

Investment partner

Company profile

Established in 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 1,500 funds from over 90 fund managers and over £30bn assets under administration (as at 31.01.11), Cofunds holds a 26% share of the UK platform market (November 2010).

Cofunds - latest awards

- Moneyfacts Awards 2008, 2009 & 2010 - 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



What's available on Cofunds?

Main Principles

- We help to create a first class service for advisers by harnessing simple transparent solutions that support advisers through the advice process in the way they want.
- We are independent - we do not offer investment management or advice, nor do we compete with advisers by offering our services direct to the investor.
- We support multiple propositions to help advisers with a segmented client base - improving both the adviser and client experience.

Online investment processes

We enable advisers to introduce varying service models using a robust, repeatable, auditable investment process - in line with the RDR.

Advisers can

- Research funds, based on numerous criteria, and compare them side by side.
- Build and maintain model portfolios and panels on platform.
- Access asset allocation solutions unique to Cofunds provided by SEI and OBSR.
- Use the quality pre and post sale documentation that we provide.

Products

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

Benefits

- Choice - Cofunds offers a choice of the best in breed providers from across the whole of the market.
- Independence - We have no conflict of interest with the services you provide in the market, nor would we market directly to your customers.
- Experience - With over 10 years experience of working with firms to implement and embed their client propositions we have developed a depth of market knowledge and understanding. This also enables us to point out experiences that have not worked as well as ones that have.

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.

Cofund 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.

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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