

An adviser summary of Sippcentre

When Sippcentre launched in 2002 it revolutionised the SIPP market – by combining the expertise of the UK's leading investment institutions with the flexibility of one of the most cost effective SIPPs in the market.

Sippcentre made SIPPs attractive and accessible to a much broader audience.

Sippcentre was substantially enhanced in January 2008, in response to adviser feedback, to keep us at the forefront of the SIPP market. The enhancements centred on providing improved functionality and significantly broadened the range of permissible investments.

Sippcentre has been enhanced again and now offers investment ISAs and dealing accounts in addition to SIPPs. In our opinion Sippcentre now offers the financial adviser an unparalleled combination of investment flexibility, online functionality and low cost delivery.

■ The investment options Sippcentre offers

The Advisory option – (SIPP, Investment ISA and Dealing Account)

Our Advisory option allows you to invest your clients' money in a consistent manner using our in-house fund and share dealing platform. This option is available via our SIPP, Investment ISA and Dealing Account and provides access to more than 3,000 core funds of which 2,850 have no initial, dealing or switch charges. You can also access an additional 3,000 funds, UK and overseas shares, gilts, ETFs & ETCs.

Investment partner

Please note that only SIPPs are available using the investment partner option.

- a) **Other fund supermarkets** – choose from one of our alternative fund supermarkets
- b) **Discretionary fund managers** – you can appoint any of the investment partners to manage the SIPP investments, either on an advisory or discretionary basis. The range of investments available and the charges vary by investment partner.

Execution only

Please note that only SIPPs are available using the execution only option.

The execution only option caters for your clients that want to manage dealing themselves.

Sippcentre has teamed up with Selftrade, one of the UK's largest execution-only stockbrokers. Your client(s) can deal in UK shares, unit trusts and OEICs on an execution only basis, either online or over the 'phone.

Off panel

Please note that only SIPPs are available using the off panel option.

With the off panel option, you may invest in a wide range of investments including

- 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 and
- UK commercial property including borrowing when required.

If you use the off panel option you are still able to invest with one or more of our panel of investment partners if you wish.

Online or offline?

Sippcentre offers leading edge online functionality but we appreciate that some advisers and their clients prefer to deal with us using either the telephone or using paper forms and so we also make these options available to you.

Online, Sippcentre offers you an array of powerful tools, including

- a complete application process, which doesn't require a client signature
- detailed SIPP illustrations
- investment research tools
- client access to their valuations
- client listing and editing tools to make it easier for you to manage your clients
- a suite of client management functions including the ability to view cash balances, portfolio valuations, transaction histories, remuneration statements
- functionality to move cash to and from investment partners
- functionality to make additional contributions/subscriptions and to make transfers in
- online dealing with the advisory option.

Adviser remuneration

A wide range of adviser remuneration options are available.

Initial adviser remuneration can be paid as a fixed amount or a percentage of the value of the SIPP, investment ISA or dealing account (up to a maximum of 3% plus VAT if applicable).

Renewal Adviser remuneration can also be paid on a monthly basis, either as a fixed fee or as a percentage of the fund (up to a maximum of 1% per annum plus VAT if applicable). One off fee invoices can also be paid from the SIPP, investment ISA or dealing account.

Please note that some of our panel of investment partners may offer their own commission options. It is your responsibility to agree and disclose all such commissions or payments in line with your regulatory options.

SIPP illustration tools

Registered advisers have access to our online illustration tools including a SIPP retirement projection, immediate income withdrawal (including critical yield A and B) and post retirement projections.

Marketing literature and co-branding

A full suite of marketing literature can be downloaded from the secure area of Sippcentre.

We also offer the facility to co-brand Sippcentre and our marketing literature with your firm's logo. All you have to do is email us a jpeg file of your logo and we'll do the rest.

Our charges

Sippcentre is widely regarded as one of the best value investment solution providers to the intermediary market, with a market leading fee structure that makes investing affordable for both you and your clients.

Full details of Sippcentre's charges and rates are available from the Sippcentre website.

Our award winning products and services

Sippcentre continues to win prestigious industry awards which recognise our ongoing commitment to providing innovative products and outstanding service.



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