

AT A GLANCE

YOUR FUTURE SIPP

APPROVED FOR ADVISER USE | JANUARY 2025

THIS IS NOT A CONSUMER ADVERTISEMENT. IT IS INTENDED FOR PROFESSIONAL FINANCIAL ADVISERS AND SHOULD NOT BE RELIED UPON BY PRIVATE CUSTOMERS OR ANY OTHER PERSONS

A SIPP for the modern world of retirement

Your Future SIPP is a self-invested personal pension product provided by Curtis Banks - part of the Nucleus Financial Platforms group. It gives your clients access to a range of whole of market assets, platforms, brokers and discretionary managers, as well as investment in commercial property.

A fully online experience, access Your Future SIPP from our website curtisbanks.co.uk via a modern, functional portal that's completely responsive for desktop, tablet and mobile.

What's included?

- Access to our high quality administration, provided by teams of qualified pension experts.
- Direct access to commercial property, including borrowing, succession planning and part/joint purchase
- Auto adviser charging
- Access to nearly all UK platform, broker and discretionary fund managers
- Access to the Prudential Trustee Investment Plan (Prudential TIP) at our lowest annual SIPP fee of £398 + VAT. The Prudential TIP allows you to tailor investments to suit your clients' attitude to risk with ease, and provides fund targeted withdrawals for added volatility control
- Auto cash sweep to investment firms
- Direct investments such as fixed term bank accounts
- The ability to make contributions and cash or in-specie transfers in
- Capped and flexi-access drawdown
- Fully consolidated annual statement - detailing every trade, switch, transfer, income payment and contribution

- Online pre-populated illustration and application wizards

Online all of the time

Complete more of your SIPP administration online with our portal, which is completely responsive to any device and offers Secure Messaging for reliable, secure communications. We accept electronically signed forms and instructions via Secure Message, reducing the need to send us supplementary paper forms. The portal can also be used to manage SIPP and investor details online, such as cash and investment summaries, bank transactions and drawdown history.

Costs

With a number of investment solutions available, Your Future SIPP can be accessed at the entry price of just £398 a year, if using one of our Investment Partners and/or one deposit account.

Charge	Amount
Establishment	Nil
Administration (annual)	£398 or £922*
Drawdown set up	£149
Annual income facility	£186

* If selecting from our full range of investment options.

Curtis Banks Pensions is a trading name of Suffolk Life Pensions Limited. Suffolk Life Pensions Limited is authorised and regulated by the Financial Conduct Authority (number 116298) and is registered in England and Wales (number 1180742). Suffolk Life Annuities Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468) and is registered in England and Wales (number 1011674). The registered office of both companies is 153 Princes Street, Ipswich, Suffolk, IP1 1QJ, United Kingdom. Tel: 0370 414 7000 Fax: 0370 414 8000. We may record and monitor calls. Call charges will vary. SL170.202501 January 2025

All fees are subject to VAT.
Other fees may apply - please refer to the Your Future SIPP Schedule of Fees which can be found on our website curtisbanks.co.uk.

Award winning service

We are committed to providing high quality service, and your queries will be dealt with by high-calibre, professional people, empowered with real knowledge and motivated by a real passion for what they do.

We have received industry recognition and were awarded 'Best SIPP Provider' at the 2023 Money Marketing Awards. We are also rated 'Excellent' on Trustpilot.

You can find out more about our services and expertise on our website:
<https://curtisbanks.co.uk/adviser/due-diligence>.

Specialists in commercial property

We have over 40 years' experience of dealing in Commercial Property. We administer over 78,500 SIPPs and own in excess of 9,200 properties. The property portfolio is incredibly diverse, and we have experience of a huge number of different properties and ownership structures.

Future proofed - The only SIPP you will need

Designed to suit your clients' needs in the modern world of retirement, we believe that Your Future SIPP provides you with all the choice and functionality required from a SIPP before and into retirement.

Important points to consider

Please note that the value of pension funds may fall as well as rise. Your money is tied up until you take your benefits, which can generally be taken any time after age 55, although this is due to increase to 57 in 2028.

Contact us

If you'd like to speak to us about anything on this fact sheet, please contact us on:
T 0370 414 7000

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E enquiries@curtisbanks.co.uk