

OUR APPROACH TO SIPP PORTFOLIOS





OUR APPROACH TO DEVELOPING YOUR SIPP GIVES YOU SIGNIFICANT ADVANTAGES OVER A TYPICAL PENSION PLAN.

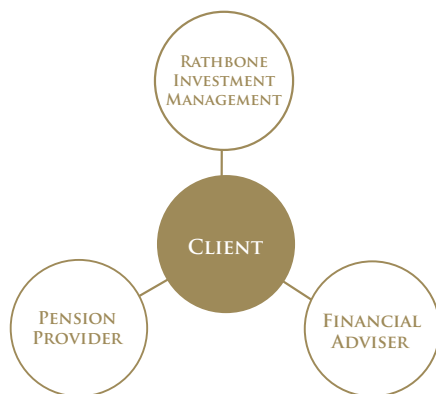
These advantages include:

- a wider choice of investment opportunities;
- a plan that reflects your lifestyle and future aspirations; and
- a flexible savings strategy that can change depending on your financial requirements.

We offer a service to private clients who want their SIPP actively managed across a range of asset classes, including:

- Direct equities;
- Fixed income; and
- Funds and alternative investment.

Your investment manager works as one of three advisers in the construction of your SIPP, the others being your pension provider and your financial adviser. You are at the centre of this relationship.



Key to our service offering is getting to know you, your financial requirements and your plans for retirement. This will ensure your SIPP reflects your financial requirements.

DEVELOPING YOUR PORTFOLIO

There are a number of benefits to investing in a SIPP. For example:

- You will have access to a wide range of asset classes;
- Your SIPP can be constructed in a bespoke manner, to suit your future plans and requirements;
- You can take advantage of a number of tax benefits. As with all personal pensions, SIPPs have a range of tax advantages which, working with your financial adviser, we can help you maximise.
- Your SIPP will be looked at from the perspective of your current financial circumstances, to ensure it is in line with your overall investment strategy; and
- All charges are clear and transparent.

We are also able to incorporate your ethical concerns into the construction of your SIPP. Depending on your requirements, this can be dealt with by your investment manager or through Rathbone Greenbank – our dedicated ethical investment specialist who has expertise in ensuring SIPPs take account of environmental, social and ethical concerns.

Before we start to construct your SIPP we take time to get to know you and the age at which you wish to retire. We will also seek to ascertain your attitude towards risk.



ASSESSING SUITABILITY

As part of the SIPP account opening process, your investment manager will be guided by our risk-driven asset allocation model. This model, developed by our in-house investment committee looks at a number of variables, including:

- The number of years until you want to drawdown your income; and
- Your attitude to investment risk – high, medium or low.

From these two variables, your investment manager will be able to control your exposure to certain asset classes the nearer to retirement you get. As your circumstances change, your investment manager can revisit this model to ensure your SIPP reflects your requirements.

There are three elements to ensure your SIPP is right for you:

1 Knowledge & experience

We will talk you through all your options surrounding the SIPP in relation to your investment portfolio.

2 Financial situation

We will assess the portfolios' ability to withstand market volatility in line with your financial objectives.

