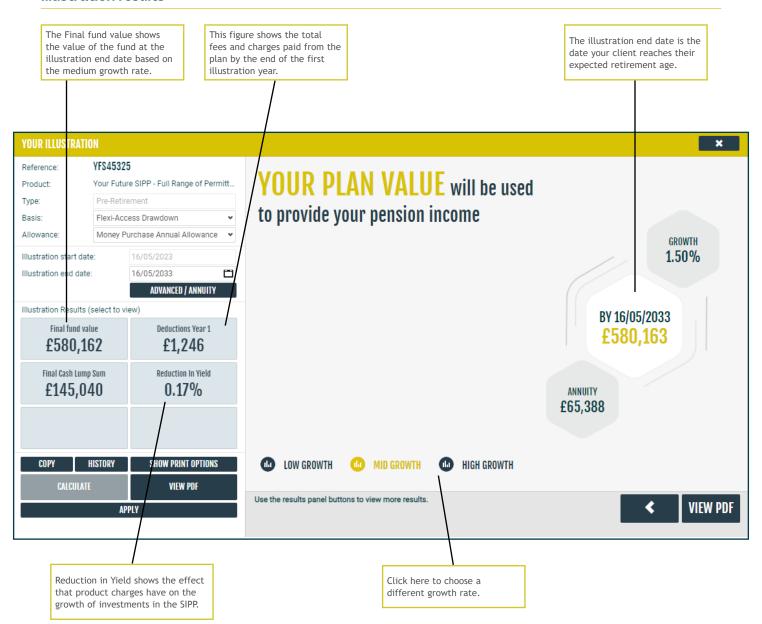
## Transfers and contributions



# Illustration calculation and downloading the illustration



#### Illustration results



## **Notes**

Curtis Banks Pensions, T 0370 414 7000 153 Princes Street, F 0370 414 8000 Ipswich, IP11QJ curtisbanks.co.uk

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

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