FACT SHEET

April 2011

WHAT IS MASTERSIPP? – THE FACTS

MasterSIPP is choice. MasterSIPP puts control in the hands of you and your investor.

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.

SIPPs have come a long way since their creation in 1989. We like to think our MasterSIPP deliveries the best service and functionality and it's not a product that stands still. Last year we introduced *in specie* contributions and the ability to invest in unlisted company shares. And there's more to come.

For the past two years our MasterSIPP has received a Defaqto 5* rating – it's not just us

What makes the MasterSIPP great value for money?

Service

» Approximately 200 dedicated staff, many of whom are technical experts from legal, accountancy and actuarial backgrounds

» Small, specialist teams to ensure there are experts every step of the way

» Our Service Charter shows our commitment and dedication to quality service

» We are a non-advice company, ensuring we can fully focus on providing excellent administration

Investment choice

» Wide range of fund supermarkets, investment and discretionary managers and execution-only brokers to choose from

» Reduced fees if client appoints one of our e-investment affiliates or companies we have a global investment agreement with, please see www.suffolklife.co.uk/streamlined

» Commercial property investment is an area of expertise

Property

» Our experienced property team includes staff qualified in surveying and soliciting

» We currently own over 2,050 commercial properties on behalf of investors

» Not just offices, shops and warehouses – we also allow the purchase of bare land, fishing lakes, football stadia, zoos and many more types of property

» Possibilities: group purchase, part purchase, borrowing, succession planning and many more

Benefits

» Capped and flexible drawdown available (subject to Minimum Income Requirement rules)

» Open market option also available for annuities

» Payments can be made monthly, quarterly, annually or on an adhoc basis for ultimate flexibility

Contributions

» Allowable from the client, their employer or a third party

» Tax reclaimed if eligible

Annual statements

» Fully reconciled statements sent every year following the anniversary date

» Statements provide an ideal base from which to review your client's SIPP with them, and they allow both you and your client to clearly understand both the detail and the bigger picture

Secure portal

» Secure portal provides access to a range of information regarding your clients' plans, including bank balances, fund valuations, performance and a record of transfers and contributions

» Tailored illustrations can be created instantly, with your client's information pre-populated

» Read-only access is available to investor so they can keep up to date with the SIPP

Contact us

To find out more please contact our office on 0870 414 7000 or ifaenquiries@suffolklife.co.uk.

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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.
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Telephone calls to Suffolk Life are recorded for training, monitoring and fact verification purpose

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