

## User guide - investment options

Sippcentre's investment platform has been designed to offer the widest investment choice possible, which is combined with leading edge online functionality and a market leading fee structure that reflects the investment option(s) that you and your client wish to use.

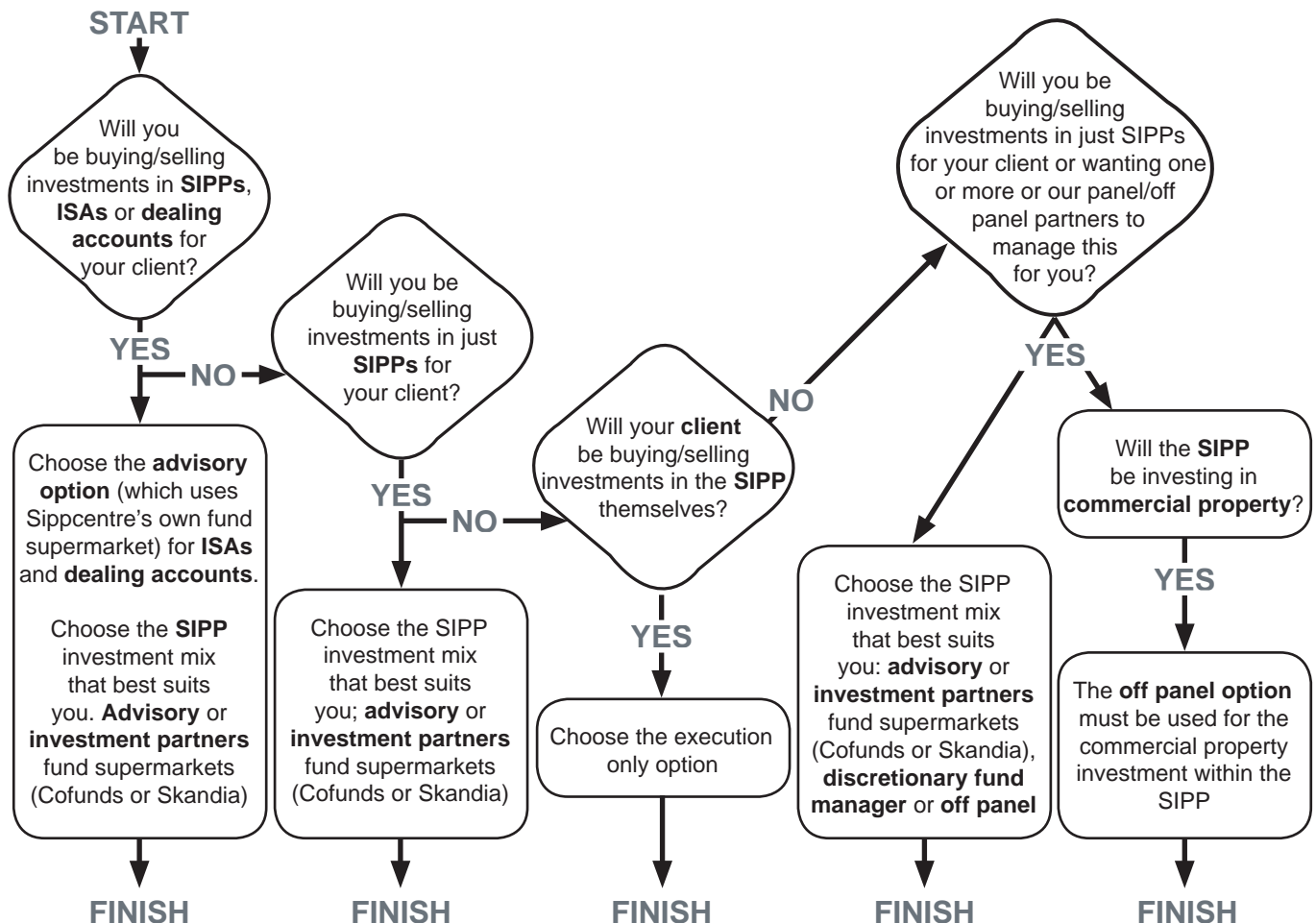
We offer a variety of options through which you can invest all or part of your client's investments within our 'panel' of options.

To offer you the widest possible investment options, you can also invest your client's SIPP in our range of 'off panel' investments.

With SIPPs, you can mix and match the options that suit you and your client's best. So if you want to invest 10% of your clients SIPP with an investment partner, 10% with a discretionary fund manager, 10% off panel and 70% through the advisory option you can do. In fact, you can use as many investment partners, discretionary fund managers and off panel options as you want.

(ISAs and dealing accounts must be invested with the advisory option – using A J Bell's own fund supermarket.)

To help you decide whether our panel or off panel options are the right choice for you and your clients, we have created the simple decision tree below.



# Panel options

The panel investment options available are

- **Advisory**, which uses A J Bell's own fund supermarket
- **Investment partner**. Our investment partners are Cofunds and Skandia and this option uses their fund supermarkets for investment
- **Discretionary fund managers**. This option offers a wide range of fund managers to invest with
- **Execution only**. The stock broking service is provided by Selftrade, one of the UK's largest execution only stockbrokers and your client must undertake any dealing themselves.

The following investments can be made through the various panel options

- UK shares listed on LSE
- shares in the AIM market
- shares listed on a recognised overseas stock exchange
- ETFs
- futures and options
- hedge funds
- government and local authority bonds and fixed interest stocks
- corporate bonds
- authorised UK unit trusts
- tax exempt unauthorised unit trusts
- shares in UK based OEICs.

Please refer to the 'investment options' section within the Sippcentre website which contains all the details on the various panel options and provides fact sheets for our investment partners, discretionary fund managers and the execution only option.

# Off panel options

The following investments can be made through the various off panel options

- trustee investment plans (single and regular premiums)
- off panel discretionary/advisory fund managers
- off panel execution only stockbrokers
- other investment platforms, e.g. fund supermarkets
- external bank accounts and fixed term deposits
- UK commercial property including borrowing where required.

Please be aware though that off panel investments will incur additional administration fees, which are detailed in the 'charges and rates' section of the Sippcentre website.

# Can we help?

If you have any questions about Sippcentre, then we'd be happy to help you.

You can call our adviser helpline on

0845 83 99 060

or email us at

[enquiry@sippcentre.co.uk](mailto:enquiry@sippcentre.co.uk)

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