

Advisory

What is the Advisory investment option?

The Advisory investment option, Sippcentre's fund supermarket, allows you, with the help of your Adviser, to construct and manage a diversified portfolio of investments, spreading your risk across a wide range of sectors and fund managers.

Your SIPP can invest in over 1,800 unit trusts and open-ended investment companies (OEICs) as well as a wide range of shares, gilts and corporate bonds.

We fully rebate all initial commission on unit trusts and OEICs. In addition to this we have negotiated additional discounts with most of the leading fund managers thus increasing the number of units purchased.

Your Adviser will place all deals with us, either using our online dealing platform or by telephone via our Dealing Helpline. You will receive a contract note for every deal and regular valuation statements. Your Adviser can also download up to date fact sheets for unit trusts and OEICs available via the fund supermarket to assist you when deciding your asset allocation strategy.

Our Advisory Funds List sets out the terms for available unit trusts and OEICs, including fund management charges and discounts. This is available from your Adviser on request. If you wish to invest in a fund not listed in the Funds List, please ask your Adviser to check the Sippcentre website, to see if it is available, or to contact our Dealing Helpline.

The Investment range

Your SIPP can invest in over 1,800 UK registered unit trusts and OEICs. In addition, you can invest in any securities that are quoted on a recognised stock exchange that are settled within CREST. This range includes UK and Irish securities as well as international securities across 21 markets. You can find out more about international securities in our Dealing FAQs.

This includes:

- shares;
- government bonds;
- corporate bonds;
- permanent interest bearing shares (PIBs);
- warrants;
- covered warrants;
- investment trusts;
- exchange traded funds;
- exchange traded commodities.

All investment instructions must be placed by your Adviser either using our online dealing platform or by telephone via our Dealing Helpline.

Planning tools

As well as the illustrations available on our website, your Adviser has access to our Research Centre, with a range of tools to allow you and your Adviser to analyse your portfolio in more detail.

Dealing charges

	Online dealing	Telephone dealing
If your Adviser deals in the Core advisory funds	Nil	£29.95
If your Adviser deals in the Additional advisory funds and other Investments	£9.95	£29.95
Deals where Sippcentre is required to complete a paper application and pre-fund the cost (e.g. structured products). Your adviser will be told in advance if this charge will apply.*	£100	

Notes

- * For investments in structured products, investment instructions must be received by Sippcentre no later than 3 days prior to the issuer's deadline.
- The investments that are chosen by you or your Adviser may have their own initial and annual charges. In addition your Adviser may receive initial and renewal commission from the purchase of investments such as unit trusts and OEICs. Your Adviser will provide you with further details.
- Dealing charges apply to purchases and sales.
- Stamp duty of 0.5% applies on all purchases (not sales) of UK quoted shares (1% for shares quoted on the Irish Stock Exchange). Stamp duty is payable on certain securities issued by UK incorporated companies where these securities are traded as CREST Depository Interests. There is no stamp duty on purchases (or sales) of unit trusts, open ended investment companies (OEICs), exchange traded funds (ETFs), warrants and government stock.
- PTM (Panel on Takeovers and Mergers) levy of £1.00 is payable on equity trades with a consideration over £10,000 in securities of companies which are incorporated in the UK, Channel Islands or the Isle of Man.
- Settlement and custody services for purchases and sales are carried out by our Advisory Investment Partner, A J Bell Securities Limited, part of A J Bell, a member of the London Stock Exchange and authorised and regulated by the Financial Services Authority. All dealing charges are due to A J Bell Securities Limited.
- For unit trusts and OEICs, we may receive and retain a portion of the annual management charge applied by the fund manager.
- If you wish to transfer out in-specie, then a charge of £20 + VAT per holding will also apply.

Contact details

Adviser Support Team (SIPP Administration)
Tel: 0845 83 99 060
E-mail: enquiry@sippcentre.co.uk

Dealing Helpline
Tel: 0845 37 33 473
E-mail: dealingservices@sippcentre.co.uk

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