

# Investment Partner - Execution Only

## Company Profile

Selftrade is the trading name of Talos Securities Limited and is recognised as one of the UK's leading 'execution-only' brokers. Regulated by the Financial Services Authority, it is a member of the London Stock Exchange and of Plus Markets, and an authorised provider of ISA and Child Trust Fund services.

Selftrade is wholly owned by Boursorama, which is a subsidiary of Société Generale and itself a leading provider of online stockbroking and banking services in Europe with operations in France, Spain and Germany.

Selftrade's expertise is in stockbroking, we leave pension administration to pension experts. We have, therefore, developed a specialised SIPP Dealing account designed in conjunction with Sippcentre to give you the wide choice and ease of execution you want to plan your own pension investments, from UK and international equities, ETFs, Funds, Gilts and Bonds to Warrants and Covered Warrants.

Your SIPP Dealing account is opened in the name of Sippcentre although, of course, assets are held in trust for you. Sippcentre then delegates to you the authority to carry out sales and purchase of investments, both online through our easy-to-use dealing platform or by phone directly with our dealers. Sippcentre continues to provide expert administration of your SIPP whilst we enable you to carry out your investment strategy using the full range of tools and information available on our extensive website at [www.selftrade.co.uk](http://www.selftrade.co.uk).

Our award-winning services include ready access to news, tips and valuable information aimed at helping you make informed investment decisions, including:

- company and market news, plus the day's top stories from the FT
- analysts' consensus information, plus brokers' upgrades and downgrades
- three top tips each week from Investors Chronicle, and a daily round-up of who's tipping what
- money saving offers on investment magazine and website subscriptions
- directors' dealing data
- advanced charting
- annual reports

## Investment Process

### Trading online 24/7 at [www.selftrade.co.uk](http://www.selftrade.co.uk)

Our easy-to-use website enables you to trade online, via PC or mobile internet, 24/7. Our pricing is clear and simple, whether you trade online or by phone. Our handy Regular Investment Service lets you set up a monthly instruction to buy FTSE100 stocks or a range of investment trusts, ETFs and ETCs, and from March 2010, a range of Funds too. Plus, when you want to make use of managed funds (OEICs and Unit Trusts) we can make your money go further – there's no purchase fee and a wide range of Funds with discounted, or no, Initial Charges and savings on Fund Managers' Annual Management Charges too. See overleaf for details of our prices.

Naturally, there's a range of limit and stop-loss order services available, including our Trailing Stop-loss facility to help lock-in profits by selling once the share price starts to fall-back from its tracked peak.

And there's an extensive investment choice, including UK equity and Bond markets, 18 international stock markets, ETCs and listed structured products – you can find out more at [www.selftrade.co.uk/getting\\_started](http://www.selftrade.co.uk/getting_started).

All dealing instructions should be given direct to Selftrade, either online via your account or by telephone.

### Setting up your SIPP Dealing account

Once you have applied for your Sippcentre SIPP you will receive an application for your Selftrade SIPP Dealing account. Complete your form, sign and return to Selftrade. Selftrade will then set up your account and provide you with a PIN and account details.

Please bear in mind that money to be transferred to / from your SIPP Dealing Account should go via Sippcentre as your Trustee: Selftrade will be unable to accept funds paid directly to your SIPP Dealing account or transfer funds to your nominated Bank Account. Money must be transferred between your Sippcentre cash account and your SIPP Dealing account using Sippcentre's online cash movement facility.

## Charges and Investment Terms

### SIPP Dealing Account Fees and charges: as at 16 October 2009

Here's a summary of our key charges. For full details please refer to [www.selftrade.co.uk/pricelist](http://www.selftrade.co.uk/pricelist).

#### Dealing Fees (online, by phone and online via a mobile)

	Purchases	Sales
Standard rate (excluding Funds)	£12.50	£12.50
Frequent trader rate (applies after first 100 trades at standard rate in each calendar quarter)	£6	£6
Regular Investment Service	£1.50	£12.50
Dividend Reinvestment Service	£1.50	£12.50
Funds (Unit trust and OEIC)	Free	£12.50
Limit or stop loss orders	No additional charge	No additional charge

Annual account fee: £35 plus VAT, payable July annually in advance. Includes three trades free of our standard dealing fee of £12.50 per trade, in the month in which the management fee is charged and covers all other accounts with Selftrade held in your own name (i.e. Dealing account, ISA). Adviser Remuneration will be paid out of your SIPP cash account by Sippcentre.

#### Duties and Levies

##### Stamp Duty

Purchases of UK equities	0.5%
Purchase of Irish equities	1%
Purchase of some EuroBonds (Please call Customer Services for further details)	0.5%
PTM Levy	£1 flat rate charge on equity transactions over £10,000
Stock transfers – change to:	
Deposit of a paper certificate into our nominee name	No charge
Receipt of stock transfer into our nominee name	No charge
Stock transfers out of our nominee name	£8.51 + VAT per holding (Max £85.10 + VAT per account type)

Sippcentre will not accept investment instructions, these must be arranged directly with Selftrade.

The client is responsible for transferring cash between Sippcentre and Selftrade. The client must transfer cash using Sippcentre's online cash movement facility.

The price and value of any investments and the income, if any, from them, can fluctuate and may fall against the investor's interest. An investor may get back less than the amount invested. Information on past performance, where given, is not necessarily a guide to future performance. Changes in rates of exchange may have an adverse effect on the value of non-UK shares. The investments and investment services offered by Selftrade may not be suitable for all investors. **If you are unsure as to the suitability of a specific investment, you should consult an independent financial adviser who is authorised by the Financial Services Authority to advise on such investments.**

## Contact Details

Selftrade  
Boatman's House  
2 Selsdon Way  
London E14 9LA  
Tel: 0845 0700 720  
Website: [www.selftrade.co.uk](http://www.selftrade.co.uk)

**Selftrade @ is a trademark and trading name of Talos Securities Ltd, which is authorised and regulated by the Financial Services Authority (FSA Register number 208271) and is a member of the London Stock Exchange and Plus Markets.**

Information in this document is provided by the Investment Partner. Sippcentre cannot be held responsible for any statements made.

## 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