

THE SIMPLE INVESTMENT SIPP

BROCHURE

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INTRODUCTION

This brochure is designed to provide you with an introduction to The Simple Investment SIPP and how this could help you when it comes to planning for your retirement. You should read this brochure in conjunction with the Key Features document with which you have been supplied. The information contained within these two documents will help you to fully understand the features and benefits of The London & Colonial Simple Investment SIPP, as choosing the right pension plan is an important decision and should not be taken lightly. London & Colonial as an independent pension provider **does not** offer financial or investment advice. Our pension products are distributed exclusively through Financial Advisers. They are designed with innovative service features to assist your Financial Adviser in fulfilling your pension investment needs.

THE SIMPLE INVESTMENT SIPP

The Simple Investment SIPP is one of a range of pension products from London & Colonial, and offers all of the benefits you would expect from a Self-Invested Personal Pension (SIPP).

Each of these pre and post retirement pension solutions has been split into separate components - so that you only pay for the features you actually use.

There are four components that make up The Simple Investment SIPP:

- i. Core Component:** Provides you with the services you need to set up and run your SIPP and gives you access to a broad range of services available through our panel of Investment Providers. These Investment Providers include Investment Managers, Execution Only Stockbrokers, Investment Platforms, and Offshore Bond Providers. Further details can be found on our website, or obtained directly from our Head Office upon request.
- ii. Additional Investment Component:** (Optional) Enables you to invest within any of our permitted investments and allows you to use Investment Providers not necessarily already present on our panel, to provide you with an even wider range of investment opportunities.
- iii. Specialist Investment Component:** (Optional) Provides access to investments that are non-standard and / or are more complex.
- iv. Benefits & Income Component:** (Only required when drawing benefits) Upon deciding that you now wish to start taking your pension benefits from your Simple Investment SIPP, the addition of the Income Component will provide you with access to these benefits.

As each additional component is individually priced you can design and build the SIPP that best suits your requirements at every stage of your financial lifecycle, and as you will be paying only for those features that you actually need, the overall cost remains totally transparent - and with no hidden extras. It really is as simple as that!

WHY SHOULD I TAKE OUT THE SIMPLE INVESTMENT SIPP?

Two questions that you will doubtlessly want answered prior to committing to any long term pensions savings plan will be 'which of the available options will suit me best' and 'what will be the cost'.

The contents of this document, together with your Financial Adviser, can provide you with the answers.

We fully understand that for many of you financial services and the key to successful investing can prove to be somewhat daunting and, dare we say it, 'a bit of a minefield'. So when it comes to giving yourself the best possible chance of achieving your retirement ambitions, the options can seem endless.

Pension products can appear to have a language all of their own, with complicated and confusing terms. There is often endless small print coupled with complicated pricing structures that can also add to the confusion. However, with the clear and transparent Simple Investment SIPP this is no longer the case.

With everything laid out clearly right from the start, designing the SIPP to suit your needs couldn't be easier.

CONTRIBUTIONS

As long as you or your employer are eligible to contribute, The Simple Investment SIPP imposes no restriction on the frequency or level of your contributions.

Please Note: Any contribution(s) in excess of the Annual Allowance may bear adverse tax consequences.

TRANSFERS

Previously accumulated pension entitlements built up within other UK registered pension schemes or overseas pension arrangements (subject to special terms & conditions) can be transferred into your Simple Investment SIPP - including those which may already be paying you an income. Transfers from contracted out registered pension schemes are also permissible.

INVESTMENTS

The Simple Investment SIPP allows you to choose from an extensive range of possible investments and asset classes. A full list of the investments London & Colonial permits within The Simple Investment SIPP are set out in our Permitted Investment List which is available upon request. Alternatively this can be found on our website at www.londoncolonial.com

Through your Financial Adviser you can choose to manage the investments and asset allocations held within your pension yourself, or alternatively you can appoint an Investment Manager to do this for you.

LOOKING FORWARD TO RETIREMENT

Having built up your pension pot for retirement and as soon as you have decided that you wish to take some or all of your retirement benefits, The Simple Investment SIPP will give you access to the full range of Pension Freedoms available since 6th April 2015.

AT RETIREMENT

You can take your pension benefits at any time after the age of 55. However, should you be unable to work due to serious ill health, or injury, then you may be able to access your benefits earlier. There is no maximum age by which you must take your benefits.

ENJOYING YOUR RETIREMENT

The options for taking your benefits include:

- all in one go, or phasing them over a number of years;
- as a single, or series of, lump sum(s);
- as a lump sum with or without income payments;
- as income payments made directly from your pension pot; or
- some or all of your pension pot can be encashed to buy a pension annuity of your choice.

ON DEATH

After your death any remaining fund value (after tax has been deducted where applicable) will be used to provide a lump sum and / or income payments to financially protect your beneficiaries.

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BROCHURE

COSTS

London & Colonial operates clear and fully transparent charging structures across our whole range of pension products including The Simple Investment SIPP.

Simply select the individually priced components that you require in addition to the base component to suit your individual circumstances.

The charging structure associated with The Simple Investment SIPP is fully explained in our Schedule of Fees document. A copy this is available upon request, or alternatively can be accessed via our website at www.londoncolonial.com

WHY CHOOSE LONDON & COLONIAL

London & Colonial has been providing innovative pension products for more than a quarter of a century. We have attained an enviable reputation when it comes to the development of some of the most pioneering and innovative pension products currently available in the market place today.

As specialists in 'self-invested' pension products since 1998, our aim has always been to offer our clients as much freedom, flexibility and control as possible - regardless of their chosen pension solution - and this trend is set to continue.

So whether you are looking for a product to help you to save for your retirement or one through which you can draw your retirement income, it is likely The Simple Investment SIPP will suit your needs.

Customer focussed, we are committed to providing both you and your Financial Adviser with the highest levels of support and service you may require - throughout your financial journey.

HOW TO CONTACT US

Should you require more information about The Simple Investment SIPP or our other products, please scan the QR Code on the back page or contact us at:

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