3 Your objectives

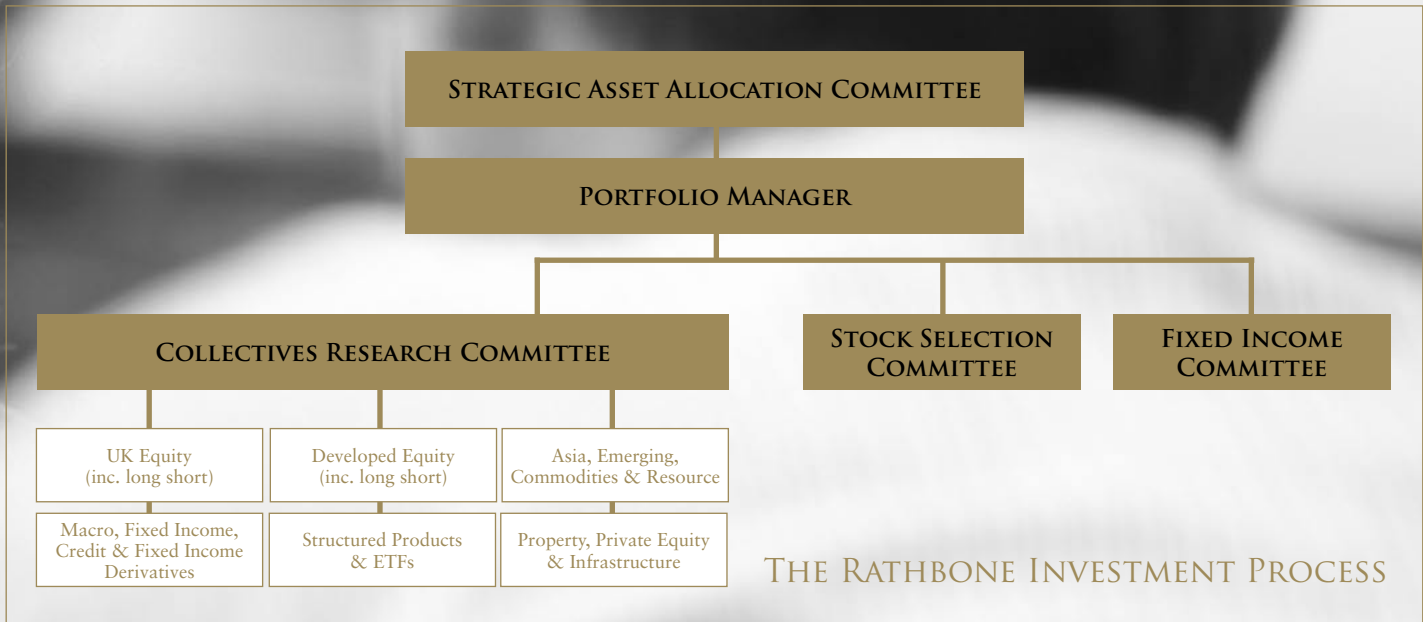
We gauge your attitude to risk, the purpose of your investment, the time until drawdown and other issues to ensure your SIPP reflects your needs.

ACCOUNT OPENING PROCESS

Your dedicated investment manager will guide you through the SIPP account opening process, including:

- Providing you with a full investment service and completing the account opening process;
- Designing and implementing an investment strategy, with your full approval;
- Regularly reviewing the investment strategy; and
- Rebalancing your investment strategy the closer you get to retirement.

The account opening process dovetails with the services and advice provided by your SIPP operator and financial adviser.



A HOLISTIC APPROACH TO YOUR INVESTMENTS

We regularly manage clients' SIPP as part of their wider investment portfolio.

In conjunction with your other trusted advisers, we can look after your whole portfolio, ensuring all the elements are working towards your overall investment objectives.

Central to this service is the Rathbone Investment process – our performance-driven research. This process (shown above) will guide your investment manager in their decisions, while still giving them discretion over your SIPP and investment portfolio.

SIPP ADMINISTRATION

We understand that for you, the most important thing is knowing that your SIPP is in order and that you will be well provided for in retirement.

We are committed to providing you and your financial adviser with up-to-date, regular communication about your SIPP. You will have direct access to your investment manager who will be available to meet you, either at your home or at one of our 11 regional offices.

We will send you a report regarding your portfolios' valuation and analysis of performance on a quarterly or twice yearly basis, and you will also have access to a secure online valuation, 24 hours a day, seven days a week.

We will also review your SIPP on a regular basis, in conjunction with you and your financial adviser, to ensure it keeps up with your individual circumstances and the changing economic environment.

WE WOULD BE DELIGHTED TO SPEAK TO YOU ABOUT YOUR SIPP REQUIREMENTS.

FOR FURTHER INFORMATION PLEASE CALL US

020 7399 0000

HERITAGE, STABILITY,
STEWARDSHIP & TRUST.



CONTACT US

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