

Why choose Sippcentre for you and your clients?

Sippcentre is A J Bell's core investment proposition and has recently expanded its investment solutions to offer SIPPs, investment ISAs and dealing accounts.

Sippcentre is exclusively available through financial advisers and provides advisers with a cutting edge investment platform for their clients.

Sippcentre launched in October 2002 as a SIPP provider, it afforded clients a low cost means to invest in collective investments and stocks/shares whilst simultaneously offering the adviser considerable back-office savings via its online valuation and transactional capability. More particularly, its groundbreaking charging structure meant that a SIPP could now be considered suitable for a far wider range of people.

Since Sippcentre was launched, we have continually enhanced the service it provides to advisers. For example, we have improved Sippcentre's online functionality and significantly increased the range of permissible investments. Sippcentre's development is continuous and it now offers investment ISAs and dealing accounts to complement the existing SIPPs.

Sippcentre is part of A J Bell. A J Bell, founded in 1995, is an ambitious and continually developing company and is now one of the UK's largest and most respected SIPP administrators, managing more than 59,000 clients with assets under administration exceeding £15 billion. The delivery of customer service excellence is core to our operating principles.

As a company we do not provide financial advice. This is because we firmly believe that there is a potential conflict of interest if the administrator and professional trustee also provide investment or other financial services related advice.

The features and benefits of Sippcentre

Feature	Benefit
Sippcentre offers SIPPs, investment ISAs and dealing accounts.	The complete investment solution for you and your clients.
Prestigious industry awards recognising our reputation for leading products and services	The reassurance that you are working with a market leading investment provider that is recognised as such by the investment industry.
The “wrapper fees” are transparent and independent of the charges for the underlying investments and financial advice	The integrity of the model is maintained. Clients can clearly identify the separation of charges relating to <ul style="list-style-type: none"> • the running of the investments • the underlying investments and • financial advice.

Feature	Benefit
<p>Low cost charging structure. Sippcentre has recently been awarded the Moneywise “Best Low Cost Pension Provider” for the sixth year running</p>	<p>This makes our SIPP cost effective and attractive to a much wider target audience. It is also very low maintenance for the adviser which is important in terms of keeping overall costs low.</p>
<p>Choice of “panel option” investments</p> <ul style="list-style-type: none"> • Advisory (Sippcentre’s fund supermarket) • Investment partner (other fund supermarkets and discretionary/ advisory managers) • Execution only dealing 	<p>Any combination of the options may be used for a SIPP investment.</p> <p>The advisory option caters for investment in an investment ISA or dealing account.</p>
<p>Fund supermarket options</p> <ul style="list-style-type: none"> • The Sippcentre Advisory option (SIPP, Investment ISA and Dealing Account) • Other fund supermarkets (Cofunds and Skandia) which are only available for a SIPP. 	<p>A choice of fund supermarkets gives ultimate flexibility for those advisers undertaking their own fund selection.</p> <p>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.</p> <p>This maintains a whole of market choice without triggering extra “wrapper” charges.</p> <p>Demonstrates genuine investment status as opposed to re-packaged insured solution.</p> <p>Affords client greater investment choice.</p> <p>Those advisers selecting Cofunds or Skandia for their investment business can integrate easily and smoothly with the Sippcentre model.</p>
<p>Investment partner option for SIPPs which offers access to a selection of leading investment managers</p>	<p>Within our SIPP, you can invest outside of the Sippcentre Advisory option and choose from a range of other investment options. This additional choice includes more than 30 panel Investment Partners and discretionary fund managers.</p>
<p>Execution only option available for SIPPs</p>	<p>Enables the adviser to control the pension and client relationship whilst the client can give instructions and manage their SIPP investments online.</p>
<p>“Off panel” investment options available for SIPPs</p>	<p>Access to</p> <ul style="list-style-type: none"> • 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 deposit accounts and • UK commercial property, including borrowing where required.

Feature	Benefit
Property purchase available for SIPPs through any lender, surveyor and solicitor	We do not restrict you to a panel so the adviser and/or the client can leverage their own existing professional relationships.
Property purchase available for SIPPs through group purchase	We will allow a group of Sippcentre SIPPs to act together when purchasing commercial property or land. This can help make purchases viable that would not be possible using a single SIPP.
Property purchase available for SIPPs with no compulsory property manager	<p>Whilst we recommend that a professional property manager is employed it is not compulsory and the client is allowed to act as property manager.</p> <p>Some SIPP administrators insist on a particular firm being employed, which can involve significant extra cost.</p>
Online cash movement facility	<p>Place instructions online to move monies to and from the SIPP cash account and the chosen Investment Partner at nil cost.</p> <p>Or move cash between dealing accounts and an investment ISA.</p>
Online application process verification check	A client signature isn't needed and we offer instant electronic client identity checks.
Online valuations	Both the adviser and client can view a valuation summary online.
Online transaction summaries	<p>Provided online allowing both the adviser and client to view transactions on the investment and SIPP cash account over any period of time.</p> <p>No need to call a helpdesk to ascertain client contribution history or income drawdown benefits.</p>
Online client filters	<p>The adviser can filter clients to display, for example, those who are paying regular contributions or taking benefits or even to show those clients where there may be insufficient funds to pay benefits.</p> <p>This is a very useful feature that will assist the adviser to manage the cash flow of the SIPP.</p>
Online dealing (advisory option only)	The adviser can place deals online which saves time as well as greatly reducing dealing costs.
Flexible adviser remuneration options	<p>Remuneration may either be paid directly from the investment cash accounts or commission taken from the underlying investments as preferred.</p> <p>A combination of both options and the additional ability to invoice the investment for work done for the client allows great flexibility.</p>
Client access	<p>Clients have a "view only" log in access to information on their investments.</p> <p>This allows clients to access valuation and transaction information speedily and can often cut out routine servicing enquiries to adviser support staff.</p>
Comprehensive SIPP benefit options	Pension drawdown and flexible drawdown offer clients maximum flexibility in taking SIPP benefits.
Wide range of projection and SIPP illustration tools	Available to the adviser via the Sippcentre website putting the adviser in control of when and how to produce SIPP illustrations.

Feature	Benefit
Literature is available online	All literature and documentation is available online allowing the adviser to quickly print off any literature they need for their clients as well as ensuring that you are always using up to date stock.
Adviser co-branding	We offer the facility to co-brand the Sippcentre website, marketing literature and illustrations with the adviser firm's logo. When combined with the client login facility, this helps reinforce the adviser's central role.
Adviser helpline	Our dedicated helpline staff are on hand and will be pleased to assist should assistance be required with any matters in relation to the running of a Sippcentre investment.
Security	Sippcentre, A J Bell Management Limited and A J Bell Securities Limited are part of A J Bell. A J Bell is one of the UK's leading SIPP administrators, managing in excess of 59,000 clients, with assets under administration exceeding £15 billion. The group carries appropriate levels of professional indemnity insurance cover.

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