

# Investment partner

## Company profile

Skandia UK is a leading international long-term savings and investment group, with assets under management of £34.5 billion\*. Skandia UK is owned by Old Mutual plc, an international insurance and savings group with its primary listing on the London Stock Exchange, where it is one of the largest financial services companies on the FTSE® 100 Index. Being part of Old Mutual makes Skandia a key division of one of the largest life insurers in Europe\*\*, with a strong financial base. The combined group, operating in over 20 countries, has funds under management in excess of £303.1 billion\* and nearly 53,000 employees.

\*As at 31 March 2011. Source: Old Mutual.

\*\*Measured by assets under management as at 31 March 2011. Source: Old Mutual.

Skandia Investment Solutions is the brand name of Skandia's investment platform. It is an innovative way to manage investments. It provides access to around 1,000 funds together with a range of tax-efficient investment vehicles known as "wrappers" to hold these funds, within a single consolidated portfolio. The Collective Investment Account is one such wrapper, which is available through Skandia Investment Solutions with the Sippcentre SIPP. Skandia Investment Solutions and the Sippcentre SIPP are exclusively available through financial advisers.

The provider of the Collective Investment Account is Skandia MultiFUNDS Limited, a member of the Skandia UK group of companies. They are authorised and regulated by the Financial Services Authority.

## Platform excellence

Your financial adviser will take account of your individual circumstances and needs as they evolve over time. The Skandia Investment Solutions platform enables them to do this by providing access to a wealth of integral portfolio management facilities.

These include an objective, independently verified risk assessment process and resulting asset allocation recommendations that match precisely your individual risk profile. Using the platform also enables your adviser to maintain a clear record of activity on your behalf in accordance with investment regulations.

Skandia Investment Solutions has been designed with all the features and support services you and your adviser would expect from a successful platform

- integrated independent risk and asset allocation facilities
- a choice of around 1,000 funds from more than 80 fund managers
- straight-through new business processing
- full range of customer-agreed adviser remuneration options
- extensive range of management information tools and consolidated portfolio valuation capability
- comprehensive online switching capability for financial advisers, free of any Skandia administrative charge
- a range of training and support services for financial advisers including face-to-face local support

# Investing in the Collective Investment Account

The Collective Investment Account is a flexible way of investing. In addition to the benefits of investing through the platform, it provides you with the following capabilities

- flexible payment options
- phased investment facility
- regular portfolio rebalancing
- flexible withdrawals to link with providing retirement income strategies through the SIPP
- re-registration of existing investments

## Recent awards

### FTAdviser.com Online Service Awards – June 2011

Company of the Year

Investment Provider – 5 star

Life and Pensions Provider – 5 star

### Professional Adviser Awards – February 2011

Best Wrap/Platform for Advisers – Winner

### MoneyMarketing Financial Services Awards – March 2011

Best WRAP or Platform - Winner

## Charges and investment terms

For details of the Skandia charges, please refer to your financial adviser who will be able to provide you with this information. You can also request a copy of our literature from them, including Skandia's Funds List, the Collective Investment Account Key Features and Terms and Conditions.

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

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

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

## Contact details

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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