

User Guide - Investments

Investment Introduction

The Sippcentre SIPP has been designed to combine the wide investment flexibility of a traditional SIPP with online technology and a highly competitive fee structure that reflects the investment option(s) that you and your client wish to use.

We offer various options through which you can invest all or part of your client's SIPP funds within our Panel Options.

In addition, you can use all, or part, of your client's SIPP to invest in Off Panel investments. In order to use this feature, your client will need to complete a separate declaration which is part of the Application Form for new clients. Clients whose SIPPs were established before 14th January 2008 can also make use of the increased investment flexibility by simply completing an Off Panel Investment Declaration Form. This form is available in the Literature section of our website.

Panel Options

The following investments can typically be purchased through our various Panel Options.

- UK Shares Listed on the LSE
- Shares on the Alternative Investment Market (AIM)
- Shares listed on a recognised overseas stock exchange
- Exchange traded funds (iShares)
- Futures and options
- Hedge funds
- Government and local authority bonds and fixed interest stocks
- Corporate bonds
- Authorised UK Unit trusts
- Tax exempt unauthorised unit trusts
- Shares in UK based OEICs

Please refer to the individual Investment Partner Fact Sheet(s) for further details about the available investment range and charges.

Off Panel Investments

The following investments can only be held through our Off Panel Investment Option.

- Trustee Investment Plans (single and regular premiums)
- Off panel discretionary/advisory fund managers
- Off panel execution only stockbrokers
- Other investment platforms e.g. fund supermarkets
- External bank accounts and fixed term deposits
- UK commercial property including borrowing where required.

Please note: Selecting the above investments will incur additional administration fees. Please refer to the Charges & Rates schedule for further details. When submitting an investment instruction, please ensure that you send the appropriate investment application form along with a completed Off Panel Investment Instruction Form.

Contact Details

Adviser Helpline: 0845 83 99 060
E-mail: enquiry@sippcentre.co.uk

Our telephone support is only available to Advisers and is open Monday to Friday, 9am to 5pm, excluding bank holidays.

Regulatory

A J Bell includes A J Bell Holdings Limited and its wholly owned subsidiaries A J Bell Management Limited, A J Bell Limited and A J Bell Securities Limited.

A J Bell Management Limited is authorised and regulated by the Financial Services Authority. A J Bell Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority.

Sippdeal, Sippdealxtra and Sippcentre are platforms provided by A J Bell Management Limited. A J Bell Platinum SIPP is provided by A J Bell Management Limited. A J Bell Platinum SSAS is provided by A J Bell Limited.

The companies listed in the adjacent table are all registered in England and Wales at Trafford House, Chester Road, Manchester M32 0RS.

Company	Company Number	VAT Number
A J Bell Holdings Limited	4503206	833 5478 13
A J Bell Management Limited	3948391	759 3531 03
A J Bell Limited	3091664	639 0316 44
A J Bell Securities Limited	2723420	918 4226 21