



# The IPM SIPP: Investment flexibility

“ Everything should be made as simple as possible, but not simpler.  
**Albert Einstein** ”

Experience has taught us that financial advisers and their clients want two things from their SIPP; **flexibility & simplicity**.

In the quest for both, many providers have launched multiple SIPP offerings, each with its own investment restrictions and often a bewildering array of fees and charges.

We've taken a different approach; a single SIPP with **complete investment flexibility** and simple, transparent, charges.

The IPM SIPP is:

## Fair & competitive



- We do not charge an establishment fee nor do we charge for transfers in (cash or in-specie), contributions or making non-property investments
- There are no additional charges for establishing accounts with DFMs, platforms, stockbrokers or banks for deposit accounts or to set up a bond
- Our annual fee does not change, regardless of the number of different investments you have in the SIPP
- There are no charges for moving money to and from trustee bank account

Flat annual administration fee of:

**£580** +VAT

## Flexible & bespoke



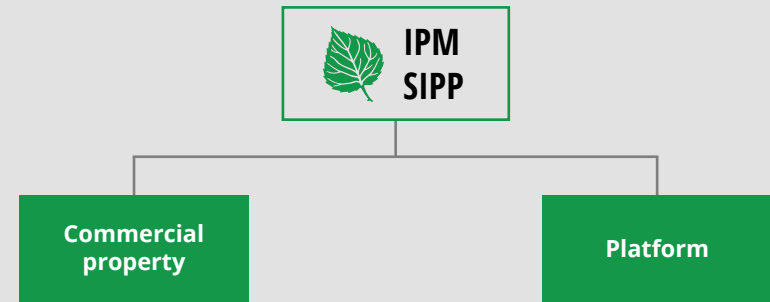
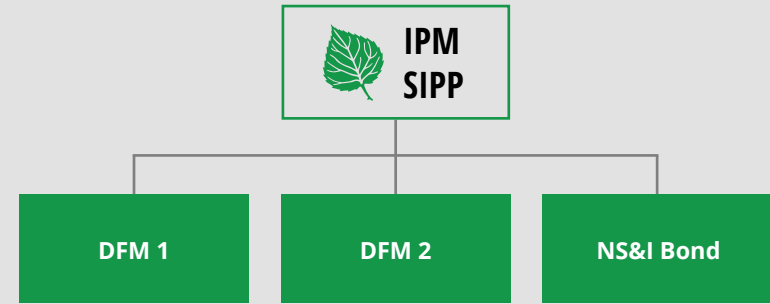
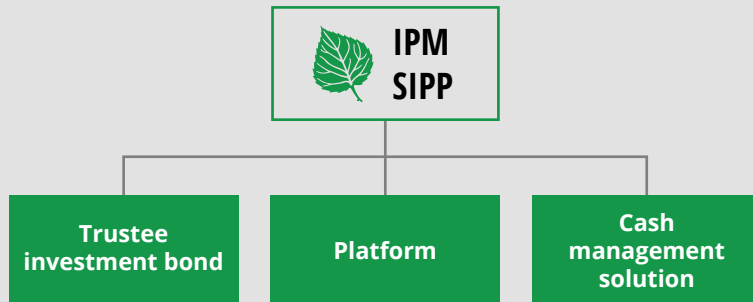
No investment, banking or provider panels.



All SIPPs tailored to the needs of your client.

SIPPs were designed to give people greater flexibility over their retirement savings. In our experience, there is still a strong demand for this from both clients and their advisers. Having a SIPP that can offer complete investment flexibility has never been more important.

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.



**Our commitment to fairness, simplicity and transparency, means that clients do not pay additional fees for multiple investment wrappers, bank accounts or platforms.**

### Get in touch

If you would like to know more about IPM, have a technical question or would like to discuss a specific client, we are here to help:

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