

This document is intended for
use by financial advisers only.



SIPP for Investment

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**Cash
Solutions**

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**SLIP and
FundZone**

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**Execution
Only Share
dealing**

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**Why SIPP for
investment**

Standard Life Assurance Limited*, registered in Scotland (SC286833), Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH is the Provider and Scheme Administrator of the Standard Life Self Invested Personal Pension Scheme. Standard Life Trustee Company Limited, registered in Scotland (SC076046), also Standard Life House, is the Trustee. Telephone (0131) 225 2552. *Calls may be recorded/monitored.* www.standardlife.co.uk

*Authorised and regulated by the Financial Services Authority

Why SIPP for investment

Here are some of the key reasons to consider SIPP for an investment client.

Reasons Why SIPP For Investment

- Minimum single investment of £10,000 (gross) or regulars of £300pm / £3,000 pa to start up a SIPP. Our regular payment minimum is reduced to £100pm / £1,000 pa when the client has a fund value of £50,000 or above. Minimum single investment of £10,000 can be made up of multiple singles or transfers.
- Protected Rights transfers are accepted and can be fully self-invested. Please note our SIPP does not accept ongoing Protected Rights contributions.
- A wide range of permitted investments including:
 - Stocks & Shares
 - Insured Funds
 - Mutual Funds
 - Cash Deposits
 - Commercial Property
 - Discretionary Fund Managers (DFMs)
- No minimums for additional increments.
- Employer payments accepted.
- Investing in a pension is one of the most tax efficient ways of accumulating a fund for retirement. Standard Life apply basic rate tax relief immediately and then reclaim it from HM Revenue & Customs. Some providers will not apply tax relief until it has been received from HM Revenue & Customs meaning you can't invest the client's complete investment until the tax relief is paid.
- Automatic Pound Cost Averaging (PCA) facility which allows clients to drip-feed a single or transfer payment in 3, 6, 9, or 12 equal monthly payments into SLIP, **sigma** and FundZone mutual funds. Other providers may talk about the principles of PCA but we believe that Standard Life is the only SIPP provider that offers an automated PCA facility. This service is also available to drawdown clients although it is likely to be more relevant to clients at the accumulation stage.
- Regular payments can be made right up until a client is age 75 even when an income is being drawn. Regulars can be directly paid into the SIPP Bank Account or SLIP funds. They can also be paid into FundZone and/or FundsNetwork mutual funds via the Standard Life SIPP bank account. Some providers such as AEGON Scottish Equitable and Scottish Widows only allow regular payments to be paid into insured funds.

Every client's circumstances will be different and require individual advice. No guarantees are given regarding the effectiveness of any arrangements entered into on the basis of these comments.

Tax and legislation are liable to change. The information here is based on Standard Life's current understanding of law and HM Revenue & Customs practice. The value of tax relief and other tax rules may also change and will depend on your client's financial circumstances.