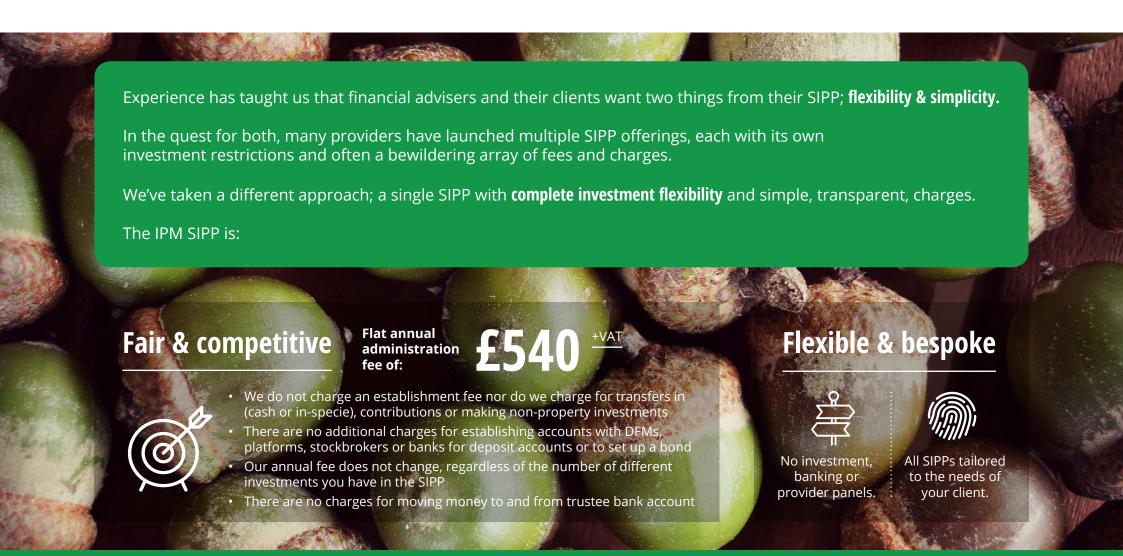




The IPM SIPP: Investment flexibility

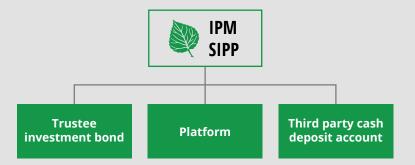
Everything should be made as simple as possible, but not simpler.

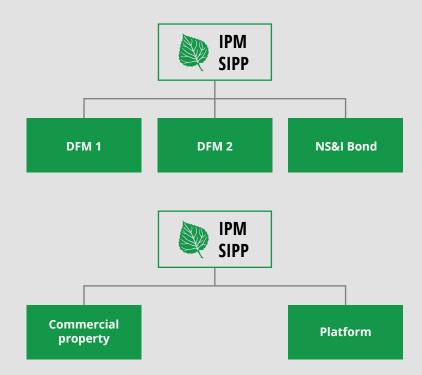
Albert Einstein



Pension Freedoms, and an increasing number of people transferring away from Defined Benefit schemes, mean it's never been more important for your clients to have complete investment flexibility.

That's why we don't work from panels. Instead, we give you and your clients complete control to choose the investments and partners which are right for them. We often see advisers recommend a wide range of assets to meet their client's short, medium and long-term goals. The following three examples show a range of what typical IPM SIPP might include.







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