



# What we do

All you need to know about Suffolk Life

For Adviser use only - not approved for use with clients

SIPP

**SUFFOLKLIFE**  
THE INTELLIGENT APPROACH

# About Suffolk Life

Suffolk Life is one of the leading providers of SIPP's, using excellent customer service and bespoke products to offer quality, award-winning pensions administration.

## You might be surprised at how much the Suffolk Life MasterSIPP can do for you and your clients

### Property

Purchasing property as part of a SIPP portfolio appeals to many plan holders, and Suffolk Life is widely recognised as being an industry expert in this complex area.

Our experienced, highly skilled team of property specialists including solicitors, accountants, tax advisers and acquisition experts have a deep understanding of how to successfully buy and manage property as part of a SIPP. We own over 2,000 commercial properties on behalf of 3,600 plan holders.

### Investment integration

Over the years we've established secure ways to share data with many of the firms we work with, bringing additional benefits to you and your client.

We call these firms e-investment affiliates. E-investment affiliates report transactions to us electronically, providing an integrated and fee-saving method of investment. By choosing this option you and your client can benefit from a winning combination of value and service.

These electronic data feeds provide automatic, daily updates to our systems - useful for active dealers and those regularly reviewing portfolios through our secure portal. Better still, transactions through e-investment affiliates do not incur transaction fees from us.

### Discretionary management

If your client's chosen discretionary manager is based in the UK and already invests pension fund assets, the chances are that we can work with them. We already work with over 200 different investment managers and have electronic links with over 35. The appointment of any discretionary manager is subject to them meeting our due diligence criteria.

### Platforms

More and more advisers are turning to platforms to consolidate their clients' assets, taking a more streamlined and holistic approach. We're fully integrated into Cofunds and have established links with both Fundsnetwork and Ascentric.

### Direct equities

Some advisers prefer to deal in equities themselves. We have established links with Stocktrade with the SIPP benefiting from preferential terms such as discounted fees, online trading and valuation facilities at no extra charge. There are many stockbrokers you and your client can use, however due diligence checks have to be made in advance of any dealing.

### Industry connections

We do not only administer Suffolk Life SIPP's; we also take care of self-invested business for Prudential, Aviva, Clerical Medical and Cofunds.

### No advice, no bias, no restrictions

We don't offer any advice to investors - we leave that to you, the expert. You and your clients are free to invest as you choose within the allowed investments.



Service: specialist teams are allocated to each adviser firm.



Treating Customers Fairly: we put the customer at the heart of everything we do.



We want to make everything as easy as possible for you, which is why we have plenty to help you make the most out of our service.



#### Literature

All of it is available online or alternatively you can contact us and request a literature pack.

#### Reasons Why

Produced to assist you with your suitability letter.

#### Fact sheets

These focus on a number of our services and products, to help you simplify and organise the advising process.

#### Case studies

Giving you the opportunity to see our products in practice. These are often great tools to assist with explanations and recommendations to a client.

#### Adviser journeys

Designed for your ease to guide you through each process. We set out clear steps as to how each transaction takes place, aiding a seamless experience.

#### Dedicated service teams

In return for your business, we offer you a team of knowledgeable individuals who are keen to build up a relationship with advisers. They understand your clients' plans personally and are available to you via direct dial access.

#### Technical support

Pensions and SIPPs can be complex. We have a team of technical experts to answer any queries you may have.

#### Annual statements

We pride ourselves on our post-establishment support, and to ensure we are hitting the right notes, we frequently undertake research to receive feedback from advisers. Our annual statements have improved navigation, summary headlines and an explanatory guide to the content of each section. We have strived to make the 'big picture, easy'. The annual statement provides an ideal base from which to review your clients' retirement plans.

#### Secure portal

You can also access our secure website portal at any time. Through the portal you can view details (such as bank balances, fund valuations and performance) of your client's SIPP, enabling you to make informed, up to date decisions.

Via the secure portal, tailored illustrations can also be created and generated instantly.

#### Talking points

Over 3,000 advisers are already subscribed to our regular bulletins. Talking points keeps you up to date with articles and technical information. Want to join? Simply email us at [talkingpoints@suffolklife.co.uk](mailto:talkingpoints@suffolklife.co.uk) and we will add you to our mailing list.



Recent innovations: new annual statements, clearer and simpler to read.



“

We believe that shadowing is the best way to protect the investor and offer the greatest flexibility, whilst at the same time delivering true value to your clients. ”

CLAIRE BROOKS TECHNICAL TEAM MANAGER

### Service you see...

There's a good reason we can confidently talk about how good our service is. We are consistently recognised within the pensions industry, with at least one award every year since 2002.

This list includes:

- » 5 star rating for the MasterSIPP - Defaqto 2010
- » 5 star rating - Financial Adviser Service Awards 2008
- » Investor in Customers, 2 star 'outstanding' - 2006 and 2008
- » Technology, Admin and Service award, SIPPs - Pensions Management 2006 and 2007
- » Technology, Admin and Service award, Income Drawdown - Pensions Management 2008 and 2009

### And service you don't

We track every investment made with our SIPPs. Every time stock is bought or sold, it is recorded, meaning we have the information ready to give a consolidated view across the entire SIPP portfolio. We not only track all purchase and sale transactions, we also track all dividends including reinvestments and accumulations.

We believe that shadowing is the best way to protect the investor and offer the greatest flexibility, whilst at the same time delivering true value to your clients.

### Awards for Suffolk Life MasterSIPP



### Find out how we can help

For help with your next SIPP recommendation and to find out more about what we can do for you, please contact your local representative or email us at [ifaenquiries@suffolklife.co.uk](mailto:ifaenquiries@suffolklife.co.uk) or call us on 0870 414 7000.

### [www.suffolklife.co.uk](http://www.suffolklife.co.uk)

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). The registered address of both companies is 153 Princes Street, Ipswich, Suffolk, IP1 1QJ. Tel: 0870 414 7000 Fax: 0870 414 8000. Both companies are authorised and regulated by the Financial Services Authority. Suffolk Life operates and administers self-invested personal pensions and similar self-invested pension products.

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

SA001 August 2010

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