

FACT SHEET

April 2011

MASTERSIPP VALUES

You and your client aren't just getting a product; you also receive the package of award-winning service, choice and ease of use.

For adviser use only – not approved for use with clients

This factsheet is intended for information purposes only. Its contents are not to be used as legal, financial or tax advice. The tax treatment and tax benefits are based on our understanding of current tax and other legislation, and depend on a customer's individual circumstances. They may be subject to change in the future.

Flexibility

Last year we introduced two new options to our MasterSIPP: *in specie* contributions and unlisted company shares investment. We still have many new features planned which will be coming shortly, to offer our customers as much flexibility as possible.

Choice

We've worked hard to ensure our investors have access to a choice of investment options, from fund supermarkets to discretionary managers, platforms to property.

Our Schedule of Allowable Investments found at www.suffolklife.co.uk/asliterature sets out everything a client could invest their pension funds in.

Consolidation

One of our aspirations is to streamline every procedure to ensure simplicity for all parties. We already offer:

- » Detailed annual statements, sent yearly, that consolidates all fund valuations from different investments
- » Secure portal showing plan information such as bank balances, current values and offering tailored illustrations
- » Global investment agreements remove the need for individual investment agreements for each SIPP plan, resulting in lower administration costs. For details of these please visit www.suffolklife.co.uk/streamlined

Open architecture

At Suffolk Life, we don't offer financial advice – we leave that to you.

We also don't offer our own investments. This means we can focus solely on providing great quality SIPP administration.

Our open architecture scheme allows a wide range of assets into which the plan holder can choose to invest including a very flexible and tailored approach to property investment.

Property specialists

Suffolk Life was founded in 1971 by a small group of solicitors whose primary aim was to purchase their business premises with their pensions.

Our origins are reflected in our knowledgeable property

department, who embody the term 'going the extra mile'.

We don't operate a tick box policy and always try our hardest to accommodate the needs of our advisers and investors.

No need to change in the future

Our policy is to take care of our investors, and we want to support them from the beginning through until the end.

As of April 2011, we offer capped and flexible drawdown. This means an investor can begin their retirement planning with us and can continue with us past age 75.

Transparent fees

An important constant in our business is that our fees are always transparent: you and your client can be assured you won't receive an unexpected bill at the end of a transaction.

Our Schedule of Fees for the MasterSIPP sets out all of our fees, and any time-cost fees for property would be discussed before commencement.

Trusted partner

We have connections with many other firms – Stocktrade and Cofunds, just to name a couple.

With Cofunds in particular, we introduced the Cofunds Pension Account (CPA) in early 2010. The CPA is a fully integrated online pension, offering plenty of choice and flexibility.

Ensuring ties with these other firms often benefits our customers and advisers as there is often reduced fees and more simplicity.

Award-winning

Over the years we have accumulated many awards:

- » Defaqto 5 star rating for the MasterSIPP in (2010 & 2011)
- » Pensions Management Technology, Admin & Service (TAS) award for Income Drawdown (2008-2010)
- » Investor in Customers 2* Outstanding rating (2006-2010)



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Suffolk Life is the trading name of Suffolk Life Pensions Limited (registered in England and Wales number 1180742) and Suffolk Life Annuities Limited (registered in England and Wales number 1011674). Both companies are authorised and regulated by the Financial Services Authority. Suffolk Life operates and administers self-invested pensions and similar pension products. The registered address of both companies is 153 Princes Street, Ipswich, Suffolk, IP1 1QJ
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Ref: Q0031649 / Approval no: H0121206 / April 2011

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