

SIPP FEATURES AND ADVANTAGES

A Rowanmoor SIPP is designed for individuals who wish to take control of their pension fund. It offers full flexibility when choosing assets to invest in and when deciding how to take benefits. Each member has a separate plan within the Rowanmoor SIPP.

The main features

- A personal pension for individuals looking to control their pension fund investment.
- There are two investment options and the fees and services offered vary, depending on the options chosen.
 - The single investment option is designed for clients looking to invest in a managed portfolio with a discretionary fund manager, stockbroker, or fund platform.
 - The full investment option unlocks the SIPP's complete investment flexibility.
- Access to Portal online providing valuations, financial transactions history, asset holdings and benefit information.
- Anyone may be a member, including minors, the unemployed and retired; there is no minimum or maximum age.
- Following an initial contribution, or a transfer of existing pension funds, there is no ongoing requirement to pay contributions.
- A bespoke service provided by a dedicated SIPP Administrator who works in a supportive team environment.
- Administration services that are monitored against demanding processing timescales and results that are published monthly.
- Retained solicitor used for property investments.
- Access to the Rowanmoor Property Insurance Policy.

The advantages

- Flexibility to invest in assets that are acceptable under current legislation, giving the ability to create unusual and diverse portfolios, or to simplify your portfolio and benefit from reduced charges.
- Reduced fees and streamlined administration arrangements with selected SIPP investment partners.
- Comprehensive, flexible benefit options enable retirement income to be phased.
- Provides flexi-access drawdown, scheme pension and uncrystallised funds pension lump sum.
- Options to provide benefits for dependants.
- No requirement to appoint an independent property manager for property investment.

A Rowanmoor SIPP offers a bespoke service to individuals who wish to take control of their pension fund. Administrators, who have a reputation for exceptional customer service, work to demanding administration timescales the results of which are published monthly.

We aim to give the most comprehensive range of investment choice available under current legislation. Partnership links negotiated with a number of providers offering investment services, such as stockbrokers, fund supermarkets and other investment platforms, offer SIPP clients reduced fees and streamlined investment administration.

We are a true service provider. We have a close involvement with our clients and their advisers and an understanding of their needs. We offer products to maximise the opportunities available under current pensions legislation and act as scheme Administrator and independent trustee. In-house Actuarial, Pensions Technical, Property and Fund Accounts teams are available to provide assistance on the more complex aspects of pension arrangements.

For more information on Rowanmoor's products and services please visit our website rowanmoor.co.uk, call 01722 445724, or email enquiries@rowanmoor.co.uk.


The information contained in this document is based on our understanding of current pensions law and taxation and is correct at the time of production. It does not constitute financial or other professional advice and should not be used in isolation in any suitability report or letter.



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