

Investment Partner

Company Profile

Established 2001, Cofunds is the UK's largest independent investment Platform and specialises in servicing the adviser market. Cofunds is independent and impartial and doesn't offer its own funds or advice. With over 1300 funds from over 90 fund managers and £22.7bn assets under administration (as at 31.12.09), Cofunds boasts a 17% share of the UK platform market (September 2009).

Cofunds - Latest Awards

- **Moneyfacts Awards 2008 & 2009** - Best Platform
- **adnitor UK Platform Awards 2008** - Best Fund Platform
- **FT Business: TAS Awards 2008** - Best Wrap/Platform Award
- **CICERO Forum 2008** - UK Retail Fund Platform of the Year
- **Professional Adviser Awards 2008** - Best Funds supermarket



Best Fund Platform
2008



Best Fund Supermarket
2007, 2008 & 2009



Best WRAP Platform
2008



UK Retail Fund Platform of
the Year 2008



Best Fund Supermarket
2007 & 2008



5 Star Investment Provider & Packager
2007

What's Available on Cofunds?

Main principles:

- Enabling advisers to make their businesses more efficient through consistent delivery
- Supporting adviser propositions for all their clients and therefore improving both adviser and client experience
- Helping to reduce advisers' business risks through administrative support

Products offered:

- Collectives
- ISAs
- Pensions
- Bonds (onshore & offshore)

Benefits for advisers

Cofunds helps:

- **Choice** – In one place, you can access investment funds and products from across the whole market, from leading investment groups to more specialist providers, making it easier for you to create a portfolio that's exactly right for your clients, using the best investment options available.
- **Control** – Because all your clients' investments are in one place, changes can be made to their portfolios quickly and easily. This means you can take advantage of new investment opportunities and act fast if unwanted risks arise.
- **Clarity** – With a consolidated view of all your clients' investments, you can quickly see if your portfolio is performing according to your clients' investment goals and risk profile. Progress of clients' overall portfolio or individual holdings can be easily assessed at any time.
- **Flexibility** – You can develop and maintain long-term investment strategies, which can be as simple or as complex as you need and easily adjusted whenever required.
- **Ease** – With the research tools and online trading facility available through Cofunds, you will find all the support you need to easily plan and execute suitable portfolios for your clients.

Cofunds Subsidy of the Sippcentre Charges

100% of the £120 SIPP establishment charge will be waived where at least £25k is held with Cofunds, thus effectively offering free set up.

Additionally, Cofunds will subsidise Sippcentre's quarterly administration charges, based on the value of funds held with Cofunds as follows:-

- Greater than £125k with Cofunds - quarterly administration charge reduces to £30 + VAT.
- Greater than £250k with Cofunds - quarterly administration charges reduces to £5 + VAT.

Full details of the Sippcentre charges are included on the Charges & Rates page of the Sippcentre website.

If the amount with Cofunds is reduced below £25,000 within 12 months Sippcentre reserves the right to apply the establishment charge retrospectively.

Cofunds Charges and Investment Terms

- No initial charge on any funds within a pension.
- No charge to switch funds within a pension.

Initial fund charges have been removed for the majority, including the top 20 fund groups on Cofunds.

Please check the website www.cofunds.co.uk for the Fund Key Features Schedule, including information on the charges for individual funds.

Monies held within a Cofunds Trading Account will accrue interest daily and this will be credited to the balance monthly in arrears. Details of Cofunds current interest rates can be found at www.cofunds.co.uk/docs/cofundrates.pdf

Adviser remuneration will be paid out of your SIPP cash account by Sippcentre. In addition your adviser may receive initial and renewal commission from Cofunds. Your adviser will provide you with further details.

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

Your adviser is responsible for transferring cash between Sippcentre and Cofunds. Your adviser must transfer cash using Sippcentre's online cash movement facility.

Contact Details

Registered Office:

1st Floor,
1 Minster Court,
Mincing Lane,
London EC3R 7AA.

Telephone: 0845 604 4001
Website: www.cofunds.co.uk

Cofunds Limited is authorised and regulated by the Financial Services Authority.

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