

# Investment partner

## Company profile

Pilling & Co is proud of the firm's independence in offering skilled stockbroking and investment management services over three centuries. Our head office is named after our founder, Henry Pilling, who launched the firm in 1893. We offer a professional and friendly service to clients around the world and were pleased to receive our fourth award in the last eight years from the Investors Chronicle whose readers voted us the UK's "Best Execution Only Stockbroker" in 2007 for "Customer Service".

We pioneered Personal Equity Plans (PEPs) and their replacement Individual Savings Accounts (ISAs), and also defined the development of this special market nationally. Our expertise in ISAs now covers Child Trust Funds (CTFs) and also Self-Invested Personal Pensions (SIPPs) of which many clients have already taken full advantage. However, we do not just give you sound information to enable you to choose your own investments, all administered by us, we also offer investment management and discretionary services.

Our aim is to help you achieve your investment goals with the minimum of fuss. This is why we offer an unrivalled telephone service where calls to Pilling & Co go directly to experienced staff.

## Why select Pilling & Co?

Pilling & Co's product remains one of the cheapest and clearest in the marketplace but still provides all the hallmarks of Pilling's renowned service standards. As was the case in the early nineties when Pilling revolutionised Self Select PEPs we are again making what should be a highly desirable investment realistically available to the people who want it. At Pilling & Co you pay charges only according to the level of help you need and work you require us to do.

As traditional pensions are becoming more and more uncertain, with poor performance and final salary schemes disappearing, we believe the way forward is a SIPP. SIPPs give you control over your pension where you can choose the investments across a wide range of equities, investment and unit trusts, gilts, bonds and foreign stocks. Our SIPP is very flexible giving you as much or as little help as you choose

- discretionary managed – we look after your investments under a contract of care
- investment managed – all your investment decisions are made with the help of a professional stockbroker
- self select – manage the investments yourself.

You may switch your investments as often as you wish.

## Main features

- Tax relief on contributions.
- Growth free of capital gains tax.
- Interest free of income tax.
- Options to purchase annuity or enter income withdrawal.
- Six monthly statements.
- Online valuations for all your Pilling accounts.
- Free nominees.
- Corporate actions taken care of e.g. rights issues, open offers, takeovers.
- Free monthly Investment Guide and Newsletter by email.
- Access to as much or as little help as you need.

## Fund charges and investment terms

Set up fee	£80 + VAT
Annual fee	£200 + VAT
Transfer out	£20 (per stock)

The set up and annual fee for SIPPs established for children under the age of 18 is half that quoted above.

Dealing commission (charged by Pilling & Co)	1.65% on the 1st £10,000, 0.5% on the next £90,000 and 0.4% on any balance thereafter
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Adviser remuneration will be paid out of your SIPP cash account by Sippcentre. In addition your adviser may receive initial and renewal commission from Pilling & Co. Your adviser will provide you with further details.

Sippcentre will not accept investment instructions, these must be arranged directly with Pilling & Co.

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

## Contact details

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Pilling & Co is a member of the London Stock Exchange and APCIMS and is authorised and regulated by the Financial Services Authority No. 141242.

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

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 and is the scheme administrator of all A J Bell's Self Invested Personal Pensions (SIPPs). A J Bell Securities Limited is a member of the London Stock Exchange and is authorised and regulated by the Financial Services Authority. It is the plan manager for all of A J Bell's Individual Savings Accounts (ISAs) and provides A J Bell's Dealing Accounts.

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